

# Empowered Aging Guide

Assess your needs. Explore your options. Plan for the future.

## Medical

- Considering your family history, what potential ailments could you face in the future?
- What kind of care do you want, or might you need, as you continue aging?
- Have you or your loved ones noticed any changes in your physical, cognitive, emotional, or mental health? Have you gotten checked out for any changes?
- Do you regularly see your primary care physician and specialists? If not, why?
- Open Enrollment for Medicare ends of December 7<sup>th</sup>. Have you reviewed your plan (traditional Medicare with supplemental plan vs. Medicare Advantage options) to make sure it is still the best fit?

## Legal

- Do you have a trust? If so, when was the last time it was updated or reviewed by your estate planning attorney?
- Have you appointed someone to have power of attorney for legal and financial matters?
- Have you completed an advance medical directive and appointed a health care proxy to have power of attorney for health care matters?
- Have you distributed the above legal documents to all appropriate parties (agents, medical providers)?

## Housing/Transportation

- How well does your current living situation fit into your long-term care needs?
- If remaining at home in retirement is your Plan A, do you have a Plan B in case home is no longer the best or safest option for you?
- If at some point it becomes unsafe for you to drive, what are your transportation plans going forward?
- Do you have appropriate supplies, medications, and plans in case of earthquakes or power outages?
- If you have pets, do you have someone willing and able to care for them in case of an emergency?

## Family/Support Team

- Have you discussed your plans for retirement and care with your immediate family or trusted loved ones? If not, can you schedule a time to talk in the next month?
- Who might you rely on in times of need? Are they willing and able to provide the help you might need?
- What is the most important thing you want your family to know about your desires as you age?
- Have you thought your wishes for end-of-life care and burial/cremation? Do your loved ones know?

## Financial

- What are your current annual and monthly expenses? How could they change in the future?
- When did you last update your financial plan?
- Do you need to incorporate others into your plan (special needs children, aging parents, etc.)?
- What does your ideal care scenario potentially cost? Can you afford this? Do you need to create a Plan B?
- Can you qualify for and/or afford long-term care insurance?