

Estate Planning Guide



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Tips to find the right assisted living facility

Millions of seniors across the globe benefit from residing in assisted living facilities. Such facilities feature well-trained and highly skilled staffs that can help aging men and women live full lives even if they're dealing with cognitive and/or mobility issues.

The benefits of assisted living facilities are undeniable, but certain spaces may be a better fit than others depending on an individual's unique needs. Choosing a facility may be up to the individual who will ultimately move in, but such decisions also have a tendency to be family affairs. Adult children of aging men and women often help their parents find a facility, and the following are some strategies families can employ to find the right space for adults who need some help with the tasks of everyday life.

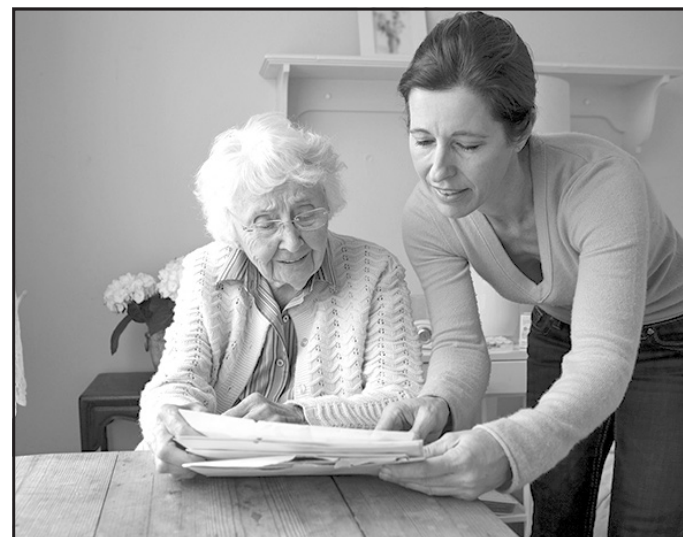
- Get some word-of-mouth recommendations. In its 2023 Local Care Survey, the National Council on Aging found that 63 percent of respondents utilized family and friends as a primary source of information on senior living options. Though it's important that families recognize seniors have their own unique needs and certain facilities may be more experienced at handling certain conditions than others, word-of-mouth recommendations can still yield

valuable insight into what life is like at a given facility. And such intel also can provide useful insight as to how well a facility is maintained and how much it prioritizes communication with family members.

- Decide where to look. Proximity to family is an important consideration when choosing an assisted living facility. The NCOA notes that family members willing to drive 20 to 30 minutes outside of their immediate area may have more options to choose from than those who want something closer to home. When considering proximity, each family member involved in the decision should give thought to how likely they are to visit their loved one if the facility is a significant distance away from home. Assisted living facilities often go to great lengths to ensure residents socialize amongst each other, but seniors may feel there's no substitute for visits from their own family members. So a facility that's within a short drive of a resident's relatives might make the best fit if all other boxes are checked.
- Exercise due diligence. It's best to visit as many facilities as possible before making a final decision. Such diligence can provide insight that can be highly valuable to any family,

but especially those who have never before had a relative move into an assisted living facility. Families can visit multiple facilities even in urgent situations when seniors need immediate care. In such situations, enlist various adult family members to visit one or two facilities apiece, asking the same questions and taking notes at each one. Notes can then be compared during group discussions. This approach is efficient and ensures as many options as possible are given consideration before a final decision must be made.

- Work with a loved one's physician. If a loved one has a unique condition like dementia or greatly limited mobility, then



his or her physician should be consulted. For example, physicians may know of a facility or facilities that excel in handling residents with dementia, and that insight can increase the chances a loved one gets the level of care he or she needs and deserves.

Assisted living facilities provide an invaluable service. Finding the right facility for oneself or a family member can be made simpler with various strategies.

We are here to help every step of the way when you are considering assisted living for you or a loved one.

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Funeral pre-planning with a professional eases anxiety



The death of a loved is difficult to confront. Emotions are elevated and grief is prominent, which can make it hard to make important decisions. Quite often several people need to come together to make decisions necessary for a family member's funeral arrangements. There also is a financial component to consider.

According to Lincoln Heritage Life Insurance Company, the average funeral costs between \$7,000 and \$12,000, which may or may not include viewing, burial, transport, casket, and other fees. Surviving family members responsible for planning a funeral may be asked to contribute a portion of these expenses if other arrangements have not already been made, which can exacerbate stressful feelings during an already difficult time.

Funeral pre-planning is a good way for individuals to make a difficult time a little more manageable for their survivors. Funeral homes frequently work hand-in-hand with individuals and families to customize pre-planning packages and facilitate the process. Here's a rundown of pre-planning as individuals consider their options.

Explore your options

Pre-planning a funeral enables people to consider all of the options without the time constraints of making funeral arrangements directly after the passing of a loved one. A knowledgeable staff member at a funeral home, can explain the offerings and answer any questions.

Straightforward process

Unless an individual has planned a funeral in the past, there could be a lot of unknowns.

Funeral homes handle these events every day and can guide families through the intricacies of the process with ease. Most have pre-planning kits that include all of the essentials of the process, such as choosing caskets, deciding on prayer cards and designing floral arrangements.

also may explain how funeral prearrangement can be a way to "spend down" assets in a way that protects those monies from look-back periods when determining eligibility for certain assisted living or nursing facilities should that be required in the future.

Avoid confrontations

Working directly with a professional also helps alleviate the burden on family members, who may not agree on arrangements or concur on what they believe would be a loved one's final wishes. When pre-planning a funeral, individuals can spell out in their own words exactly what they desire and even finance the funeral in advance.

Establish a payment plan

A funeral home staff member can go over the various ways to fund funeral expenses, and may work out a payment schedule to spread out the expense over a period of time. He or she

Work with religious officials

Very often a funeral home is a conduit that facilitates all facets of the funeral process. They may reach out to a preferred house of worship to organize a mass or other religious service, and will also contact the cemetery and work with them to secure a plot and deed. This also alleviates pressure down the line on grieving family members who need time to mourn.

Pre-planning a funeral merits consideration. Working with a trusted funeral home removes much of the pressure during such difficult times.

Pre-planning your funeral will:

- Help to ensure your wishes are known at the time of need.
- Help to ease your family's emotional burden.
- Help to reduce the stress at the time of your passing.



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Funeral Director / Employee Owner



Cole Hamerla
Funeral Director Trainee



Tim Bishop
Funeral Director, Employee Owner



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3 tips to catch up on retirement savings

One need not look long or far to be reminded of the importance of saving for retirement. Indeed, it's hard to go a single day without encountering roadside billboards, television and streaming service advertisements, and/or promotional emails touting the retirement planning services offered by an assortment of investment firms. If those adds seem ubiquitous, it's for good reason, as saving for retirement is among the most important steps individuals can take as they look to ensure their long-term financial security.

Despite the widely accepted significance of retirement planning, studies indicate that many people are behind on saving and aware that they're behind. According to a recent survey from the online financial resource Bankrate, 55 percent of respondents indicated they are behind on their retirement saving. In addition, a Gallup poll released in May 2023 indicated that just 43 percent of nonretirees think they will have enough money to live comfortably in retirement. The good news for individuals who are behind or concerned about their financial wellness in retirement is that three strategies can help them catch up on their savings.

1. Take advantage of catch-up rules if you qualify. Laws governing retirement accounts

in the United States allow individuals 50 and older to contribute more to their retirement accounts than they're eligible to contribute prior to turning 50. Bankrate notes that current laws allow individuals over 50 to contribute an extra \$1,000 per year to a traditional or Roth IRA and an extra \$7,500 annually to a 401(k), 403(b) or 457(b) account. In Canada, individuals can contribute the maximum to a Registered Retirement Savings Plan (RRSP). According to the National Bank of Canada, individuals can contribute up to 18 percent of their annual income to an RRSP, and those contributions are deducted from taxable income. That means individuals are potentially saving more for down the road and paying less in taxes today.

2. Itemize your tax deductions. The online financial resource Investopedia notes that taking the standard deduction is not for everyone. Individuals with significant amounts of mortgage interest, business-related expenses that are not reimbursed by an employer,



and/or charitable donations may lower their tax obligation by itemizing their deductions. That reduction in tax obligation allows individuals to redirect those funds to their retirement accounts.

3. Cut back on discretionary spending. Perhaps the simplest, though not necessarily the easiest, way to catch up on retirement savings is to redirect funds typically spent on discretionary

expenses like dining out or travel into retirement accounts. One way to feel better about this approach is to remind yourself that the less money spent on dining out and travel now means more money will be available to spend on such luxuries in retirement.

Three simple strategies make it easier to catch up on retirement savings.

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Tips for seniors to safeguard their mental health

The wide-ranging impact and reach of mental health issues garnered considerable attention during the COVID-19 pandemic, when the virus as well as mandates designed to reduce its spread led to increased feelings of anxiety and isolation. Since then, life has returned to normal for billions of people across the globe, but many people, including seniors, continue to experience mental health issues.

The Pan American Health Organization reports that at least one in four older adults experiences a mental disorder such as depression, anxiety or dementia. And those figures will likely only grow, as population estimates indicate seniors will make up a greater percentage of the global population in the years to come. Seniors dealing with mental health issues may feel helpless, but there's much they can do to safeguard their mental health.

- Socialize regularly. A 2019 study published in *The Journals of Gerontology, Series B: Psychological Sciences and Social Sciences* found that older adults who socialized with people beyond their circle of family and close friends were more likely to have greater positive moods and fewer negative feelings. Unfortunately, a significant percentage of older adults

report feeling isolated from others. According to the University of Michigan National Poll on Healthy Aging that was conducted in January 2023, one in three older adults reported infrequent contact (once a week or less) with people from outside their home.

- Speak with a mental health professional. Among the more troubling aspects of the mental health crisis affecting seniors is that the PAHO reports two-thirds of older adults with mental health problems do not get the treatment they need. Speaking with a mental health professional can help older adults in myriad ways. Such professionals can identify the issue that is prompting seniors to seek help and offer suggestions that can improve overall health and quality of life. Roundstone Insurance notes that reliance on digital behavioral health tools, including telehealth, was turned to both during the pandemic and ever since, and seniors can utilize such services if they have limited mobility and/or no one to help them make it to in-person appointments.


- Volunteer. Many older adults are retired, and while ample free time may have seemed like the ultimate reward after



a lifetime of working, many retirees experience a void once their life no longer has the structure that work can provide. According to the independent nonprofit HelpGuide.org, retirement depression can compel retirees to feel as though they miss the sense of identity, meaning and purpose that came with their jobs, which can make some feel depressed, aimless and isolated. Volunteering can help fill the void created by retirement,


and the positive mental health effects of volunteering are well-documented. According to the Mayo Clinic, studies have shown volunteering increases positive, relaxed feelings and gives volunteers a sense of meaning and appreciation.

No one is immune to mental health issues, including seniors. But older adults can take various steps to address their mental health and improve their overall health as a result.




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Age-based financial goals to promote long-term security

The importance of saving for retirement is emphasized from the moment young adults enter the professional arena. Whether it's parents urging their grown children to save or financial firms advertising their retirement planning services or employers sponsoring retirement investment vehicles, professionals need not look far to be reminded of the significance of saving for the day when they call it a career.

Despite the ubiquity of the message emphasizing the importance of saving for retirement, millions of people are behind in their retirement savings. A 2023 survey by the Healthcare of Ontario Pension Plan found that 44 percent of the 2,000 Canadian employees surveyed have not set aside any money for retirement in the past year, while 32 percent acknowledged they had not set aside any money for retirement. The situation is similar in the United States, where a 2023 CNBC Your Money survey found that 56 percent of Americans feel they are not on track to retire comfortably.

Such figures can serve as a lesson for all professionals, but especially young adults who recently entered or are about to enter the professional arena. Each individual is different, and



those who aspire to retire early will need to save more at a younger age than those who plan to retire at age 70 or later. In an effort to help individuals ensure they save enough to enjoy their golden years, the financial experts at Fidelity® have designed an age-based system that can serve as a guideline for professionals who want to stay on track as they save for retirement. These figures are based on retiring at age 67 and are intended to ensure such individuals can maintain their preretirement lifestyles. Individuals who want to retire before or after that age are urged to work with a financial advisor to meet their goals.

- Age 30: Fidelity® recommends individuals have at least 1x their salary saved by age 30.
- Age 35: This approach calls for individuals to have 2x their salary saved by age 35.
- Age 40: If retiring at 67 is the goal, having 3x your salary saved by age 40 can help make that a reality.
- Age 45: 4x your salary should be saved by age 45 to retire comfortably at age 67.
- Age 50: Fidelity® recommends individuals have 6x their salary saved by age 50.
- Age 55: 7x your salary is the suggested savings benchmark to reach by age 55.
- Age 60: Individuals who aspire to retire at 67 are urged to save 8x their salary by the time they reach age 60.
- Age 67: When the day comes to retire at 67, Fidelity recommends individuals have 10x their salary saved.

These figures are just a benchmark and are not intended to take the place of professional financial advice. Though these goals can serve as motivation to save, individuals should know that savings goals can exceed these recommendations as well.

How to get ready for in-home care services

Ensuring that aging loved ones can be as independent as possible while also safe and secure may require the services of a caregiver.

According to the Family Caregiver Alliance, on average, caregivers spend 13 days each month on tasks like shopping, food preparation, housekeeping, laundry, transportation, and administering medication. Many caregivers provide help with activities of daily living, whether they are informal caregivers (unpaid family) or formal caregivers (paid caregivers). Skilled nursing homes or assisted living facilities are options, and many families choose to rely on in-home care providers a few days a week or even for 24-hour-per-day care. Here's how to make the transition go more smoothly and prepare a home for the caregiver's arrival.

Receiving care at home may necessitate moving the person to a different room or rooms. Ideally that space should be on the ground floor, easily accessible and close to a bathroom. If an in-home caregiver will be a live-in as well, he or she will need a room close to the individual's room.

- Gather important information that will be needed. Companions for Seniors suggests collecting important supplies, paperwork and



information, such as contacts for doctors and other important people, and making them easily accessible. A caregiver may need access to healthcare directives and maybe even bills or other financial documents if the person will be helping with tasks of that sort.

- Label and organize the home. Consider labeling cupboards, drawers and storage containers so that caregivers can find things more easily. Also, this is a good time to clear out clutter and organize rooms even further.
- Stock the home. Purchase certain necessities, such as groceries, pet food and supplies, paper products,

cleaning supplies, and whatever else is needed. Even if the caregiver agrees to do some shopping, supplementing can be a big help.

- Install safety gear in the home. Be sure that the home is safe to navigate for the senior as well as the caregiver. Remove

tripping hazards like area rugs, and take out excess furniture that isn't serving an immediate purpose. Utilize mounted grab bars near the toilet and tub, lower the hot water heater temperature, purchase a shower chair, and ensure that walkers, scooters or canes are in good repair. Ask the caregiver if there is anything else that is needed in terms of home modifications.

- Consider a security system. Installation of cameras and alarms can make everyone in the home feel safer. Be sure the caregiver knows the placement of cameras and that they will be monitored for everyone's protection.

In-home care is a necessity for many aging adults. Certain steps are needed to prepare for the caregiver's arrival at home.



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Things to know before drafting a living will

During the prime of their lives, people typically don't give much thought to scenarios in which they become ill or are facing the end of life. Sickness and mortality are not easy conversations to have, but it is important for everyone to approach these heavy topics with close family members so that individuals can rest easy knowing their needs will be met if or when their health falters.

An advanced healthcare directive — also known as a living will — is a legal document in which a person lists the specifics of medical care and comfort actions they desire should the individual no longer be able to make decisions for themselves due to illness or incapacity. The legal advice resource Legal Zoom says the living will may list certain things, such as whether life support is desired or if pain medication should be administered. A living will should not be confused with a traditional will, which is a legal document that explains wishes for financial and personal assets after a person dies. Living wills also differ from living trusts, which address how assets will be managed if a person becomes incapacitated.

A living will is not always a necessity if a person does not have strong feelings about decisions made on his or her behalf while not cognizant.



However, for those who do want to have a say in care, a living will is the best method for ensuring choices will be carried out. The following are some other questions people should ask themselves concerning living wills.

- Do I want to remove the burden of tough choices from my loved ones? A living will relieves grieving loved ones of the responsibility of making challenging decisions of invoking life-saving procedures or not — particularly if they're not sure what you desire.
- Do I have firm feelings about life-saving methods? A living

will allows you to spell out preferences on insertion of feeding tubes, if you want specialized hydration, if you want to be hooked up to life support if brain function is minimal, and a host of other scenarios.

- Is cost preventing me from drafting a living will? Cost need not be a factor in setting up a living will. You can download a free template from any number of online legal sources. Local hospitals often have forms as well, which can be notarized for only a few dollars. These forms are generally comprehensive and can help you answer all the questions and write in specifics.

- Have you selected a trusted person to carry out wishes? A health care proxy, according to the American Bar Association, is a person appointed by you with the authority to make decisions for you if you are unable to express your preferences for medical treatment. Together with the living will, the health care proxy, also called a durable medical power of attorney, can fulfill your wishes accordingly.

A living will is an important component of medical and estate planning.

How to handle selling a home when moving into an assisted living facility

Families must make a number of important decisions when an aging relative decides the time is right to move into an assisted living facility. Such facilities help older individuals who are having troubling living independently. In addition to finding the right facility for a loved one, many families have to decide what to do with their aging loved one's home.

Aging individuals with companions such as a spouse or a live-in partner may not need to sell their house if that person will not be moving to the assisted living facility with them. However, many partners choose to move as well, and family members may need to sell their current home in order to pay for their loved one to stay at an assisted living facility. The senior care experts at Caring.com note that selling a home when a loved one decides to move into an assisted living facility can present some emotional aspects that will not necessarily be present when selling one's own home. In recognition of that and some additional difficulties associated with this unique situation, Caring.com offers the following tips to help families navigate the process as smoothly as possible.

- Consider assigning someone power of attorney. Individuals



move into assisted living facilities for a number of reasons, so not everyone will do so because of diminishing cognitive abilities. However, Caring.com notes that selling the home of a loved one diagnosed with dementia can present unique challenges, as only a homeowner can transfer a home to a new owner. In such instances, someone may need to step in and assume power of attorney. Contact an elder law attorney to facilitate that process, if necessary. Such professionals also can provide insight into laws that can help families determine if it's best to sell the home or hold onto it if proceeds from a potential sale are not needed to pay for a facility. Arrange for power of attorney or even a

guardianship prior to putting a home on the market.

- Discuss the situation and the sale. Aging individuals should be given ample time to process the idea of selling their homes before moving into an assisted living facility. Homeowners make untold sacrifices to buy and maintain their homes, so the decision to sell could elicit a range of emotions that aging individuals have a right to process before a "For Sale" sign is erected in the front yard. Caring.com recommends maintaining an open and honest dialogue about what can be achieved by selling the home and how their quality of life will benefit from moving to the assisted living facility.

- Sort through belongings. Caring.com notes the significance of allowing aging relatives to take special items with them into the assisted living facility. It will be impossible to take a lifetime's worth of possessions into such a facility, but sort through belongings with your aging family member and do everything possible to ensure that especially meaningful items can make the move. Remaining items can be donated, sold, given to younger loved ones, or discarded.

- Make sure all relevant parties remain in the loop. If one person accepts power of attorney or a similar level of responsibility, that person should ensure all interested parties remain in the loop about the sale process. Aging adults without diminished mental faculties should be routinely updated on the sale process. Keeping all interested parties in the loop reduces the risk of objections or other problems when the sale is set to go through.

Selling a home before moving into an assisted living facility presents some unique challenges that families can tackle together to ensure the process goes smoothly.

How to make a charity a beneficiary

Giving to charity can be a rewarding endeavor that makes a difference in the lives of people in need. Many people donate throughout their lives, and some people may want to impart a more lasting legacy by continuing to support a charity even after they have passed away.

Incorporating a charity into an estate plan is a great way to continue giving after you pass away. Individuals may not know how to make charities beneficiaries in their wills. A financial planner, attorney or accountant can answer the more complex questions individuals have about naming charities as beneficiaries in a will. In the meantime, this general guide can serve as a solid foundation for individuals who want to give back in their wills.

Most people think of beneficiaries as loved ones, but a beneficiary can be any person or entity one chooses to leave money to, including nonprofit organizations. It's relatively the same process to name a charity as a beneficiary as it is an individual. According to the resource Trust & Will, first identify the charity that will be supported, including getting its Employer Identification Number or Taxpayer Identification Number. Next, determine which type of gift to make, which may be a predetermined financial

contribution, a gift of property, or other assets like stocks. For large donations like real estate or cars, it may be best to contact the charity in advance to ensure they are able to accept such gifts. Finally, be sure to include your wishes in an estate plan. A qualified attorney can help clients draft a will that spells out their wishes in detail.

Keep in mind that charities also can be named as beneficiaries on life insurance policies or individual retirement accounts. They also can be listed on bank accounts. Again, people are urged to discuss all options with estate planners to ensure their plans fully reflect their wishes.

When naming a charity as a beneficiary, it can be wise to inform family members and other beneficiaries so no one is caught off guard upon your death. This way the charitable gift is not held up by delays in executing the will.



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Costs of Aging in Place

Explore resources for caregivers

Caregivers are called on to step in for any number of reasons. Some serve as companions to the elderly, while others assist those with debilitating diseases like cancer. While many caregivers are professionals hired for their services, a good number of caregivers are informal – meaning they are family members or friends assisting loved ones.

Even though they are trying to help others, caregivers often must confront a form of stress known as caregiver burnout. The Cleveland Clinic states this stress is marked physical, emotional and mental exhaustion that occurs in caregivers. This burnout may lead to fatigue, anxiety and depression.

While there may not be a way to completely eliminate all caregiving stress, there are some ways to prevent burnout. Utilizing various resources can be a start. Here's a look at some available caregiver resources.

- **Trusted friend:** Find someone you trust with whom you can discuss your feelings, including any frustration you may feel. This can be a neighbor or a coworker with whom you feel comfortable sharing personal details.

- **Support groups:** Support groups can provide safe spaces to vent with others who are in the same boat. Houses of worship may host support groups, or you can find out about meetings through hospitals or from personal doctors. The National Family Caregiver Support Program was established in 2000 and provides grants to states and territories to fund a range of support that assists family and informal caregivers to care for their loved ones at home for as long as possible. Other groups include Caregiver Action Network and Family Caregiver Alliance.

- **Respite care services:** Respite care services provide temporary breaks for caregivers by enabling the sick, elderly or injured to stay in care facilities for anywhere from a couple of hours to a few days. Some respite care services will provide short-term, in-home care as well.

- **Professional therapist:** Many therapists are trained to counsel individuals who have particular issues. Some may specialize in grief or even caregiver needs. Utilizing their services if speaking with a confidante is not enough.



Caregivers often put the needs of others before their own. But they may need a little help along the way, which is where caregiver resources can come into play.

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