

THE INTELLIGENT AGING ROADMAP



START

Here are some guidelines to help you effectively manage the stages of aging for yourself or your parents.

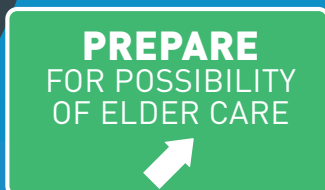
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RALLY HELP FROM FAMILY MEMBERS

- » Establish a family calendar
- » Make a list of "house rules"
 - If a parent is living with you, make a list of "house rules" and household chores.
- » Develop a plan for sharing associated financial burdens
- » Have good, frank conversations with siblings about roles and responsibilities

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- » Before symptoms of dementia are evident:
 - Identify early signs of aging and dementia
 - Begin aging conversations with your loved ones
 - Get finances in order
 - Understand housing options
 - Get permission to talk to doctors

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LEARN EFFECTIVE COMMUNICATION

- » Sharpen your own communication skills with seniors
- » Read "How to Say It To Seniors: Closing the Communication Gap" by David Solie
- » Review information on: FamilyWealthAdvisorsCouncil.com/sandwich-generation-woman

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KEY CHECKLIST ITEMS

- » Determine who will be the main coordinator for an aging parent
- » Locate wills and health care directives
- » Create a list of advisors / support team and important contacts
- » Review finances and key documents
- » Know all computer passwords
- » Monitor checking and credit card statements
- » Create a list of of current medications, dosages, and prescribing physicians
- » Investigate advocacy groups

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GET FINANCES IN ORDER

- » Review cash flow and money management with a wealth manager with elder-care experience
- » Research long-term care insurance
- » Get educated on Medicare and Medicaid
- » Consider which expenses are deductible
- » Ensure asset titling and beneficiary designations are current
- » Learn about the Family and Medical Leave Act

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UNDERSTAND HOUSING OPTIONS

- » Research costs and benefits of:
 - Aging in place — pros and cons of in-home geriatric care
 - Independent Living
 - Assisted Living Nursing Homes
 - Continuing Care Retirement Communities
 - Review the risks of staying too long in the family home

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HONOR BALANCE — DON'T LOSE YOURSELF

- » Get help from your support team
- » Involve the younger generation
- » Join a support group
- » Manage your energy
- » Eat well, exercise and get enough sleep



Preparation is the key to success. Now you're ready for a smoother road ahead.

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