

# LTCI PLANNING CHECKLIST

## Did either parent live to late 70s, 80s, or older?

A parent's longevity often indicates your chances of living longer.

YES

NO

## Do you have family history of Alzheimer's or diabetes?

Alzheimer's is the #1 cause of LTCi claims. Diabetes isn't far behind.

YES

NO

## Are you planning to retire somewhere other than where you live now?

Costs of care vary greatly from state to state. Take this into consideration when planning.

YES

NO

## Would extra expenses of \$92,000/year cause a problem with your finances?

That's the average long term care expenses. And what if you needed care for several years?

YES

NO

## Who do you live with? Can they provide care for you?

Simple things like getting dressed, bathing, getting in and out of bed can become not so simple. And is your potential caregiver able to lift you (especially if you're a 250-pound man and she's a 100-pound woman)?

YES

NO

## Have you started taking any new medications in the recent past?

This can be an indication of:

- Health issues to come
- Care that may be needed
- Your ability (or inability) to qualify for LTCi

YES

NO

## Does your employer offer LTCi?

It's always a good idea to compare the costs and coverages of employer-provided LTCi with individual policies. LLIS will help you with this comparison at no charge.

YES

NO

## Have you had the conversation with your family about what will happen to you if you need care?

- Would it be your kids' choice to care for you themselves or a necessity?
- Do you want their lives majorly disrupted?
- Are there funds available for your care?
- If you can't afford LTCi premiums, can they help?

YES

NO



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