

Long-Term Care Planning Guide

Be Proactive. Protect Your Wealth. Preserve Your Independence.

This guide will help you think through your options before a crisis forces rushed decisions.

Step 1: Understand the Reality

- Someone turning 65 today has about a 70% chance of needing some type of long-term care.
 - Medicare generally covers short-term skilled care, not ongoing custodial care.
 - Long-term care may include home care, assisted living, memory care, or nursing facility care.
 - Care can last years, not just months.
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Step 2: Consider the Financial Impact

- How would you pay if care cost \$5,000–\$10,000 per month?
 - How long would your retirement savings last?
 - Would your spouse's lifestyle be affected?
 - Would you need to spend down assets to qualify for Medicaid?
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Step 3: Clarify Your Personal Preferences

- Would you prefer to receive care at home if possible?
 - Do you want to avoid placing caregiving responsibilities on your children?
 - Is maintaining independence important to you?
 - Have you discussed your wishes with your family?
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Step 4: Explore Planning Options

- Traditional long-term care insurance
- Asset-based or hybrid long-term care policies
- Self-funding with designated assets

Legal planning strategies coordinated with an estate planner or elder law attorney.

Planning early is not about fear, it is about control. It allows you to protect your retirement savings, maintain your dignity, and reduce the emotional and financial burden on your family.

Step 5: Now Let's Put a Plan in Place.

If this guide made you realize there may be a gap in your retirement plan, you are not alone. Most families wait until a health crisis forces rushed decisions.

You deserve to know:

- What your long-term care risk looks like
- How Medicare fits — and where it doesn't
- What your options are to protect savings
- How to maintain control and independence
- How to avoid placing unnecessary burden on your family

Schedule a Personalized **Long-Term Care Strategy Conversation**.

This is a no-pressure, personalized conversation designed to help you understand your options and make confident decisions.

Click [HERE](#) to book your free, no-obligation LTC Strategy Meeting with Andrew Villasenor or call **(480) 256-8242**.