

## Nick Carroccio – Special Care Planner – Dallas, TX



A veteran of the United States Marine Corps, Nick Carroccio also has a background in law enforcement, so helping people is part of who he is. Becoming involved in life care planning<sup>1</sup> was natural for him.

In 2007, Nick attended a MassMutual Leaders Conference with his wife, and after listening to a presentation given by a family adopting a child with special needs, he became intrigued with the world of life care planning. Nick was surprised by how underserved the community was, and by how much potential there was for helping others. This spurred him towards a new career in the financial services industry, specifically in life care planning.

“In working with families with special needs, I see that there is a big need for guidance from someone who knows the industry. You become their confidant, their guidance counselor, and their quarterback to help them navigate through the system and the quagmire of information. You help them not only with planning but also to get the answers they need to help their child with special needs.

“I feel honored to be in a position to help guide these families in a meaningful way. I am helping a family feel confident that when they are no longer here, they have done everything possible for their child to be taken care of – that they have given that child a chance at a life they deserve. This is pretty important to me, and to the families I help.

“The support MassMutual provides through the SpecialCare<sup>SM</sup> Program, not just for me but for the special needs community as a whole, makes me proud to say I am a part of MassMutual.”

Nick is a graduate of the University of Arizona and was a member of the United States Marine Corps from 1983 through 1989. He received his Special Care Planner certificate<sup>2</sup> from The American College, exclusive to MassMutual’s SpecialCare<sup>SM</sup> Program.

Nick Carroccio is a registered representative of and offers securities through MML Investors Services, LLC, member [SIPC](#).  
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<sup>1</sup>A life care plan is a coordinated program of future care planning, financial, and legal strategies for people with disabilities and their families. A life care plan continually changes throughout an individual's lifetime and is provided by a team that may include your legal and tax advisors as well as insurance and investment professionals.

<sup>2</sup>The Special Care Planner receives advanced training and information in estate and tax planning concepts, special needs trusts, government programs, and the emotional dynamics of working with people with disabilities and other special needs and their families. The certificate program is offered by The American College in Bryn Mawr, PA, exclusively for MassMutual Financial Professionals.