

Long-Term Care Readiness Assessment

Answer each question. Every "No" or "Not Sure" is a gap worth closing.

01 Understanding Your Coverage

Do you know exactly what your current health insurance plan or Medicare will and will not pay for when it comes to long-term care?	☐ YES	☐ NO	☐ NOT SURE
Do you know whether assisted living, memory care, and home health aides are covered by your health insurance or Medicare?	☐ YES	☐ NO	☐ NOT SURE
Do you know the difference between skilled nursing care and custodial care, and how Medicare treats each?	☐ YES	☐ NO	☐ NOT SURE

02 Financial Preparedness

Do you have a specific, funded strategy to cover long-term care costs if you need them?	☐ YES	☐ NO	☐ NOT SURE
Have you calculated how much long-term care could cost in your area and how long your assets would last?	☐ YES	☐ NO	☐ NOT SURE
Do you have a plan that protects your assets without requiring you to spend down to qualify for government assistance?	☐ YES	☐ NO	☐ NOT SURE

03 Family Protection

Would your family be protected from financial and physical burden if you needed care?	☐ YES	☐ NO	☐ NOT SURE
Have you discussed your care preferences and wishes with your spouse or family?	☐ YES	☐ NO	☐ NOT SURE
Does your family know where your important documents are and what to do if something happens?	☐ YES	☐ NO	☐ NOT SURE

04 Personal Risk Profile

Have you thought through your family health history and what it might mean for your own care needs?	☐ YES	☐ NO	☐ NOT SURE
Have you come to terms with the reality that a long-term care event can last 2 to 3 years or longer?	☐ YES	☐ NO	☐ NOT SURE
Have you factored in how long you may realistically need care based on your age, health, and family history?	☐ YES	☐ NO	☐ NOT SURE

05 Legal and Estate Readiness

Do you have a durable power of attorney naming someone you trust to manage your finances if you cannot?	☐ YES	☐ NO	☐ NOT SURE
Do you have a healthcare directive, or living will that reflects your current wishes?	☐ YES	☐ NO	☐ NOT SURE
Has an attorney reviewed your estate plan within the last 3 to 5 years?	☐ YES	☐ NO	☐ NOT SURE

06 Your Current Plan

Do you have a formal long-term care plan in place (insurance policy, hybrid policy, or earmarked assets)?	☐ YES	☐ NO	☐ NOT SURE
Does your plan account for how care costs may increase over time due to inflation?	☐ YES	☐ NO	☐ NOT SURE
Are you confident your current plan is adequate given today's care costs and your personal situation?	☐ YES	☐ NO	☐ NOT SURE

What Your Results Mean

Count your total "No" and "Not Sure" responses. Each one represents a gap in your retirement plan.

0 gaps: You have a strong foundation. A brief review can confirm everything is still aligned and up to date.

1 to 4 gaps: You have areas worth addressing. A strategy conversation can show you your options before a gap becomes costly.

5 or more gaps: Significant planning gaps exist. The sooner you act, the more options you will have and the lower the cost.

ANY GAP IS WORTH A CONVERSATION

Schedule Your FREE Long-Term Care Strategy Session with Andrew

No pressure. No obligation. Just clarity on where you stand and what your options are.

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