



INSERT LOGO



Long-Term Care Simplified

- **Do you have a long-term care plan?**
- **Do you need one?**
- **When is a good time to start planning?**

Long-term care planning is sometimes misunderstood. Often, people wait until their health is declining or they're in a position where they must address it. Taking the time to plan ahead may help you feel confident, safe, and secure. However, getting motivated to plan is sometimes hard.

It is common for the planning process to start while experiencing long-term care with loved ones and the most typical comments are:

"I don't want my family to have to take care of me."

"I want to make sure I can remain in my home."

"I want to make decisions for myself."

While an individual's motivations to start the process are usually different, it is encouraged for planning to begin when you are younger, healthier, and able to adapt.

So, how do you start the planning process? We think it starts with a conversation with your spouse, family, and/or financial advisor. Use the questions on the backside of this piece to get the conversation started.

(continued on back side)

[INSERT ADDRESS 1] • [INSERT ADDRESS 2]
[CITY, STATE ZIP]
[PHONE NUMBER]

INSERTWEBSITE.COM

Life-Planning Conversation Starters

Your Spouse

Who will help us when we need assistance with life's daily chores?

What is the plan for the surviving spouse?

Is our current home the right home for us to be in long-term?

Have we created or reviewed our living will to ensure it is current?

Your Family

Will your family care for you and who will cover for them during breaks?

Will they care for you at your home or theirs?

Do you want to bring care into your home and is there room for a live-in?

If going to a facility is required, what type of facility and where?

Your Financial Advisor

What does Medicare cover?

What are my options for self-insuring, insurance protection or using home equity?

What are my options for insurance protection?

Will you model out different scenarios for needing to draw down my assets for care?

Long-term care planning is about mapping your own course and living life as you want. It's considering what you'll need to live independently for as long as possible and includes thinking about your home and community, your health and finances, and even your medical wishes.

Don't leave these important life decisions to someone else. Small steps now will secure a safer, happier future.

Contact us today so that we can build a long term care plan together.

INSERT LOGO

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Company
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