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Elder Care Checklist

Our Elder Care checklist is a guide for issues we believe best discussed with your family and advisors sooner rather than later.

It is a starting point, and it is not comprehensive or authoritative. We are not experts in all of these items, but we will gladly provide a list of referrals for tax and legal professionals upon request.

- Advanced medical directives
- Power of attorney
- Comprehensive review of titling of assets
- Beneficiary review
- Will review and refinement
- IRA/401(k)/403(b)/Annuity minimum distribution reviews and long-term income strategy
- Strategy on home sale
- Strategy on home accessibility improvements (inside and outside)
- Strategy on transition to assisted living, including the definition of the triggers for introducing the need to make other residential care arrangements
- Guidance/Strategy on Social Security and Medicare benefits
- Definition of what triggers a conversation about changing one's driving entitlements
- Life insurance review (potential transition from income-replacement to estate-enhancement)
- Existing trust and designated trustee review
- Long term care insurance vs. self-funding care strategy
- Inter-generational family wealth planning, including communication and decision-making strategies
- Family mission statement and family conference on future philanthropic intentions
- Long-term charitable gifting strategy

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- Account and asset inventory and consolidation
- Comprehensive insurance review and assessment of exposures and coverage
- Portfolio review and risk tolerance update
- Liability/credit card review
- Estate liquidity review

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Annuity contracts contain exclusions, limitations, reductions of benefits and terms for keeping them in force.

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