

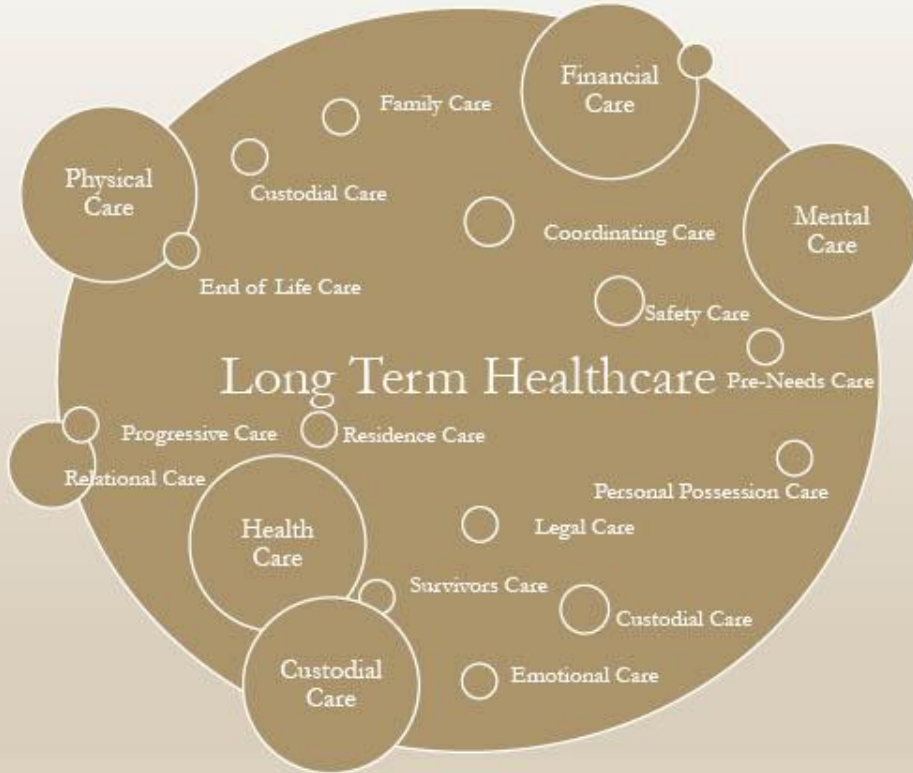
Long-Term Care-Caregiver Story

Hans and Tom use the following document to discuss our video entitled “Long-Term Care-Caregiver Story”.

LONG-TERM CARE - CAREGIVER STORY

<input type="checkbox"/>	S.S.	PHYSICAL CARE - CUSTODIAL CARE - FAMILY CARE	<input type="checkbox"/>	INCOME
<input type="checkbox"/>	MED	FINANCIAL CARE - COORDINATING CARE - SAFETY CARE	<input type="checkbox"/>	ESTATE
<input type="checkbox"/>	LTC	MENTAL CARE - RESIDENCE CARE - PROGRESSIVE CARE	<input type="checkbox"/>	TAXES
<input type="checkbox"/>	401K IRA	RELATIONAL CARE - EMOTIONAL CARE - LEGAL CARE		
		PERSONAL POSSESSION CARE - SURVIVORS CARE		
		LETTER TO FAMILY		
		BOTH LIVING / COGNITIVELY STRONG	BOTH LIVING - ONE OF US NOT COGNITIVELY STRONG	
		1.) STAY AT HOME	1.)	
		2.) PRO CAREGIVERS VS FAMILY	2.)	
		3.) NO LONGER MOBILE, WILL MOVE	3.)	
		4.) HOW TO PAY FOR CARE		
		SURVIVING SPOUSE / COGNITIVELY STRONG	SURVIVING SPOUSE NOT COGNITIVELY STRONG	
		1.)	1.)	
		2.)	2.)	
		3.)	3.)	
		4.) LTC INS, CASH FLOW, IRA's, ASSETS		

The information and opinions contained herein are provided by third parties and have been obtained from sources believed to be reliable, however, we make no representation as to its completeness or accuracy. The information is not intended to be used as the sole basis for financial decisions, nor should it be construed as advice designed to meet the particular needs of an individual's situation. Content is provided for informational purposes only and is not a solicitation to buy or sell any products mentioned.



Dear Family,

This letter addresses our physical, emotional, and financial needs should our quality of life begin to decline.

Both Living and Cognitively Strong

1. We prefer to stay at home as long as possible
2. We prefer not to be each other's caregiver to protect quality of life for both of us.
3. We prefer professional caregivers vs family members to attend to continence/highly private matters.
4. If we are no longer mobile, we are willing to relocate near our children/grandchildren who are willing to help.
It is very important to us that we are not a burden to our children/grandchildren, but can be surrounded by family who can visit us and help manage the administration of our care.
5. Our preference to pay for care is to use funds in this order: A) Long term care insurance B) Cash flow from all income sources minus funds supporting our lifestyle. C) Remaining IRAs D) Non-qualified assets.

Surviving Spouse and Cognitively Strong

1. I prefer to stay home as long as possible.
2. I prefer professional caregivers over family
3. If I am no longer mobile, I am willing to relocate near my children/grandchildren who are willing to help. It is very important to me that I am not a burden to our children/grandchildren, but can be surrounded by family who can visit me and help manage the administration of my care.
4. My preference to pay for care is to use funds in this order: A) Long term care insurance B) Cash flow from all income sources minus funds supporting our lifestyle. C) Remaining IRAs D) Non-qualified assets.

Both Living and One of Us is Not Cognitively Strong

1. We prefer the healthy one of us stay at home as long as possible or consider a healthcare community where we both can live.
2. We prefer that if one of us is not cognitively well that this person go in a care facility to preserve the well being and safety of the whole family.
3. Our preference to pay for care is to use funds in this order: A) Long term care insurance B) Cash flow from all income sources minus funds supporting our lifestyle. C) Remaining IRAs D) Non-qualified assets.

Surviving Spouse is Not Cognitively Strong

1. I prefer to go into a care facility for the health, wellbeing, and safety of the whole family.
2. I do not have a preference of location of the care facility. It is important that I am not a burden to my children/grandchildren, but be surrounded by them so they can visit and help manage my care.
3. My preference to pay for care is to use funds in this order: A) Long term care insurance B) Cash flow from all income sources minus funds supporting our lifestyle. C) Remaining IRAs D) Non-qualified assets.

Much Love,

Mom _____ Date: _____

Dad _____ Date: _____

