



Toolkit for planning to outsmart cancer

A toolkit for life after a cancer diagnosis

This brochure is intended for general audiences only and does not address individual circumstances. It is not a substitute for professional medical advice. No recommendations regarding cancer diagnosis or treatment are provided. Readers should not rely on this brochure for making healthcare decisions. When it comes to a serious illness like cancer, your personal physicians know the specifics regarding your health. They are most qualified to provide the answers you need to make informed decisions about your care. Transamerica Resources, Inc does not provide tax, legal, or medical advice.

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Checklist

The following five steps will help guide you when working with a financial professional to create a financial strategy after receiving a cancer diagnosis.

1. Update the estate plan

Ensure you and the financial professional have a complete view of your assets, how they are managed, and their estimated value.

This includes:

- Real estate
- Investments and brokerage accounts
- Retirement plans
- Household items

You may also want to :

- Organize and review essential estate planning documents with an estate planning professional
- Review with an attorney how property is titled
- Determine if updates are needed for:
 - Wills
 - Trusts
 - Beneficiary designations
 - Review all family documents (divorce papers, adoption papers, etc.)

2. Identify all income sources

Review your income sources, insurance policies, and bank accounts. It is vital to know all account logins, passwords, and the location of all important documents. Identify a trusted delegate with whom you can share this personal information.

A. Income:

- | | |
|-------------------|--|
| Employment income | Social Security Disability Income (SSDI) |
| Pensions | Supplemental Security Income (SSI) |
| Veterans benefits | Retirement accounts (IRA, 401(k)) |
| Annuities | Reverse mortgage |
| Social Security | Other income (e.g., rental property) |

B. Insurance:

Review health insurance policy to better understand covered benefits, deductibles, copayments, and anticipated out-of-pocket expenses. Budgeting for out-of-pocket health-related expenses is important for income planning.

Life insurance

Long term care insurance

Medicare

Medicare Part D prescription drug coverage

Medicare Advantage Plan

Medigap (Medicare supplement)

C. Bank accounts:

Checking

Savings

Certificates of deposit

D. Important documents:

Titles and deeds

Beneficiary designations

Trust documents

Power of Attorney (finances)

Power of Attorney (healthcare)

Standard will

Living will/medical directives

Birth certificate

Passport

State ID/driver's license

Social Security card

Marriage license

Vehicle registration

3. Communicate your intentions

Giving your loved ones peace of mind about your intentions is a wonderful gift. By carefully organizing your finances now, you serve the current and future needs of your family. There is another important professional you should add to your team. Select a trusted and experienced financial professional to help fulfill your financial intentions; they are the most qualified to represent your interests. Finally, it's important to have a conversation with your spouse or trusted delegate to share your wishes and discuss how to ensure they are fulfilled.

A. Consider asking yourself:

Who do you want as the agent, or Durable Power of Attorney, to make decisions if you are no longer able?

Where do you want to live if the disease progresses (in-home hospice, inpatient hospice, nursing home, etc.)?

B. Consider working with a family law attorney to:

Create a Power of Attorney for finances

Create a Power of Attorney for healthcare

Create an advance directive regarding healthcare and end-of-life decisions



4. Ensure financial obligations are being met

While engaged in cancer treatment and recovery, your personal health is your first priority. Bills and other details can get lost in the shuffle, so it's important to work with your financial professional to ensure finances are properly managed and all bills are being paid on time.

Ensure whoever you appoint as Durable Power of Attorney is authorized to speak with your financial professional

Consider working with a daily money management service

Consider looking into the Social Security Representative Payment Program

Ensure that whoever is appointed as Durable Power of Attorney is a trusted person who understands what it means to be a fiduciary in this role; a fiduciary is legally bound to place the interests of the person in need ahead of his or her own

5. Discuss care management

Work with a financial professional to discuss how to finance your cancer care. Also, talk about:

Whether home modifications are necessary if you choose to stay in your residence as long as possible

Working with a home healthcare manager

Local transportation and other community services



Resources

To help make more sense of these complicated matters, we've provided other online resources in the “Financial Considerations” section in *Planning to Outsmart Cancer – A Field Guide to Life After a Cancer Diagnosis*.

1. Personal intentions & legacy

**American Board of Medical
Specialties (ABMS)**

312-436-2600
abms.org

**American Association of Trust,
Estate and Elder Law**

aateela.org

**American Society of Clinical Oncology
(ASCO)**

888-651-3038
cancer.net

CancerCare

800-813-HOPE (800-813-4673)
cancercare.org

Caregiverlist®

caregiverlist.com

CaringBridge

caringbridge.org

Circle of Sharing™

circleofsharing.cancer.org

**National Cancer Institute (NCI) Cancer
Information Service**

800-4-CANCER (800-422-6237)
cancer.gov

**Transamerica's Guide to Guardianship,
Powers of Attorney, and Advance Health
Care Directives**

transamericaadvancedmarkets.com

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2. Income and insurance

HealthWell Foundation

healthwellfoundation.org
800-675-8416

Medicaid.gov

medicaid.gov/medicaid/program-information/
medicaid-and-chip-eligibility-levels/index.html

Medicare Hotline

800-MEDICARE (800-633-4227) or
877-486-2048 (TTY)

Partnership for Prescription Assistance (PPA)

888-4PPA-NOW (888-477-2669)
pparx.org

Patient Advocate Foundation

800-532-5274
patientadvocate.org

Social Security Administration

ssa.gov

Social Security Disability Insurance

ssa.gov/disabilityssi

Supplemental Security Income

ssa.gov/disabilityssi/ssi.html

U.S. Department of Veterans Affairs (VA)

800-827-1000 or 800-829-4833 (TDD)
benefits.va.gov/benefits

“What’s Medicare Supplement Insurance (Medigap)?”

medicare.gov/supplement-other-insurance/
medigap/whats-medigap.html



3. Savings & other assets

American Association of Daily Money Managers

aadmm.com/findDMM.php

Cancer Financial Assistance Coalition

cancerfac.org

Estate Map (online asset organizer tool)

estatemap.com

Social Security Representative Payment Program

ssa.gov/payee/index.htm

U.S. Department of Health and Human Services

Financial Assistance
healthfinder.gov/FindServices/
SearchContext.aspx?Topic=315

Cancer affects the whole family.



Several leading national organizations offer additional resources to help provide support for caregivers and children.

For caregivers

American Cancer Society

cancer.org/treatment/support-programs-and-services.html

ACS Cancer Helpline (24/7)

800-272-2345

American Society of Clinical Oncology

cancer.net/coping-with-cancer/caring-loved-one

National Cancer Institute (NIH)

cancer.gov/about-cancer/coping/caregiver-support
1-800-4-CANCER

For children & teens

American Cancer Society

cancer.org/treatment/children-and-cancer/when-a-family-member-has-cancer.html

CancerCare Online Support Groups

supportgroups.cancercare.org

MD Anderson Cancer Center

mdanderson.org/publications/cancerwise/2013/04/when-a-parent-has-cancer-helping-teens-and-kids-cope.html

Make every day count.

To learn more about Transamerica's
Planning to Outsmart Cancer materials:



Visit **transamerica.com**



Contact **Your Financial Professional**



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