

Health Risk Management

If you required care today on an ongoing basis, which member of your family would be the primary care giver? Why?

Is that person aware of that? ☐ Yes ☐ No

What changes would that bring to their lives?

How would expenses and costs for services, facilities, and equipment be covered?

Who do you know that has gone through a critical illness and survived it?

What difficulties have they encountered?

How knowledgeable are you about the costs of a lingering disability, a critical illness or long-term care?

Would you like some information in these areas? ☐ Yes ☐ No

Have you appointed a power of attorney? If yes, who?

Property

Health Care

Are there contingent/alternate names in place?

Have appropriate risk management plans been put in place for your parents' assets, including Powers of Attorney and appropriate funding?

Please consider the following statements about your feelings and objectives regarding your health and support in retirement.

I want to:

- Continue to enjoy a certain quality of lifestyle ☐ Yes ☐ No
- Ensure my spouse can enjoy retirement ☐ Yes ☐ No
- Ensure my children can enjoy and make the best of their working years and retirement ☐ Yes ☐ No
- I want my family to be able to make choices that work for me and them ☐ Yes ☐ No
- Be able to make choices ☐ Yes ☐ No
- Maintain my independence and dignity ☐ Yes ☐ No
- Have access to the amount of care and the type of care that I will need ☐ Yes ☐ No

I don't want to:

- Be a burden to my spouse or my family ☐ Yes ☐ No
 - Be forced to accept the lowest form of care and/or facility ☐ Yes ☐ No
 - Go on long waiting lists for treatment or long term care ☐ Yes ☐ No
 - Reduce or exhaust retirement assets for my spouse/partner because they have all been used to pay for my long-term care? ☐ Yes ☐ No
 - See my children and grandchildren lose their inheritance ☐ Yes ☐ No
 - Create unnecessary emotional and financial stress for my children/partner ☐ Yes ☐ No
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How important is it for you to have choices in the event that critical illness or lingering disability strikes you or your spouse/partner or one of you requires long-term care?

How important is it that you have some way of funding these costs other than using your regular retirement income or your retirement assets?

Advisor notes, comments and recommendations