

Solo Aging-Are You Prepared?

In the video titled "Solo Aging-Are You Prepared?" Hans and Tom discuss estate planning.

SOLO AGING-ARE YOU PREPARED?			
S.S. <input type="checkbox"/>	1 SS CHECK	<u>3 ENTRY PATHS</u> 1) LIFELONG SINGLE 2) WIDOW HOOD 3) SILVER DIVORCE	LIFE ANNUITIES 1 SS CHECK LESS RISK <input type="checkbox"/>
MED <input type="checkbox"/>	IRMAA-STARTS 109K	<u>ORGANIZATION</u> CRISIS PREPERATION TRUSTED CARE PARTNER MEDICAL-LEGAL-FINANCIAL DOCS	ESTATE PLAN ATTORNEY ELDER LAW ATTORNEY POA HC POA TRUST(S) BENEFICIARY DESIGNATIONS <input type="checkbox"/>
LTC <input type="checkbox"/>	WHO IS POA? WHO IS HC POA? CARE CONCIERGE HOME HEALTH CARE ASSISTED LIVING	<u>AGING IN PLACE</u> HOME MODIFICATIONS RELOCATION-55+ OR INDEPENDENT COMMUNITY CONNECTIONS	SINGLE FILER TAX 250,000 HOME EXCLUSION <input type="checkbox"/>
IRA/ 401K <input type="checkbox"/>	RMD TAX RATE SINGLE AVOID LARGE IRA WITHDRAWALS	<u>LTC + FINANCIAL PLANNING</u> MANY ADVISORS THINK SELF INSURE POA MAKING FINANCIAL DECISIONS HC POA ARRANGING LTC	TAXES <input type="checkbox"/>

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Blueprints for Aging Solo: Planning for Care with Purpose

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2026 - Orlando, FL

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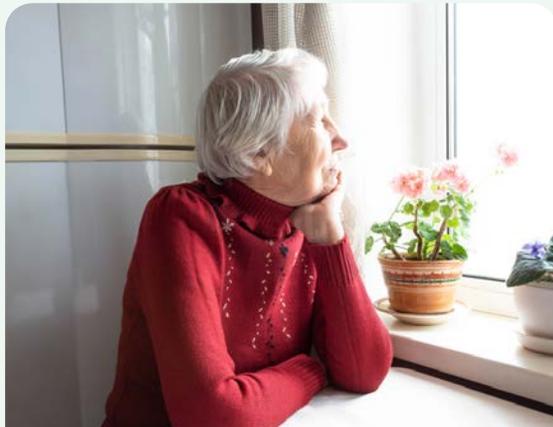
Cathy Sikorski,
Esq.

Elder Law Attorney
Keynote Speaker

DREAM... DESIGN... DELIVER... *Reimagining the Future of LTC*

Why Collaborative Support Matters

Solo Aging is ONE framework with 3 entry paths:



Lifelong Singles



Widowhood



Silver Divorce

Different life paths lead to the same need for intentional, collaborative support.

Building a Blueprint



Christina Pinto Rogers, CFP®
Founder and CEO

Organization: The First Step in Aging Solo Planning

Preparing for emergencies when you are the sole keeper of your information

- Organization Matters – Crisis Preparation
- My Mom – Personal Playbook
- Social Isolation – Health Risks

What Needs to Be in Place:

- Trusted Care Partner
- Medical, Legal, and Financial Documents
- Having “The Talk”

“
**Aging solo doesn’t
mean doing it alone
— it means planning
intentionally.**
”

Legal and Financial Reset



Lisa Marquis, Esq.
Family Law/ Silver Divorce



Cathy Sikorski, Esq.
Elder Law Attorney

Key Considerations:

- Benefits of the collaborative process for the gray/ silver divorce
- Involvement of adult children and potential financial implications
- Intersection with estate/ elder law planning and financial advisors

Essential Roles:

- Power of Attorney
- Trusted Person
- Collaboration of Experts

LTC and Financial Planning



Karry Ballinger,
CLTC



Austin Hultquist,
CLTC, RICP

Education is KEY

- Every client needs clear guidance on LTC
- Solo Agers look to “their person” for advice and direction

Why Advisors Delay on the Topic of LTC

- They believe their clients can self-insure
- It is an uncomfortable conversation
- Some still believe Medicare covers LTC services

Solutions & Products

- Collaborate as experts to prioritize solutions over products
- Solutions may or may not include LTC insurance
- Our role is to guide clients with advisors and legal counsel

Aging in Place: Housing and Community

Evaluate Housing and Location:

- Consider home modifications, relocation, 55+ communities, or independent living
- Evaluate proximity to healthcare, pharmacy, and shopping
- Review budget, living expenses, maintenance, and ongoing costs

Creating Community Connections:

- Establish a support network and regular check-ins
- Join travel groups, church, social dinners, and exercise partners
- Volunteer with others to stay engaged
- Learn new skills or hobbies and invite friends to join
- Assist friends who may have mobility challenges

Conclusion and Next Steps

Addressing Unique Challenges Through Collaboration

Conversate with Solo Agers to Assess:

- Who will step in to help
- Who will handle legal, financial, physical care
- How care will be funded
- Products & services to support independence

Collaborate with Experts in the LTC Community to Ensure:

- Proper legal documentation and insurance planning
- Coordination with advisors and trusted contacts
- Access to personalized care resources
- Guidance through in-home and community care options

? QUESTIONS ?

Thank You!

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