



Aging well

A planning, conversation,
and resource guide

Building a comprehensive plan for you and your loved ones

BASED ON A GUIDE FROM OUR U.S. PARTNERS, MUCH OF THE
INFORMATION CONTAINED HEREIN IS APPLICABLE TO OUR
CANADIAN CLIENTS.





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Use the information in the first section of this guide to learn about the things to keep in mind as you consider your loved one's aging goals and preferences.

Then, use the conversation starters and worksheets in the second section to help you and your loved ones work together to put a plan in place and document important information. Finally, the third section provides expert resources to help you and your family learn more about aging well.



Prepare for peace of mind

We're getting older, we're living longer, and we're changing what it means to age. We're also entering new territory. How do we plan for longevity, what does it mean to age well, and how can we – and those we love – live safely, securely, and independently for as long as possible?

At Fidelity, we believe true retirement readiness is about more than savings and investments. It's about living – and aging – well. A comprehensive plan needs to address longevity, health care, and end of life as moments that matter for you, your family, and your finances. And we believe your plan is only secure when your aging loved one's plans are too. That's why it's critical to think and talk about the decisions that may be around the corner for you and your family. It's also why we've created this guide for you to use with your loved ones and for yourself.



Get the most out of this guide



Plan with a purpose

Test for plan completeness.

Answer the questions we've included to gauge depth and breadth.

Close planning and conversational gaps.

Use the guide together with your loved ones to document what's been done, highlight what's missing, and have critical conversations. Leverage our resources, tools, and tips.

Revisit the plan periodically.

Commit to talking with your loved one annually or whenever a major life event occurs. Use this process to get a head start on your own plans.

Position your family for success

Partner.

Approach the planning process in partnership with loved ones. It's critical that you and your loved one are able to speak freely. Framing the process as something you'll work on together sets the right tone and helps to create a safe space for open and healthy dialogue.

Make time to talk.

It's easy to procrastinate – to search for the perfect time, space, and place – but perfect rarely presents. Pick a time when you and your loved ones won't feel rushed. Choose a private setting in a neutral location. Maintain your focus by minimizing interruptions and distractions such as cell phones.

Start small.

Talking about aging, independence, and end-of-life issues can seem overwhelming, but breaking the discussion up helps. Begin with the planning process itself. Document and discuss what's been done. Use small wins to build confidence and momentum.

Pick your spots.

Continue to approach planning as a process. Frame the discussion in terms of common goals such as staying safe or remaining independent. Identify gaps and next steps together. Agree to specific actions – even if it means agreeing to disagree – as partners. Be clear as to who's doing what, when, and why.

Bring lessons learned to life.

Take advantage of your experience working with a loved one. Use the process to examine your own plans. Is your planning complete? Do your loved ones understand your plan and know what's important to you?



Look out for this symbol throughout this guide to direct you to helpful worksheets and relevant information.



1. Develop a plan



It's important to have a plan in place to address your loved one's finances, health and wellness, aging in place, housing and care, and end-of-life plans and wishes.

Finances

Financial health enables choice and helps preserve our independence. But as we age, our ability to make complex financial decisions declines. Managing assets can become harder. Forgetting to pay bills or paying them multiple times can happen. Age can also make us more susceptible to risk, fraud, and abuse.

As the people you care about grow older, you may be concerned about their ability to manage their finances independently. Having a handle on your loved one's overall financial picture – household expenses, investments, and estate plans – is critical in keeping you informed and your loved one safe.

Health and wellness

In the U.S., Medicare patients see an average of seven different doctors, including five different specialists, annually.¹ And in the U.S., the average 75-year old has three chronic conditions and takes five or more prescription drugs.² Factored together, these issues make having a complete and accurate view of your loved one's health and health care that much more critical.



Financial decision-making ability peaks in the early 50s and declines at a rate of roughly 1% per year starting at age 60.³ Planning ahead for important decisions and support can help your loved ones continue to enjoy family, health, and financial security.



Use the Financial Conversations on pages 16–18 to build out your loved one's financial picture, and the Health and Wellness Conversations on page 19 to develop a shared view of his or her current health.

¹ Bach et al, NEJM, 2007.

² National Care Planning Council, 2015.

³ Finke, Howe, and Huston, 2011.

Memory

It's normal to become more forgetful as we age, but how much is too much? How can you tell whether your loved one's "tip of the tongue" moments are a normal age-related change versus something more serious?

	AGE-RELATED CHANGE	POSSIBLE ISSUE
Memory loss that disrupts daily life	■ Forgetting the occasional name	■ Forgetting important dates and events
Challenges in planning and problem solving	■ Trouble occasionally balancing a checkbook	■ Trouble keeping track of monthly bills
Difficulty completing familiar tasks	■ Difficulty recording a TV show	■ Difficulty driving to a familiar place
Confusion with time or place	■ Getting confused about the day of the week, then remembering later	■ Getting confused about where you are and how you got there
Trouble understanding visual images and spatial relationships	■ Difficulty seeing due to cataracts	■ Difficulty recognizing your own reflection in a mirror
New problems with words in speaking or in writing	■ Having a "tip of the tongue" moment	■ Having trouble joining or following a conversation
Misplacing things and losing the ability to retrace steps	■ Losing track of your glasses	■ Losing the ability to retrace your steps to find your glasses
Decreased or poor judgment	■ Making the occasional bad choice	■ Making large telemarketing buys
Withdrawal from work or social activities	■ Needing a periodic break from family and social obligations	■ Dropping completely out of social groups; giving up hobbies
Changes in mood or personality	■ Experiencing irritability when a routine is disrupted	■ Becoming easily upset, increasingly confused, suspicious, depressed, fearful, or anxious

Source: Alzheimer's Association

Use the information in this chart as a guide. If you suspect or are concerned that a loved one may have a memory-related issue, talk with your loved one and ask if you can visit his or her health care provider together.

Mood

Though often overlooked, mood, social connectedness, and depression are key considerations – particularly as we age. How emotionally well prepared is your loved one?

■ Happiness

Despite some of the physical challenges – and tip of the tongue moments – that often accompany aging, researchers find we actually become happier as we grow older. A CDC survey⁴ noted older participants report less psychological distress than their younger counterparts. Similarly, a Gallup poll⁵ found that stress, worry, and anger decrease as we age. So why might this be the case? Research done by the Stanford Center for Longevity⁶ suggests that we get better at placing our experiences into a broader context as we age.

■ Social connectedness

Maintaining strong relationships with our family, friends, and community is an essential part of aging well. Researchers at the University of Chicago note that feeling isolated can disrupt sleep, elevate blood pressure, increase stress hormones, affect our immune system's response, and lower our overall sense of well-being.⁷ Help your loved one prepare by thinking through three key social connection blind spots: retirement, mobility, and relocation.

■ Retirement

For many of us, work is a key source of social engagement, and as we retire, few are prepared for the loss of their work families. If your loved one is still working, help him or her think creatively about maintaining a social connection to coworkers through things like standing coffee dates, mentoring, and special projects after he or she retires. And if already retired, gauge any interest in reconnecting online (via Facebook or LinkedIn), volunteering, or joining a board with former coworkers.

■ Mobility

It's easy to take our physical freedom for granted, but as we age, changes to vision, hearing, and movement can make getting around – and staying connected – difficult. Help keep your loved ones safe and engaged by making sure they have regular health screenings and stay physically active.

If they still drive, ride with them periodically to see how they're managing. Explore public transportation options together. And encourage them to connect in places that are easy to get to and closer to home.

82%

OF ADULTS SAY IT'S
IMPORTANT TO PUT
THEIR END-OF-LIFE
WISHES IN WRITING

YET ONLY

23%

HAVE ACTUALLY DONE SO.⁸

Help your loved one to plan ahead: be sure he or she has a living will (also called an advance directive) and a power of attorney for personal care in place. These terms can vary depending on the province. As always, professional help is a must: meet with a family or estate lawyer to develop an effective plan.

⁴ CDC, Behavioral Risk Factor Surveillance System, 2006.

⁵ Gallup-Healthways Well-Being Index; 2011.

⁶ "The science of gratitude: As we age, our brains get better at feeling thankful," the Globe and Mail, October 11, 2015.

⁷ Cacioppo, University of Chicago, "Rewarding Social Connections Promote Successful Aging," 2014.

⁸ California HealthCare Foundation Survey, 2012.

■ Relocation

Access is a key component of staying connected as we age. If your loved ones are contemplating a move, help them think through connectivity implications. What do they enjoy most about where they live? What kinds of goods, services, and amenities are important to them? How will they visit friends and family, go to appointments, and get around if and when driving is no longer an option?

■ Depression

The process of aging allows us to experience life events and gain perspective in ways that can ultimately help us feel more positive. Aging also exposes us to change, grief, and loss, which may look like or trigger depression. Depression is not a normal part of the aging process, and it can be trickier to diagnose because the signs, symptoms, and causes differ in older people.

According to the U.S. organization, the National Institute on Aging,⁹ older people may feel tired, have trouble sleeping, experience changes in appetite, withdraw, or feel irritable. Changes in mood, memory, or attention may be the result of underlying medical conditions or prescription drugs. Regular, open, and honest communication can help you identify signs of depression and work with your loved ones and their health care providers to evaluate and treat them if depression or an underlying health issue is present.



Help your loved one stay safe by staying connected.
Isolation increases susceptibility to scams, fraud, and abuse.

⁹ National Institute on Aging, National Institutes of Health, U.S. Department of Health and Human Services, August 2013.

Aging in place

So it's no surprise that U.S. research shows that nearly 90% of adults want to age in place.¹⁰

You can increase your loved one's prospects of aging in place by thinking and talking through each of the following planning considerations.

■ Driving

The ability to drive – to pick up groceries, get a prescription, or visit a friend – is a critical satisfier and often a key enabler of aging in place. Ask your loved one how he or she is managing on the road. Check the overall condition of the car. Look for evidence of dings, dents, and scratches on the vehicle, the garage door, etc. Ride with your loved one and see how he or she fares under different conditions.

The Canadian Automobile Association (CAA) has a website dedicated to providing information on seniors driving. Visit www.seniorsdriving.caa.ca

Use resources such as those available through the CAA to help you both make an informed decision that will keep you, your loved one, and others safe.

■ Home safety

As we age, changes in vision, hearing, and mobility can make it harder for us to live safely – and independently – at home. Initiate a conversation by asking your loved one how he or she is managing at home. Listen for hesitation. Look for unexplained bruises from knocks, trips, or falls. Use your visits to gauge whether your loved one can safely navigate his or her space, reach light

switches, and negotiate stairs. Pay special attention to indoor and outdoor trip hazards such as uneven surfaces, area rugs, and thresholds. Take the time to complete a home safety checklist together and revisit findings periodically.

■ Home modifications

The process of completing a home safety checklist can help you identify simple fixes – adding handrails, changing hardware on cabinets and doors, and installing grab bars – that can help keep your loved one safe. Need more help? Consider talking to a home modification specialist.

■ Home monitoring

Technology plays an increasingly important role in preserving our independence and safety as we age. Commonly available options range from wearables that measure activity and location, to medical alert devices that summon help in an emergency, to home monitoring systems that track eating, sleeping, medication usage, vital signs, and weight. As you evaluate your loved one's circumstances and needs, consider starting off with low-tech solutions and building from there. Helpful “low tech” options include labeling, lists, simple written instructions, weekly pill minder cases, automatic LED nightlights, and delivery services for food, necessities, and prescriptions.

¹⁰ AARP, 2011.



Experts define “aging in place” as the ability to live in your own home, as part of your own community – safely, comfortably, and independently – regardless of age, income, or ability level.

1. DEVELOP A PLAN

■ **Companionship care and homemaking services**

Whether it's dishes piled up in the sink or piles of beloved unread books, sometimes it takes a helping hand to keep a loved one safe and comfortable at home. Companionship care and homemaking services offer just that: nonmedical assistance in the comfort of home. Companions provide company and connection by doing things like reading aloud, writing emails and letters, and walking with your loved one. Homemaking services offer additional help such as shopping, cooking, and housekeeping. Both may also offer medication reminders and help with transportation, ensuring your loved one gets out and keeps medical and social appointments.

■ **Home health aide**

If your loved one needs more hands-on help or assistance taking medications, a home health aide may help keep him or her comfortable and safe at home. Aides may receive medical training in basic first aid and emergency readiness, pass an exam, or receive state certification. If you have concerns or think your loved one might benefit from a home health aide, talk with your loved one and his or her health care providers.

■ **Adult day care**

Adult day care programs provide a safe environment for loved ones who may be isolated, need structured services, and/or simply can't be alone. They also help caregivers care for themselves by providing respite and allowing time for work, friends, and family.



Housing and care

Living independently is largely a function of health: physical, financial, and social. As we age, needs and wants change, and that has a direct effect on where we live, how we live, and how we access care. Housing and caregiving go hand in hand, and keep in mind that what works today may not work for you or your loved one indefinitely.

Senior housing in Canada: how to choose and how to pay

There are many types of senior housing options available and it can feel overwhelming to research all the different choices.

Choosing a place will require the input of all family members. You may want to consult with a senior housing care expert. Your financial advisor may also be able to provide advice or point you in the direction of an expert.

Additionally, Canada's national and provincial governments offer a number of services for seniors who need assistance to age in their homes or who need long-term care housing that supports their changing needs. Contact your local, provincial or territorial government and the federal government to learn about the programs and services offered to support seniors. Services vary depending on a variety of factors, and vary from province to province.

Some senior housing may be subsidized, wholly or in part, based on income. There are often long wait lists for subsidized retirement housing. Seniors who want more control over their retirement living options may need to look for private pay senior housing and use their own funds to pay for it.

WHO'S IT FOR? WHAT ARE THE BENEFITS?	
Independent Living Cost: \$1,400 – \$3,500/ month	Also known as 55+ communities, active adult communities, retirement communities and life-lease communities, independent living options typically offer physical spaces, services, and amenities geared toward older adults who do not need nursing or medical care. Because floor plans are designed with older adults in mind, occupants may be better able to age in place. And many offer access to shared or public transportation as well as group activities that help residents get and remain engaged.
Assisted Living Facility Cost: \$1,500 – \$5,000/ month	Assisted living facilities, also known as retirement homes, supportive living or seniors lodges, typically offer help performing one or more activities of daily living – bathing, dressing, transferring, toileting, eating, and medication management – to residents who are still able to perform some of these tasks on their own. Because most don't offer 24-hour skilled nursing care, some residents may need to transfer to a long-term care home if they require more care.
Memory Care Cost: \$2,500 – \$7,000/ month	Memory care, which may also be referred to as dementia care or Alzheimer's care, refers to a relatively new type of secure unit – typically on a separate floor or in a separate wing – of an assisted living or long-term care home. Residents typically have a diagnosis such as Alzheimer's disease that necessitates care by professionals specially trained to work with the memory impaired. The physical spaces are also structured in ways that uniquely support residents living with memory loss.
Residential Care Homes Cost: \$1,500 – \$4,500/ month	Residential care homes, also known as care homes, group homes or personal care homes, are traditional private homes that have been adapted to provide assisted care services for a smaller group of residents, typically no more than 15. These homes offer a more intimate, home-like community feeling, and offer both short-term and long-term care.
Long-Term Care Homes Cost: \$4,000 – \$8,000/ month	Also known as nursing homes, long-term care homes are medical facilities that provide 24-hour care and supervision. A long-term care home may become necessary if your loved one requires round-the-clock oversight, medical care, and supervision.

Source: Guide to Seniors Housing in Canada, www.aplaceformom.com/canada

End of life

Every life tells a story – and every story has an ending – but planning for that natural conclusion is an act of love. We know it's not easy to think about death – your own or a loved one's – but it's absolutely critical. How well do you understand your loved one's plans and wishes for end of life?

OUR RESEARCH IN THE
U.S. SHOWS THAT

88%

OF CLIENTS BELIEVE
THEY'VE SUCCESSFULLY
PREPARED FOR THEIR
FAMILY'S FINANCIAL
FUTURE

YET JUST

8%

HAVE COMPLETED BOTH
KEY PLAN DOCUMENTS
AND CRUCIAL
CONVERSATIONS.¹¹

Team of advisors

Your plan is only as complete as your loved one's plan, and his or her plan is only complete if it is current, comprehensive, and well communicated. How well do you know what your loved one has done? Who has he or she worked with, and to whom does he or she turn for advice?

A key step in understanding your loved one's plans – and closing plan gaps – is to know where to start. That's why getting to know the team of trusted advisors is critical.



Use the End-of-Life Conversations Questionnaire on pages 20–21 to gain a better understanding of your loved one's wishes, and the Important Contacts and Advisors Worksheet on pages 22–23 to help identify his or her trusted advisors.



¹¹ Fidelity Greenline Forum, 2014



2. Important conversations, decisions, and documentation



Aging may be inevitable, but aging well is a deliberate process that requires thorough planning and thoughtful conversation. And it's easier said than done.



Rules of the road

Talking about the underlying issues – independence, health, and loss – is tough. It can feel overwhelming, and it's easy to put off as you search for the perfect time, place, and space.

Each family's situation is unique – the conversations you may need to have or want to have could look different – but we recommend tackling the topics of driving, managing finances, housing, planning for care, and preparing for end of life at a minimum. How you dive in can also be as individual and as personal as your loved one's situation.

Once you have completed the worksheets, checklists, and documents contained in this guide, you should consider storing this important information in a secure place.

The five conversations you need to have:

-  Driving
-  Finances
-  Housing
-  Care
-  End of life

Conversation starters

The following are some general rules of the road that can help make the process of talking with your loved one easier.

1. Get grounded:

1. What is your purpose for having the conversation?
2. What do you hope to accomplish?
3. Do you have any particular concerns you want to discuss?
4. What is your ideal outcome?
5. What else do you need to think about, think through, or do to prepare?

2. Get set:**Do:**

- Approach the process as a partnership between you, your loved one, and other concerned family members.
- Use “we” statements – you’re not doing this to your loved one, you’re in this together.
- Agree to disagree, but don’t stop talking. Realize that difficult questions take time, patience, and perseverance to sort through.

Don’t:

- **Take it personally.**
It’s rarely about you – aging raises difficult topics and sensitive issues – whenever possible, reframe what you can do together to help your loved one stay safe and remain independent for as long as possible.
- **Try to tackle everything at once.**
Start small, celebrate success, and use the process to build momentum. Pace yourself to minimize potential stress.
- **Miss moments that matter.**
Use current events as door openers. Leverage others’ experiences such as a friend whose parents moved or the loss of a coworker’s spouse, for example, to get the conversation going. Recognize that conflict can be an unlikely but effective teacher for you, too.

3. Get started:

- **Pick your spot.**
Choose a time, space, and place where you and your loved one won’t feel rushed. Select a neutral location and anticipate interruptions. If your loved one is coming to you, treat the people you live with to a meal away from home so you have privacy. Minimize distractions by turning off cell phones, TVs, and other media.
- **Problem solve.**
Try to anticipate conversational derailers in advance. Test options in terms of how they help to keep your loved one safe and preserve his or her independence as long as possible. Reframe language to reinforce your partnership.
- **Practice.**
Make notes, enlist a friend to role-play, and rehearse the conversation in your head. Use what works best for you so you’re confident and relaxed in real time.

Possible conversation starters:

How do you think you’re doing with _____?

What does being able to _____ mean to you?

What would it mean to you if we _____?

How will doing _____ help you to _____?

What’s the next best thing we can do to _____?

How would it feel if we _____?

Financial conversations

Use the following categories and questions to serve as a framework to help you document your loved one's overall financial picture.



HOUSEHOLD EXPENSES:

1. What are your loved one's typical monthly expenses, e.g., housing, transportation, credit cards, membership fees, utilities, etc.?	Details: <hr/> <hr/> <hr/>
2. Has your loved one had any difficulty managing their household finances?	<input type="checkbox"/> Y <input type="checkbox"/> N Details: <hr/> <hr/> <hr/>
3. Could you step in and manage your loved one's finances if necessary?	<input type="checkbox"/> Y <input type="checkbox"/> N Details: <hr/> <hr/> <hr/>
4. Do you know what's owned, owed, and outstanding?	<input type="checkbox"/> Y <input type="checkbox"/> N Details: <hr/> <hr/> <hr/>



PROPERTY:

1. Does your loved one own or have a share in any property?	<input type="checkbox"/> Y <input type="checkbox"/> N Details: <hr/> <hr/> <hr/>
2. Can you access key documents such as tax records, condominium fees, deeds, etc.?	<input type="checkbox"/> Y <input type="checkbox"/> N Details: <hr/> <hr/> <hr/>
3. Do you have key contact information for their lender, property management company, security company, utilities, maintenance services, etc.?	<input type="checkbox"/> Y <input type="checkbox"/> N Details: <hr/> <hr/> <hr/>
4. Do you have full physical access to each property, such as keys, security codes, etc.?	<input type="checkbox"/> Y <input type="checkbox"/> N Details: <hr/> <hr/> <hr/>
5. Do you have contact information for at least one neighbor?	<input type="checkbox"/> Y <input type="checkbox"/> N Details: <hr/> <hr/> <hr/>

**INSURANCE:**

1. Do you have a list of your loved one's insurance policies, including property, auto, health, life, long-term care, etc.? ☐ Y ☐ N Details: _____
2. Can you access policy details such as policy number, summary of coverage, premium details, account value, customer service, claim forms, etc.? ☐ Y ☐ N Details: _____

**ACCOUNTS — CASH, INVESTMENTS, AND OTHER ASSETS:**

1. Do you have a consolidated list of accounts and holdings? ☐ Y ☐ N Details: _____
2. Are you aware of account values? ☐ Y ☐ N Details: _____
3. Do you know who's managing the accounts or assets? ☐ Y ☐ N Details: _____
4. Do you know who else has access? ☐ Y ☐ N Details: _____

**TAXES:**

1. Do you know your loved one's typical tax obligations? ☐ Y ☐ N Details: _____
2. Can you access their income tax filings? ☐ Y ☐ N Details: _____
3. Do you know who helps your loved one prepare their taxes? ☐ Y ☐ N Details: _____

For a full picture of financial needs, remember to factor in pet care, charitable contributions, and other discretionary spending on services. As we age, we often need more help in and around the house. Consider planning for additional funds for help with cooking, cleaning, and general maintenance.



PLANS: FINANCIAL AND ESTATE:

1. Does your loved one have a formal financial plan?	<input type="checkbox"/> Y <input type="checkbox"/> N Details:
<hr/>	
2. Has your loved one completed key estate planning documents such as a will, trust, power of attorney for property, living will/advance directive and power of attorney for personal care?	<input type="checkbox"/> Y <input type="checkbox"/> N Details:
<hr/>	
3. Do your loved one's financial advisors have copies of these key documents?	<input type="checkbox"/> Y <input type="checkbox"/> N Details:
<hr/>	
4. Do you know who your loved one worked with to complete each item? (Be sure to use the Important Contacts and Advisors on pages 22–23 of this guide to capture this type of information.)	<input type="checkbox"/> Y <input type="checkbox"/> N Details:
<hr/>	
5. Are these contacts current?	<input type="checkbox"/> Y <input type="checkbox"/> N Details:
<hr/>	
6. Has your loved one designated beneficiaries where appropriate?	<input type="checkbox"/> Y <input type="checkbox"/> N Details:



LOGISTICS:

1. Do you know where key documents are kept?	<input type="checkbox"/> Y <input type="checkbox"/> N Details:
<hr/>	
2. Do you have physical access to property, documents, a safety deposit box, etc.?	<input type="checkbox"/> Y <input type="checkbox"/> N Details:
<hr/>	
3. Who else has access?	Details:
<hr/>	

Health and wellness conversations

Use this questionnaire to develop a shared view of your loved one's current health status and start the process of planning ahead.

HEALTH:

Begin by answering the following questions to determine how well you understand your loved one's current condition.

How would you describe your loved one's general health?

Details:

☐ Y ☐ N Details:

Can you list the supplements, prescriptions, and over-the-counter medications he or she takes?

☐ Y ☐ N Details:

Have there been any recent changes?

☐ Y ☐ N Details:

Hospitalizations?

☐ Y ☐ N Details:

Do you know whom your loved one sees for what?

☐ Y ☐ N Details:

How active is he or she?

☐ Y ☐ N Details:

Do you know how often your loved one exercises?

If you're not ready to tackle a full personal health conversation, consider starting by talking with your loved one about their medication list, and their health care provider contacts (see pages 22–23).

End-of-life conversations

Use these questions to better understand your loved one's plans and wishes.

PLANS:

1. Has a living will/advance directive been established?	<input type="checkbox"/> Y <input type="checkbox"/> N Details:
2. Has a power of attorney for personal care been properly executed? If so, who has been named to act on your loved one's behalf?	<input type="checkbox"/> Y <input type="checkbox"/> N Details:
3. Has your loved one designated any beneficiaries? Are those beneficiaries current?	<input type="checkbox"/> Y <input type="checkbox"/> N Details:
4. Does he or she have a current and complete will?	<input type="checkbox"/> Y <input type="checkbox"/> N Details:
5. Does your loved one have a continuing power of attorney for property?	<input type="checkbox"/> Y <input type="checkbox"/> N Details:
6. Can you access these documents?	<input type="checkbox"/> Y <input type="checkbox"/> N Details:
7. Do his or her providers have copies of these documents?	<input type="checkbox"/> Y <input type="checkbox"/> N Details:
8. Do you know his or her health care providers?	<input type="checkbox"/> Y <input type="checkbox"/> N Details:
9. Do you know who helped them complete these documents?	<input type="checkbox"/> Y <input type="checkbox"/> N Details:
10. Have you had conversations about what kind of funeral or memorial service your loved one wants?	<input type="checkbox"/> Y <input type="checkbox"/> N Details:

WISHES:

1. What's most important to your loved one as he or she thinks about how to live at the end of life?

2. What does your loved one value most?

3. How would he or she complete this sentence?: "What matters to me at the end of my life is _____."

Important contacts and advisors

Use this worksheet to help identify your loved one's team of trusted advisors.

	NAME	CONTACT	HELPS WITH	DATE DONE	LOCATION
Lawyer					
Banker/Bank Representative					
Accountant					
Financial Advisor					
Insurance Agent					
Doctor					

	NAME	CONTACT	HELPS WITH	DATE DONE	LOCATION
Pharmacy					
Dentist					
Friend					
Neighbour					
Service Provider (e.g. Housekeeper/ cleaner, meal service provider, etc.)					
Faith community					
Other					

Helpful resources

Interested in learning more? The resources below can help.

- **Alzheimer Society Canada**
<http://www.alzheimer.ca/en>
- **CARP (Canadian Association of Retired Persons)**
<http://www.carp.ca/>
- **Canadian Automobile Association (CAA) – Seniors Driving**
<http://seniorsdriving.caa.ca/>
- **Canadian Network for the Prevention of Elder Abuse**
<http://cnpea.ca/en/>
- **Government of Canada – Information for Seniors**
<http://www.seniors.gc.ca/eng/index.shtml>
- **Guide to Seniors Housing in Canada**
www.aplaceformom.com/canada
- **SeniorsZen – Canadian Senior Living Experts:**
<http://www.seniorszen.com/>

PETERS WEALTH MANAGEMENT

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Kelowna, BC V1Y 2A3

(M) 587-707-9553

(F) 587-317-7191

William.Peters@pwmfc1.com

www.financialcare1.com



What's next?

Help prepare your family for the future by creating your own Aging Well plan. Talk with your financial advisor about ensuring that your family's financial future appropriately addresses your own longevity and aging needs as well as those of your loved ones.



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