







Planning for Tomorrow: Understanding Long Term Care

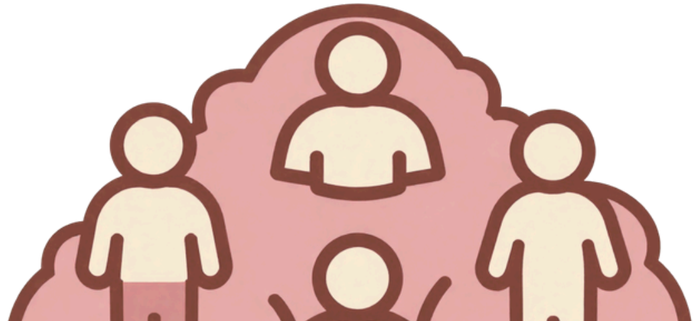


A Simple Guide to Preparing for Care, Family Responsibilities, and Financial Decisions

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What Is Long Term Care?

Long term care refers to ongoing support with everyday activities like bathing, dressing, meals, and mobility when a person can no longer manage these independently due to aging, illness, or disability.

- In the Home: Personal care aides, family caregivers, or home health services
- Community Based Care: Adult day programs, meal delivery, and local support services
- Residential Care: Assisted living, memory care, or skilled nursing facilities

Reflective Thought:
Who would help if daily care became necessary for someone in your family? Is there a plan in place or is this a conversation still waiting to happen? Long term care planning begins with asking the right questions today.









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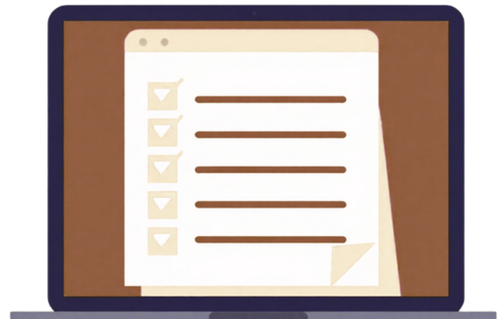
- ✔️ Who could provide care?
- ✔️ Where would care happen?
- ✔️ How might care be funded?
- ✔️ What role would family members play?
- ✔️ What other financial goals need protection?

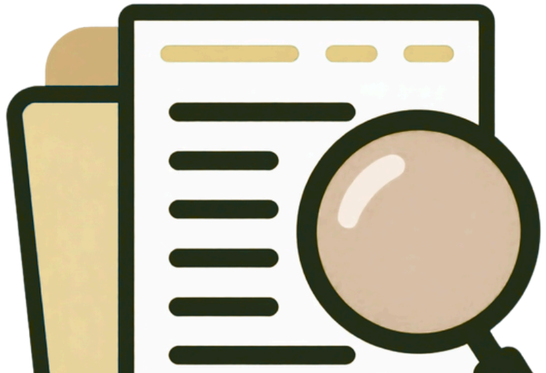


Plan Before You Need It



Care Planning Path:
Understand Needs → Explore Options → Protect Finances → Communicate the Plan
The earlier you plan, the more choices you and your family will have.







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Protecting the Family Financial Picture







CARE NEEDS
- Daily personal care & assistance
- In-home support services
- Community or residential care
- Medical equipment & supplies
- Professional caregiver costs
- Long term care insurance

FINANCIAL PRIORITIES
- Emergency Savings
- Retirement Savings
- Housing Costs
- Insurance Coverage
- Family Support
- Other Responsibilities



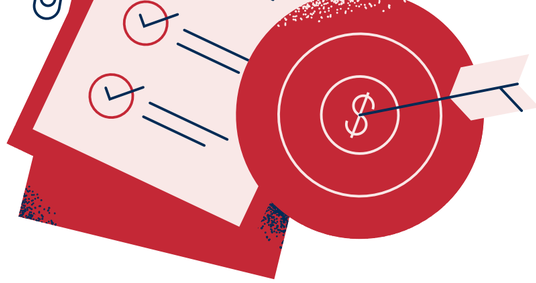






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Your Long Term Care Planning Conversation
The Person We Are Planning:

Who Could Help: _____
Preferred Care Setting: _____
Questions We Need Answered: _____
Financial Priorities To Protect: _____



Our Next Three Steps:
Every family's situation is different. Understanding your options early can help you make thoughtful decisions later.



