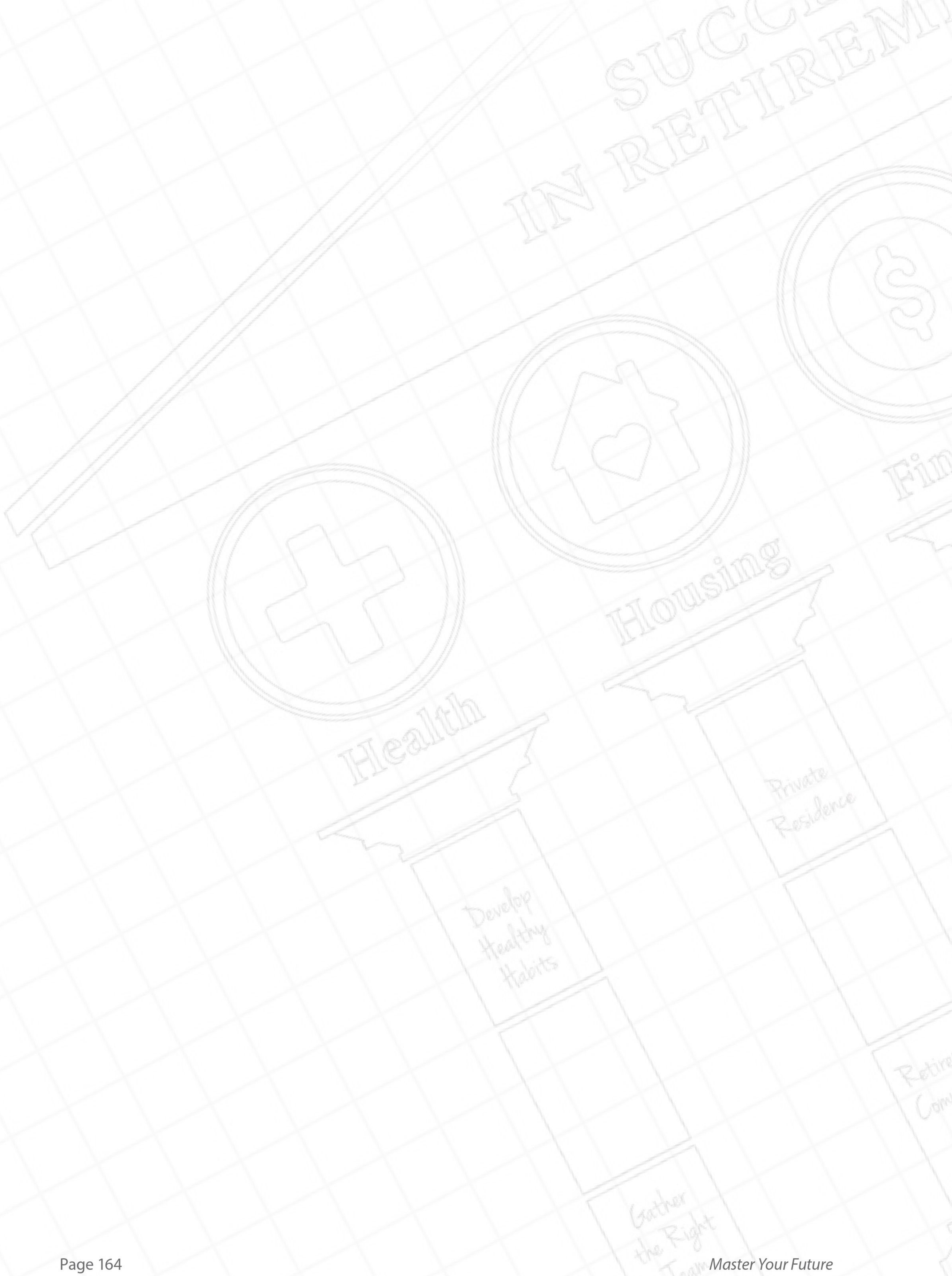
LifePlanning Blueprint

A *LifePlan* addresses the shortcomings of traditional planning by creating a comprehensive strategy that incorporates and coordinates the seemingly unconnected aspects of retirement planning, which then helps you anticipate and navigate whatever retirement issues arise. The premise is that proper planning anticipates the worst foreseeable scenarios and builds effective strategies to manage the circumstances.

Each section of this workbook contained worksheets designed to assist you in narrowing your preferences by providing various options. Your selections transform into a checklist of action items that you will need to implement in order to realize a comprehensive and coordinated *LifePlan*. After reading each segment and completing the applicable worksheets, carry your choices to this section. Once you have recorded all the action items into your Blueprint section, congratulations, you have your *LifePlan*!

So if you haven't done so already, start transferring your decisions from the worksheets into your *LifePlan* Blueprint.


Health
Housing
Private Residence
Develop Healthy Habits
Gather the Right Team

My Housing Plans

Housing: Requirements to Age in a Private Residence

I am interested in aging in a Private Residence:

- ☐ (**If yes**) My residence will meet the following requirements:
  - ☐ I will live in an Age-Friendly Home (the home and the location)
  - ☐ I have the Financial resources. (I can cover the cost of living at home and pay for care as needed.)
  - ☐ I have localized Family/Social support (Fiduciaries are within 5 miles and I will acquire a Geriatric Care Manager.)
- ☐ (**If no**) See Retirement Community Options

Notes regarding my ability to age in a Private Residence:

Housing: Private Residence Options

Select the options that reflect your preferences and make notes about what you would like to focus on regarding this topic.

My interest in Private Residence options:

- ☐ I am not considering a Private Residence
- ☐ I am interested in living in a Private Residence

The Private Residence housing options I'm considering are:

- ☐ N/A
- ☐ Remain in my current home
- ☐ Move to a new Age-Friendly home
- ☐ Move in with Loved Ones
- ☐ Move to a Lifestyle Community

Universal Design review for the home of my choosing: (if applicable)

- ☐ I plan to review the Universal Design for each home I'm considering

Notes regarding my Private Residence choice:

Housing: Retirement Community Options

My interest in Retirement Community options:

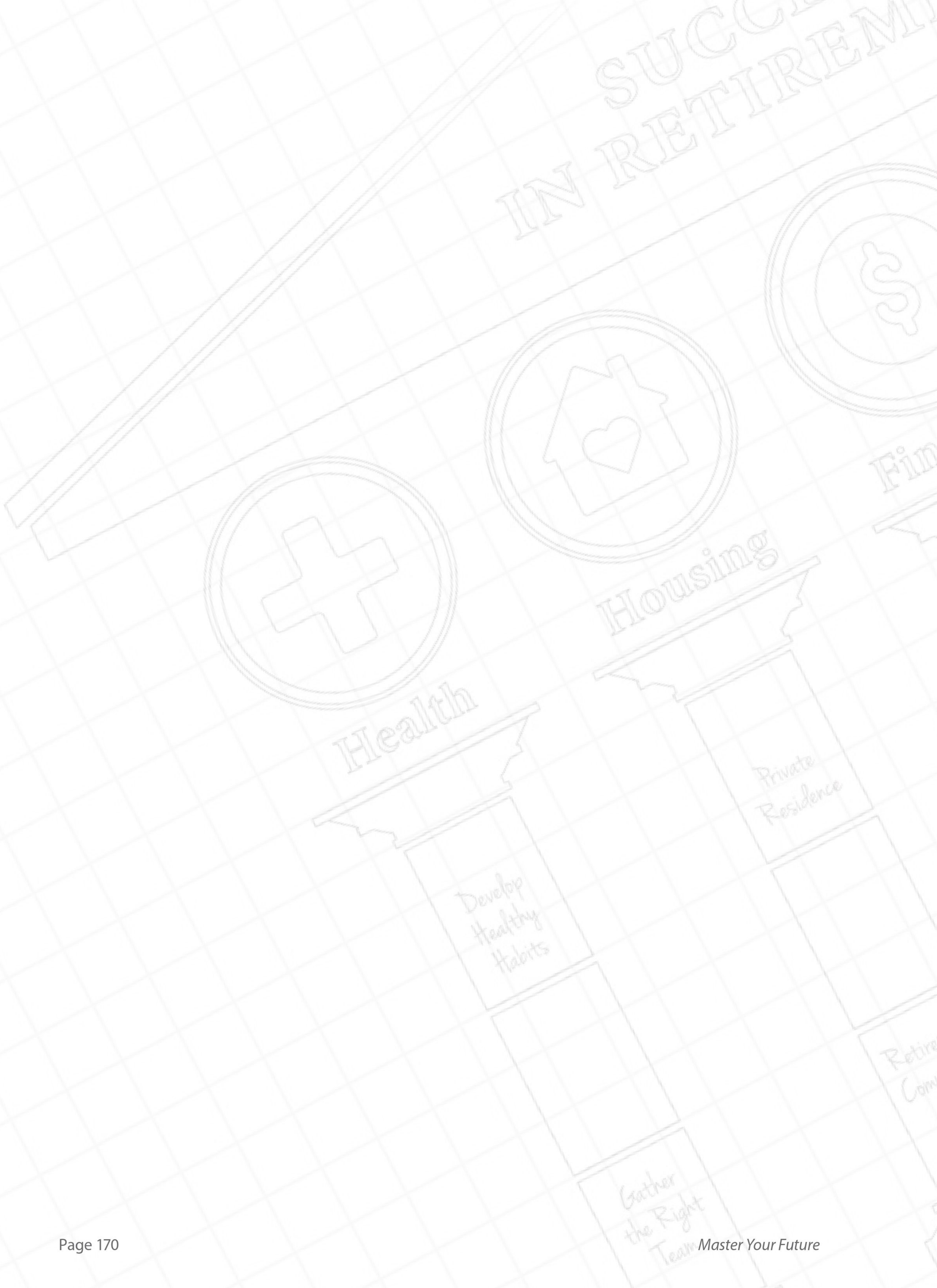
- ☐ I am not considering moving to a Retirement Community
- ☐ I am interested in moving to a Retirement Community

The Retirement Community options I'm considering are:

- ☐ N/A
- ☐ Independent Living
- ☐ Assisted Living
- ☐ Memory Care
- ☐ Residential Care Home (Adult Family Home)
- ☐ Skilled Nursing Facility
- ☐ Life Care Communities (CCRCs)
    - ☐ I prefer a Type A - Extensive or Lifecare Contract
    - ☐ I prefer a Type B - Modified Contract
    - ☐ I prefer a Type C – Fee-for-Service Contract
    - ☐ I prefer a Type D - Rental Agreement Contract
    - ☐ I prefer a Type E - Equity Agreement Contract
- ☐ Undecided

Notes regarding my Retirement Community options: (Include areas of concern)

Notes:


Health
Housing
Develop Healthy Habits
Private Residence
Gather the Right Team

My Health Plans

Healthy Lifestyle: Eat Right

My current eating habits are: (Select one)

- ☐ Excellent
- ☐ Fair
- ☐ Poor

I would like to meet with a nutritionist:

- ☐ Yes
- ☐ No
- ☐ Undecided

Notes regarding my Healthy Eating Plan:

Healthy Lifestyle: Exercise

My current physical activity level is: (Select one)

- ☐ Physically Fit
- ☐ Active
- ☐ Sedentary

My plan to improve my exercise includes: (Select all that apply)

- ☐ Joining a gym or other active group
- ☐ Checking if my insurance will cover gym memberships
- ☐ Monitoring my steps (via phone app or wearable device)
- ☐ Other

Notes regarding my exercise plan: (See goal suggestions)

Healthy Lifestyle: Socialize

My current meaningful social interactions are: (Select one)

- ☐ Frequent (daily meaningful interactions)
- ☐ Moderate (family and some social gatherings; somewhat superficial)
- ☐ Minimal (only essential interactions with others or with limited individuals)

My plan to increase meaningful social interactions includes: (Select all that apply)

- ☐ Volunteering in charitable/religious service
- ☐ Joining/engaging with hobby or civic groups
- ☐ Other

Notes regarding my Socialize Plan:

Health: Geriatricians

My plan to gather the right Geriatric Care Team: (Select all that apply)

- ☐ I already have a Geriatric Care solution
- ☐ I need to locate Geriatric options near me
  - ☐ Geriatric Care Clinics
  - ☐ Board-Certified Geriatricians
  - ☐ Physicians, PAs, or ARNPs with geriatrics training
  - ☐ Undecided

Notes regarding my Geriatric Care Plan:

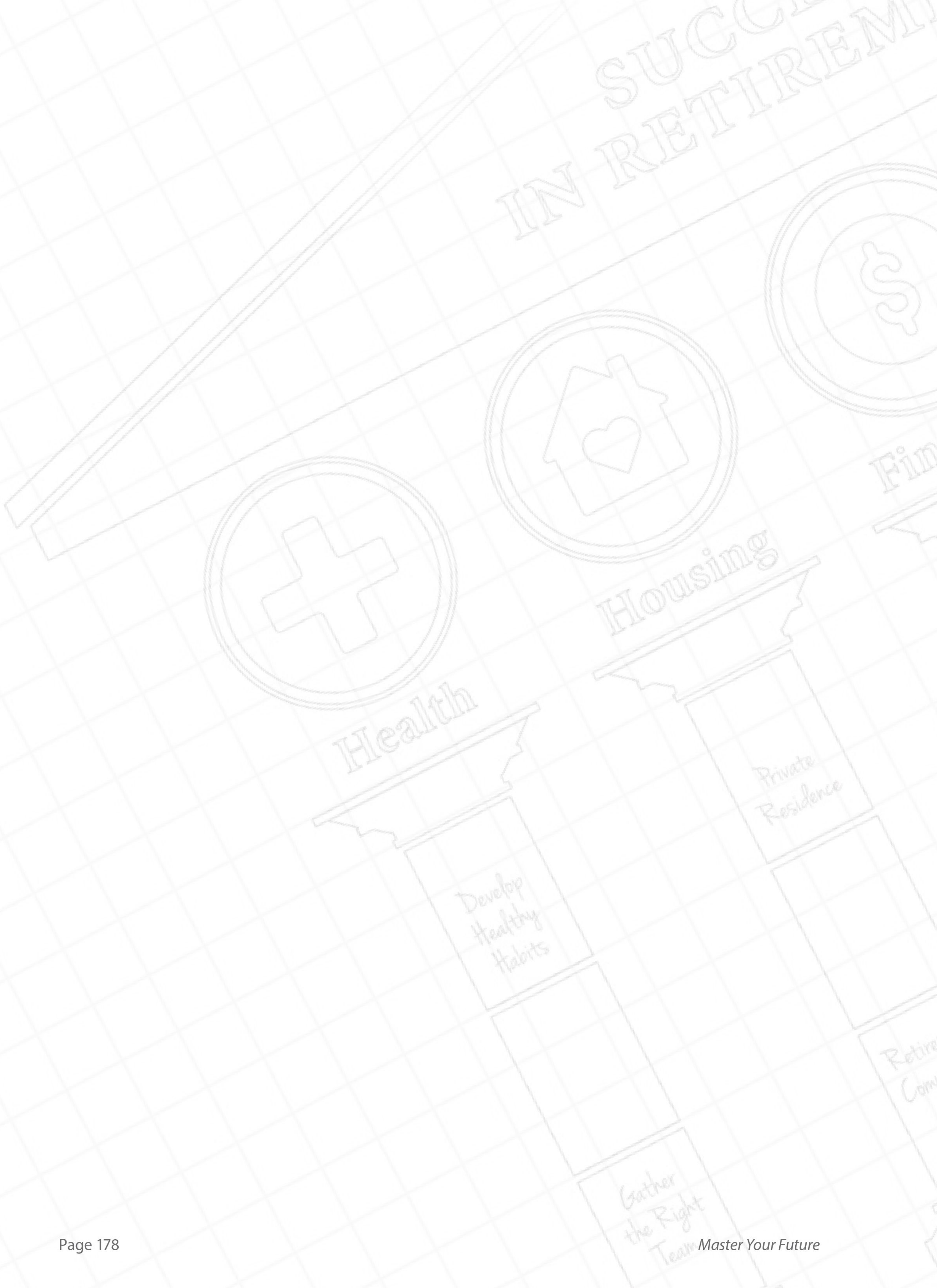
Health: Private Pay Options

I plan to include the following Private Pay options in my Health team: (Select all that apply)

- ☐ Private/Preventative Care Clinics
- ☐ Concierge Care
- ☐ Wellness Science
- ☐ Undecided

Notes regarding my plan to include Private Pay options in my Health Team:

Notes:


Health
Housing
Private Residence
Develop Healthy Habits
Gather the Right Team

My Financial Plans

Financial: Dashboard Decisions

My Financial Dashboard Decision: (Select one)

- ☐ I am confident with my current Financial Plan
- ☐ I would like to create/review my Financial Plan

My Financial Dashboard will provide the following information: (Select all that apply)

- ☐ When is the ideal time to retire?
- ☐ When should I start Social Security benefits?
- ☐ How can I best maximize Social Security benefits?
- ☐ Should I invest in a long-term care insurance policy or not? If so, should it be a traditional policy, an asset-based policy, or a hybrid?
- ☐ Should I convert my traditional IRA accounts to Roth IRA accounts?
- ☐ How should I invest my assets?
- ☐ Other: (Note below)

My Financial Planner Decisions: (Select one)

- ☐ I have a Financial Planner that I like
- ☐ I would like to speak with a new Financial Planner
- ☐ I'm undecided

Notes regarding my Dashboard and Financial Planner:

Financial: Address Long-Term Care Costs

Answer this section after reviewing a thorough Financial Dashboard with your Financial Planner.

Long-Term Care: Private Pay Solutions

- [ ] I plan to utilize Private Pay for Long-Term Care
    - [ ] I will draw from my savings
    - [ ] I will use a reverse mortgage
    - [ ] I'm ready to speak with a Reverse Mortgage Specialist

Long-Term Care: Insurance Solutions

- [ ] I plan to use Long-Term Care Insurance
    - [ ] I will use a Traditional Plan
    - [ ] I will use an Asset-Based Plan
    - [ ] I'm ready to speak with a Long-Term Care Insurance Agent

Long-Term Care: Public Assistance Solutions

- [ ] I plan to use Public Assistance
    - [ ] I will apply for Medicaid
    - [ ] I will apply for VA Benefits
    - [ ] I'm ready to speak with an Elder Law Attorney for help qualifying for benefits

Notes regarding my plan to cover Long-Term Care Costs:

Financial: Minimize Burden on Others

I plan to minimize burdens on others by doing the following: (Select all that apply)

- ☐ Acquire a Financial Planner – and name them in my Agent Instructions with my Powers of Attorney
- ☐ Acquire an Accountant for Taxes – and name them in my Agent Instructions with my Powers of Attorney
- ☐ Set up Bill Pay – and detail my system for my Agents
- ☐ Set up Password Management – and make the list easily accessible to my Agents
- ☐ Prepay Final Expenses – and make the forms easily accessible to my Agents
- ☐ Acquire a Property Manager or Handyman – and name them in my Agent Instructions with my Powers of Attorney
- ☐ Arrange for a Geriatric Care Manager – and name them in my Agent Instructions with my Powers of Attorney.

Notes regarding my plan to minimize my burden on others: