

## Have You Planned Ahead for Your Care? Let Your Family Know by Writing a Long-Term Care Letter

Dear Children,

As you know, we have been taking care of Grandma and Grandpa. We love them and are thankful to help, but our care for them has taken time away from our jobs and time with you. We want to make sure that we plan well in advance so that you can visit us like you do now, but not have to take care of us full time.

If a time comes when we need extended care, we would like to stay home if possible. When we retire, we plan to buy a house that has a master bedroom on the first floor, with the thought of being able to live there when we are much older. We would like to pay for a caregiver to come into our home to help us with day to day activities. Susan Hunt Law will be able to make suggestions if the time comes.

If our health issues are more than can be handled at home, we want you to know that we understand that you will need to find another place for us to live. Being in a community like [Desired Community] would be ideal if one of us is still healthy and the other needs assistance. If we both need care, then Susan Hunt Law will introduce you to someone who can help with those decisions.

We have bought long term care insurance through [Provider]. The policies will pay [Amount] per month. The policy numbers are XXX-XXX-XXX and XXX-XXX-XXX. These policies may not pay for all of our care, but they will help. If you need to pay for more care, then [Financial Advisor] will help you figure out how to make up the difference. Ideally, we would like for you to pay with our retirement accounts and not touch the rest of our investments so that they can be passed on to you.

We have made wonderful memories at the mountain house and we would really like for you to keep that for your own family memories. If you need/want to sell it then we support that decision...even if we don't seem to support it at the time. We do not have any investments, including our primary residence, that we are particularly tied to so with [Accountant] tax guidance you can sell those as needed.

If the time comes that we need extended care we likely will not be as clear headed about how to handle the costs and where we would receive that care. We might even fight about it. Please know that we love you, we trust you, and we are so thankful to be in a financial position to know that we will be safe and cared for and you will be able to enjoy your families and your careers without caring for us full-time.

Love,

Parents

**susanhuntlaw**

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Provide your personal experience or that of a friend.

Include where you plan to live. If you desire home care, is it realistic?

Indicate if you prefer certain retirement communities.

Give guidance on how you will pay for care. Which assets or income streams will be used?

State your thoughts on assets being sold and used for your care if needed.

Leave a personal message of gratification and encouragement.

  
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BECAUSE YOUR FAMILY IS WORTH IT  
*your lawyer for life*