



HOUSING OPTIONS

Elders often say that they would like to stay in their home as long as possible

Are parents still cooking and eating healthfully? Are they keeping up with housework?

How will you maintain an active social life and ensure proper nutrition and exercise?

Hospitalization often results from a fall or accident at home

Have you performed a *Home Safety Assessment*? Are there handrails & ramps, or steps and rugs?

If there is a fall or medical emergency is help nearby?

CARE MANAGEMENT

Almost 20 million unpaid caregivers are women between 45 & 60.

Have you or would you suspend your career to care for parents? What about your family?

If a parent came home from the hospital, who would provide care? What about a chronic condition?

Who will coordinate outside caregivers or assist with daily activities like bathing and dressing?

Is there a valid *Healthcare Directive*? Do children know whom you wish to manage your care?

FINANCIAL CONTINUITY

Do you have a comprehensive list of accounts, titling and beneficiaries? Is there a Financial Plan?

Is there a list of representatives, websites and passwords?

Does your executor/trustee have a safe deposit box key and pre-arranged access?

Are there Real Estate holdings or businesses requiring management?

Do you have *Life and Long-term Care Insurance*? Who has access to the policies?

Who will step in to handle daily money management and investment decisions?

Do your children know whom you wish to manage your finances?

Have you documented pension benefits that would be available to your spouse?

Do they know whether they may need to help you with financial support?



LEGAL STRATEGIES

Without formal Advance Directives a patient may be moved up to three times in their final weeks.

Have you reviewed Wills, Trusts, Powers of Attorney and Healthcare Directives?

Have you informed your Executor, successor executors and trustees?

Do you have a current wealth-transfer plan?

Do you have children or grandchildren with Special Needs? Is there a trust for them?

Have you completed a Physician Orders for Life-Sustaining Treatment (POLST) form?

DRIVING

Most elders concede to quit driving after one or more automobile accidents.

Can your family agree in advance on criteria to stop driving before a serious incident?

Have you discussed a strategy for distribution of vehicles?

MEMORY

40% of spouses predecease their loved one with memory impairment.

Are you willing to seek professional care? Will you do this quickly?

If a spouse requires assisted living or memory care, how would it impact your retirement assets?

SECURITY

Elders are increasingly a target for scams and attempts to steal personal information.

Have you taken precautions to protect your internet activity?

Have you explored freezing your credit?

Do you have a monitored home alarm?

Will a loved one be notified of an incident?

Do you have a medical ID bracelet, or you health information in your cell phone?