

DRAFT LTC MARKETING | A GUIDE AND WORKBOOK FOR PARENTS

My Wishes, My Plan

How to share your care wishes with your adult children, so they never have to guess

Includes a family-meeting plan, a wishes worksheet, a funding plan, a documents record and a letter to your children.

Shared with you by [Agent - Advisor Name], CLTC | (xxx)xxx-xxxx | DraftLTCMarketing.com

Educational material. Not connected with or endorsed by the U.S. government or the federal Medicare program.

START HERE

The greatest gift you can give your children

Most adult children say the hardest part of a parent's care was not the work. It was guessing: what Mom would have wanted, whether Dad would have agreed, which sibling was right. In our view, telling your family your wishes now, while you are well and in charge, is one of the most loving things you can do.

~70%
of people turning 65 are expected to need some type of long-term care.[3]

63M
Americans are already family caregivers, nearly one in four adults.[4]

$0
is what Medicare generally pays toward long-term custodial care.[1]

Why it is better coming from you

- **You stay in charge.** Decisions made in a crisis are often made by whoever is in the room. Decisions you share now are yours.
- **Your children stay close.** Many family disagreements about care start because siblings heard different things, or nothing at all.
- **Your money does what you intend.** A written plan for paying for care helps protect what you want to leave behind.
- **You avoid a common surprise.** Medicare does not pay for long-term custodial care, and Part A covers skilled nursing facility care only for a limited time, up to 100 days, after a qualifying hospital stay.[1,2]

How to use this workbook

- Fill in the worksheet pages on your own or with your spouse first. You can change your answers at any time.
- Use the family-meeting plan to share your wishes with your children.
- Give each child a copy, and keep the original with your important papers.
- Review it every year, or after a move, a diagnosis or the loss of a spouse.

STEP 1

Plan the family conversation

You do not need a perfect speech. You need a time, the right people and a short agenda. Here is a plan that, in our experience, keeps the meeting calm and useful.

Decide	Our suggestion
Who to invite	All of your children, and spouses if you wish. Include out-of-town children by video so no one hears it secondhand.
When	A relaxed visit, not a holiday meal or a hospital stay. Allow about an hour.
Where	Your home, at the kitchen or dining table, with this workbook open.
What to bring	This workbook, a list of your documents, and copies of any insurance or annuity policies.
Who else might help	Your attorney, financial advisor or long-term care specialist can join for part of the meeting or a later one.

A simple one-hour agenda

Time	Topic
10 minutes	Why you wanted to talk: "I'm healthy, and I want to keep it that way by planning."
20 minutes	Your wishes: where you want care, who you want to help, and what matters most
15 minutes	Your plan for paying for care, and what you want to protect
10 minutes	Your documents and who you have named
5 minutes	Questions, and when you will talk again

Words that can open the conversation

> *"I'm not sick, and nothing is wrong. I just want you to hear my wishes from me, not guess at them later."*

> *"I watched what Aunt Carol's family went through. I don't want that for you."*

> *"I've written some things down. I'd like to walk you through them and hear what you think."*

STEP 2

My wishes for care

Check what fits and add your own words. There are no wrong answers.

If I need help with daily activities, I would prefer to receive care:

- ☐ In my own home, with help coming in
- ☐ In a family member's home
- ☐ In an assisted living community
- ☐ In a nursing home, if my needs require it
- ☐ Near: ___
- ☐ I would like to talk it through first

What matters most to me about my care:

- ☐ Staying independent as long as possible
- ☐ Not becoming a burden on my children
- ☐ Keeping my pets with me
- ☐ Staying near friends, church or community
- ☐ Privacy and dignity in personal care
- ☐ Leaving an inheritance
- ☐ Being cared for by professionals, not family
- ☐ Being cared for by family when possible

The person I would most like to coordinate my care, and why:

Things I would never want, or would want to avoid:

Help I would gladly accept from my children:

Help I would rather pay for, so my children do not have to provide it:

STEP 2, CONTINUED

My health, home and personal wishes

Write in your own words. Short answers are fine.

My doctors, health conditions and medications my family should know about:

My wishes about medical treatment near the end of life (see my living will or advance directive):

My faith, traditions or spiritual wishes:

What should happen with my home if I can no longer live there:

Care for my pets:

Personal items I want specific people to have:

Anything else I want my children to know:

STEP 3

How I plan to pay for care

Your children are more likely to follow your plan if they know where the money is meant to come from. Check what you have in place today.

- [ ] Long-term care insurance policy
- [ ] Life insurance or annuity with long-term care benefits
- [ ] An annuity designed for long-term care (Section 7702B)
- [ ] Savings or investments set aside for care
- [ ] Income from pensions and Social Security
- [ ] Home equity or sale of my home
- [ ] VA benefits (I or my spouse served during wartime)
- [ ] I have not decided yet

Where my policies and account statements are kept:

Accounts I would use first for care, and accounts I want to protect:

What I hope to leave to my children or others:

If you are 75 or older with savings outside your IRA or 401(k)

Many people in their late 70s and 80s believe it is too late to plan for care. In our opinion, that is often not the case. Some annuities are built to work with long-term care benefits under Section 7702B of the tax code and can be funded with non-qualified money, such as CDs, bank savings or an older annuity. Federal tax rules allow, in some cases, an existing non-qualified annuity to be exchanged into a contract with long-term care benefits without current tax on the exchange.[7]

Underwriting still applies and features vary by carrier and state. If you hold savings you have earmarked "just in case," we believe it is worth asking a licensed specialist and your tax advisor whether part of it could be given that job.

Other sources worth knowing about: VA Aid and Attendance can add to a VA pension for wartime veterans and surviving spouses who need help with daily activities.[6] Medicaid pays for long-term care for people who meet strict limits, and gifts made within five years of applying can cause a penalty period,[5] so speak with an elder law attorney before moving assets.

STEP 4

The people I have chosen and where my papers are

Tell your children who you have named and where to find each document. Naming someone is not a burden if they know it is coming.

Role	Name and phone	Back-up person
Financial power of attorney		
Health care surrogate or proxy		
Executor or trustee		
Person who should get the first call		

My documents

Document	I have it	Where it is kept
Durable power of attorney	☐	
Health care surrogate or proxy	☐	
Living will or advance directive	☐	
HIPAA authorization	☐	
Will and any trust	☐	
Long-term care, life and annuity policies	☐	
Medicare and supplement or plan cards	☐	
Military discharge papers (DD-214)	☐	
List of accounts and passwords	☐	
Funeral or burial arrangements	☐	

My attorney, financial advisor, accountant and insurance agent:

STEP 5

A letter to my children

Some parents find it easier to write than to say. Use this page, or write your own on a separate sheet and keep it with this workbook.

Dear _____ ,

I am writing this while I am healthy and able to decide for myself, because I want you to hear my wishes from me. If a day comes when I need help, here is what matters most to me:

I have made these plans so that you will not have to carry the full weight of my care:

If you ever have to make a hard choice for me, please know that I trust you, and that I would want you to:

With love,

_____

Signature and date

This letter expresses your wishes. It is not a legal document and does not replace a power of attorney, health care directive or will.

STEP 6

After the conversation

- Give each child a copy of this workbook, and tell them where the original is kept.
- Ask your attorney to update any documents that no longer match your wishes.
- Make sure the people you named have copies of your power of attorney and health care directive.
- Set a date to review your plan each year. A birthday or New Year's Day works well.
- Review it sooner after a move, a new diagnosis, a hospital stay or the loss of a spouse.

NEXT STEP

Get a free, no-obligation quote comparison

Your plan is stronger when you know what coverage would cost. A free quote comparison shows the long-term care options that may fit your age, health and budget, so you can share real numbers with your children at the family meeting.

- No cost and no obligation to buy
- A side-by-side comparison, not a generic rate sheet
- A response within one business day from a licensed insurance professional

Scan the code or visit **DraftLTCMarketing.com**. Questions? Call [Agent - Advisor Name], CLTC, at (xxx)xxx-xxxx.

Your privacy and your choice

Requesting a quote does not commit you to anything. A licensed insurance professional from Your Brokerage Agency Name will contact you only about your request, and you can opt out at any time. This is not an offer of insurance; final eligibility is subject to underwriting, and features and availability vary by carrier and state.

Scan to read the parent workbook

My Wishes, My Plan

adaptivesolutionsonline.net/agent-marketing/my-wishes-my-plan/read

SHARE THIS WORKBOOK

Scan to read the parent workbook

Share this code with your spouse, a friend or anyone else planning ahead. Scanning it opens this online version of **My Wishes, My Plan**, where they can fill it in, print it or download the PDF.

Or visit **adaptivesolutionsonline.net/agent-marketing/my-wishes-my-plan/read**.

NOTES

Sources and important information

Important: This workbook is educational and reflects the opinions of its authors. It is not legal, tax, financial or medical advice, and it does not replace legal documents such as a will, power of attorney or health care directive. Please consult a qualified professional about your situation. Insurance and annuity products are offered only through licensed agents, and features, availability and underwriting vary by carrier and state. This material is not connected with or endorsed by the U.S. government or the federal Medicare program, and it is not about any Medicare Advantage plan. Distributed by Your Brokerage Agency Name, [City, State].

Sources

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