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## Lynn's Top Five Longevity Planning -- A Timely Topic

By Lynn Ballou, CERTIFIED FINANCIAL PLANNER™

Vera Ballou, my very loving and talented mother-in-law, passed away recently. She and her husband, Jim, moved to Heritage Estates in Livermore several years ago when it became apparent that they could no longer live on their own safely in the house they built themselves at retirement, from scratch, in the foothills of Yosemite. Fiercely independent, moving them to independent living, then to assisted living, and then involving care givers and hospice, has not been an easy process. The fact that they have four incredibly capable and intelligent grown children has not always been enough to make the path smooth. Did I mention the “fiercely independ-

ent” part? I know you can relate. Some lessons learned from this personal journey, but also from the journey I take daily with clients as these needs arise in their lives, are shared with you here.

1) While everyone is still healthy, physically and mentally, make a plan. Linda Fodrin-Johnson, founder and CEO of Eldercare Services in Walnut Creek, tells me that “sadly most people (usually adult children of aging parents) reach out during a crisis or health transition. However, we are seeing a trend in more people wanting to be prepared for this longer life and consulting with our professional team” before a crisis. I’ve seen over the years that our clients who take the time to plan in advance benefit not only from a smoother transition to the care plan they crafted while they were healthy, but they also benefited from the peace of mind of knowing that their wishes were heard and the process to implement that support was ready to go if and when needed.

2) When the time comes, gather the family – work as a team. Tap into your strengths, but get help from pros, too. Linda and I agree that a great team of pros should include a Certified Financial Planner™, an Estate Planning or Elder Law Attorney, a CPA and a Geriatric Care Manager (GCM). Linda advises that “all GCM’s should be a member of or work for a member of the National Association of Geriatric Care Managers and be certified as a care manager. This brings the most skilled and experienced professional to families because of the Standards of Practice and Code of Ethics those members follow.”

3) Don’t be afraid to bring in a Geriatric Care Manager (GCM) early on. Providing care management or the actual day to day help for loved ones as they age can be physically and mentally overwhelming. I think we often avoid tapping into other resources because of the costs as well as the concerns about intrusion into family private matters and family dynamics. However, Linda points out that a qualified GCM can go over the options available to you based on your values and review all the national and local benefits and/or entitlements thus greatly facilitating the planning phase before it becomes an actual need. She says that she “highly recommends individuals or couples meet with a GCM before doing their planning with an attorney or a financial planner because you will have a better idea of what you want when you have been exposed to all the options open to you.” By reaching out

to a pro, you leverage your time and help obtain best results.

4) This phase of life can be expensive, so start planning now. The advisory team and the actual care itself-- all these costs add up. Meet with your CFP®, Estate Planning attorney and GCM to review all your options and financial tools. One example might be a long-term care policy to help with costs and protect the value of your estate. Linda told me that many individuals don’t know all the benefits that they might be entitled to – so some entitlements might go unused.

5) The nuances of your life and those of your loved ones are very important. It’s actually not just about the changes we experience in our health status day to day. “Small things can contribute to our quality of life in big ways – such as pets, or how the bed is made, or the coffee or oatmeal is made,” shares Linda. “This means you must tell that family member or GCM what is it that gives your life meaning and purpose and what all those little things are that you enjoy.” Be sure your team know these things about you and is careful to support all the many quirks that make you uniquely, well, you! Your life and those who support you will be better for it.

When it comes to this part of life planning, putting your head in the sand is tempting, I know. Whether it’s working with your parents on these important matters, or facing your own situation, stepping up to the plate, working as a team with family and bringing in key professionals, will make this as smooth a journey as possible. Don’t hesitate to reach out to those of us who can help when needed. As you can see, there’s amazing assistance out there. You absolutely do not need to tackle all this alone.



Lynn Ballou is a CERTIFIED FINANCIAL PLANNER™ professional and co-owner of Ballou Plum Wealth Advisors, LLC, a Registered Investment Advisory (RIA) firm in Lafayette. Lynn is also a Registered Principal and Branch Manager with LPL Financial (LPL). The opinions voiced in this material are for general information only and not intended to provide specific advice or recommendation for any individual. Financial Planning offered through Ballou Plum Wealth Advisors, A Registered Investment Advisor. Securities offered through LPL Financial, member FINRA/SIPC.

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