

# Helping you plan to age with dignity

It's a fact of life: with age comes changing health-care needs. As time goes on, you'll likely need more help with your personal and physical care. Having answers to the questions in this handout will help make sure the later years of your life are what you envisioned.



## PICTURE HOW YOU'D LIKE TO LIVE YOUR LIFE IN YOUR SENIOR YEARS

The four areas you may want to have planned out are:

1. What would happen if your mental capacity deteriorates?
2. What are the best options for housing that provide comfort, safety, and care?
3. Do you have all your legal and financial documents in place?
4. Have you communicated to your children what they need to know to be supportive in meeting your wishes?

### TO PREPARE FOR A TIME WHEN YOU MIGHT NEED HELP WITH YOUR PERSONAL AND PHYSICAL CARE, HAVE YOU:

- figured out who will manage paying your bills?
- thought about what it might be like to leave your home? What about if you have a pet?
- thought about what you might do if your spouse becomes infirm?
- thought about how to make your home safe and comfortable?
- looked at the waiting lists for care or accommodations you'd prefer?
- considered what features you want in your next housing arrangement?
- thought about transportation options if you give up driving?
- made a list of social activities and events you can take advantage of? For example, day programs, museum class schedules, book clubs, bridge clubs, etc.
- addressed the financial planning impact of the changes aging might bring?
- determined what you want your kids and grandkids to accomplish with their inheritance from you? Have you talked to them about it?

Physical limitations, psychological impairment, chronic illness or a catastrophic health crisis may reshape the future you had envisioned. Have a family meeting with your close ones, and share your hopes and goals with them. The more communication you have with them, the more likely you are to live the later years of your life – your way.