

Advisors & Agents

Cathy Sikorski, Esq. and Elizabeth Moss



Critical Tools for Crisis Planning

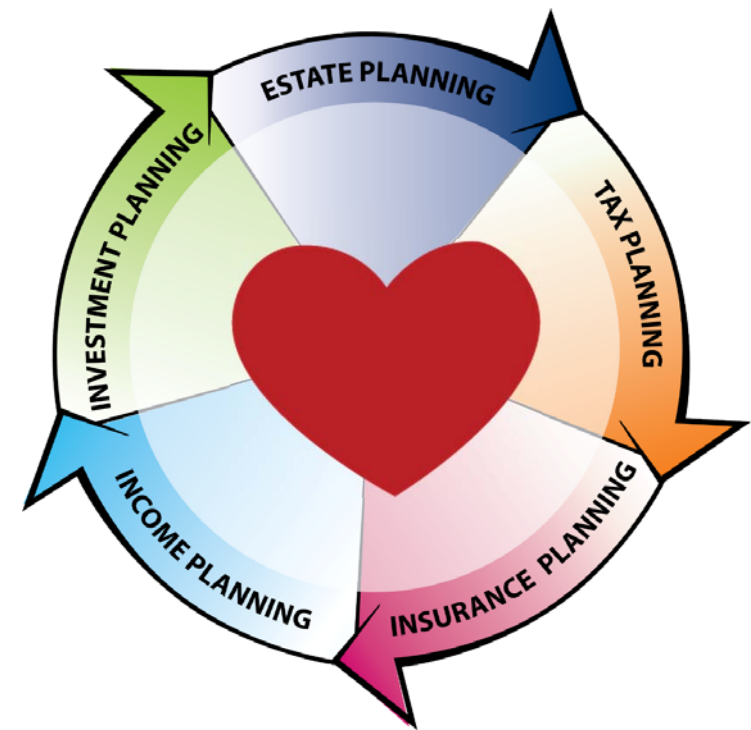
- **Practical Tools To Create A Financial and Legal Strategy That Will Have Your Clients Thanking You**

WHAT IS A LONG-TERM CARE PLAN?

WHAT IS A FINANCIAL PLAN?

Financial planning is a process, not a product. It is the long-term method of wisely managing your finances so you can achieve your goals and dreams, while at the same time negotiating the financial barriers that inevitably arise in every stage of life.

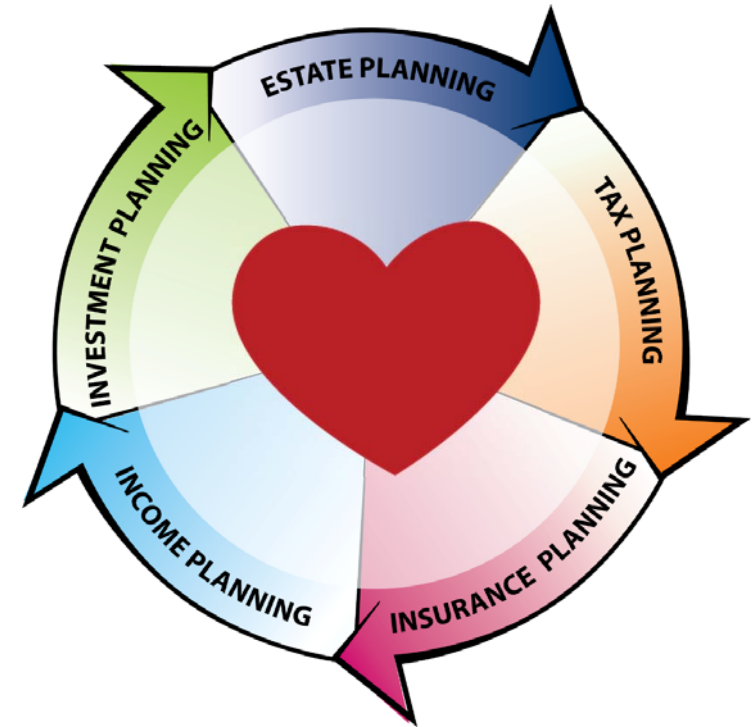
<https://www.fpamn.org/consumers/what-is-financial-planning/>



WHAT IS A LONG-TERM CARE PLAN?

WHAT IS A LONG-TERM CARE PLAN?

Long-term care planning is a process, not a product. It is the method of wisely managing your finances so you and your loved-ones can achieve your goals and dreams, while at the same time negotiating the financial barriers and family challenges that inevitably arise with this anticipated stage in life.

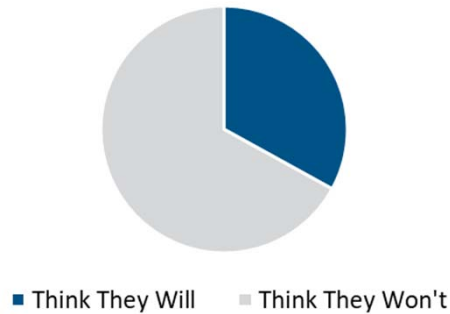


Critical Tools For Crisis Planning

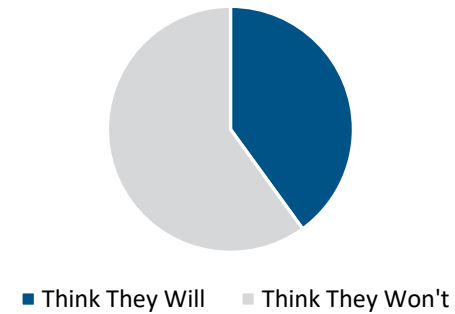
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CONFERENCE TRUST
COLLABORATE
INNOVATE
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WHEN ASKED ABOUT NEEDING CARE

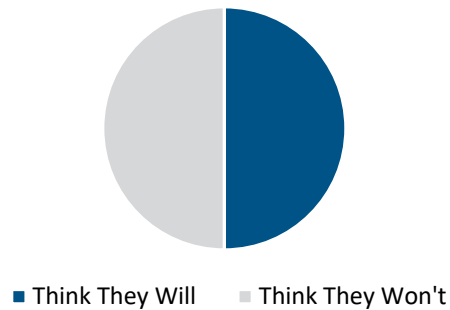
Asked About Themselves



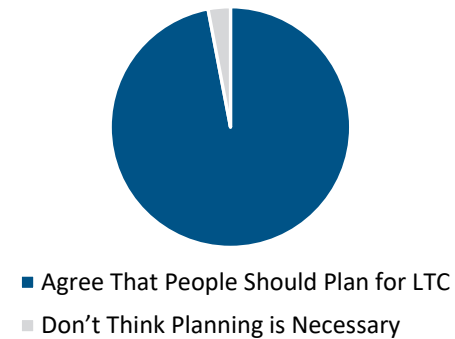
Asked About Their Spouse



Asked About Their Parents



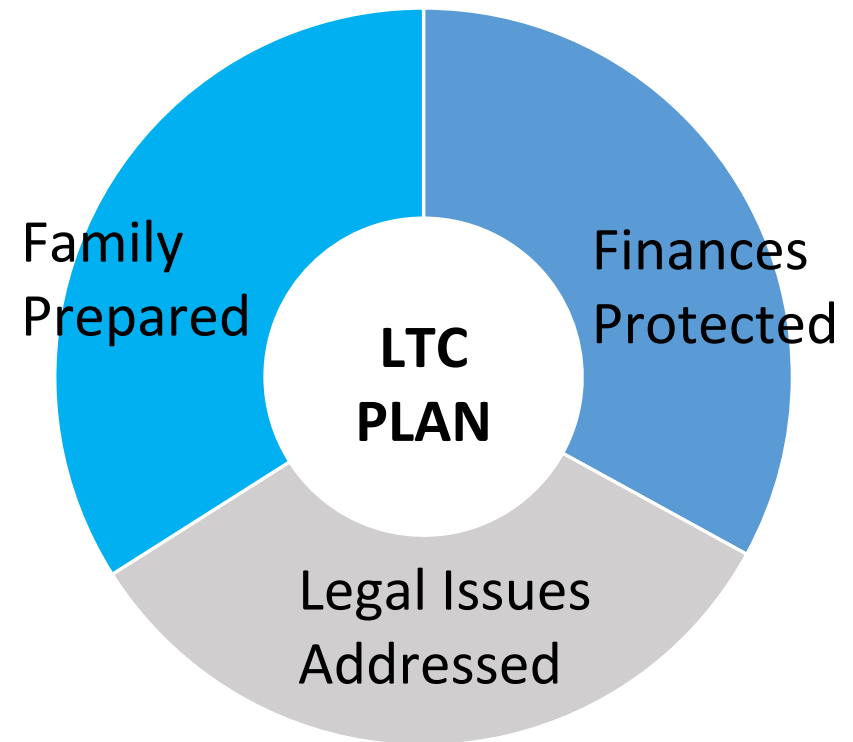
Asked About the General Population



*VerstaResearch, "2017 LTC Marketing and Thought Leadership Research, Findings from Surveys of Advisors and Consumers," October 2017.

Critical Tools For Crisis Planning

WHO will take care of you
WHERE will care be provided
HOW will you pay for it
WHAT legal issues need to be addressed



Critical Tools For Crisis Planning

THE CRITICAL TOOLS



Are the Critical Tools
In My Client's Toolbox?

(Are they in MY toolbox?)

Critical Tools For Crisis Planning



Meet Lucy & Clarice,
each has different needs
and resources to prepare
for crisis planning.



Critical Tools For Crisis Planning

The Crisis:

LUCY

NO PLAN

- NO LEGAL DOCS PREPARED
 - CAN'T MOVE FUNDS
 - WHO IS IN CHARGE? A BATTLE?
- GUARDIANSHIP
 - MUST ACCOUNT
 - NO ALTERNATE
- NO HEALTH CARE OPTIONS
 - NO ADVANCED DIRECTIVE
- NO WILL
- BENEFICIARY DESIGNATIONS

CLARICE

A CONTINUOUS PLAN

- LEGAL DOCS PREPARED AND REVIEWED REGULARLY
 - PERSON IN CHARGE
 - CAN WORK WITH FA
 - CAN MOVE FUNDS
 - PURCHASE MEDICAID APPROVED ANNUITIES
- FAMILY, FA, ATTORNEY ALL CAN IMPLEMENT PLAN
- PROTECT ASSETS, MAKE HEALTH CARE DECISIONS, MAKE FINANCIAL DECISIONS

The Devastating Gap:

**BETWEEN THE JOY OF RETIREMENT AND THE COMFORT OF GIVING AT
DEATH:**

**THE TSUNAMI OF ILLNESS AND
AGING AND CAREGIVING:**

LET'S WORKSHOP A PLAN!



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The Why



Critical Tools For Crisis Planning

Expand Your Reach:

CONNECT WITH EXPERTS & HAVE THEM ON YOUR TEAM!

- Beneficiaries
- Educational Workshop
- Referrals and Introductions
- Elder Lawyer and Estate Lawyer



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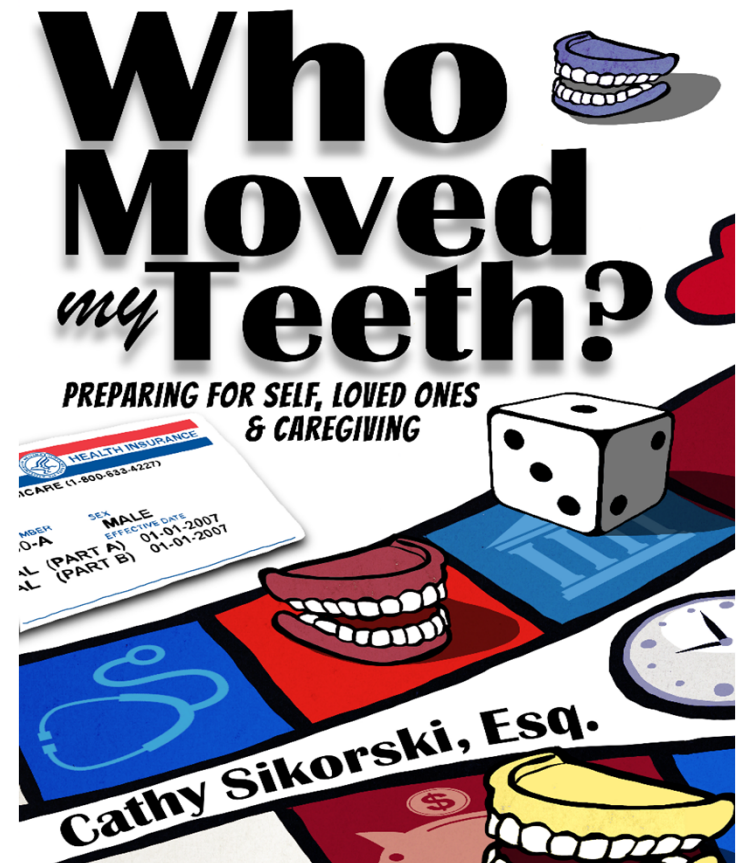
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