

PREPARATION BRINGS PEACE OF MIND

PLANNING FOR YOUR OWN CARE



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When providing care for a loved one, it's hard to envision your own future needs, when and if the time comes. But as you may be seeing first hand now, having plans in place before you need them could make a night and day difference down the road. Below is a list of items to consider when making a plan for your personal care needs.

1.

Have you created an estate plan of your own?
If not, work with your financial professional and an estate attorney to create one for yourself.



2.

Do you have your own plan for long term care or elder care issues?
If not, begin mapping out a plan and make sure your wishes for care are documented and known.



3.

Review your investments and retirement savings.
Do changes need to be made, including asset allocation changes and beneficiary changes?
Are there adequate funds to pay for your long term care preferences?



NOTES





Take time to boost your financial knowledge and comfort zone as it relates to estate planning, so you are comfortable with your options and decisions being made. There is a resource page with websites and books that can help you in this area. Speak to your financial professional for even more guidance.

4.



Complete all necessary legal documents including, but not limited to, Power of Attorney, Medical Power of Attorney, Living Will, Will, and Trusts. Your financial professional and an estate planning attorney can provide help in this area.

5.



It is hard to think about, but have you considered your own wishes for funeral or end of life arrangements? If possible, prepay for your funeral. Make your end of life wishes known to those close to you and state them clearly in your will.

6.



Continue to monitor your spending and lifestyle choices. As time passes, do more changes need to be made to ensure you have enough money for long term care? Are there assets such as cars, property, and possessions that can be sold for additional savings?

7.



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