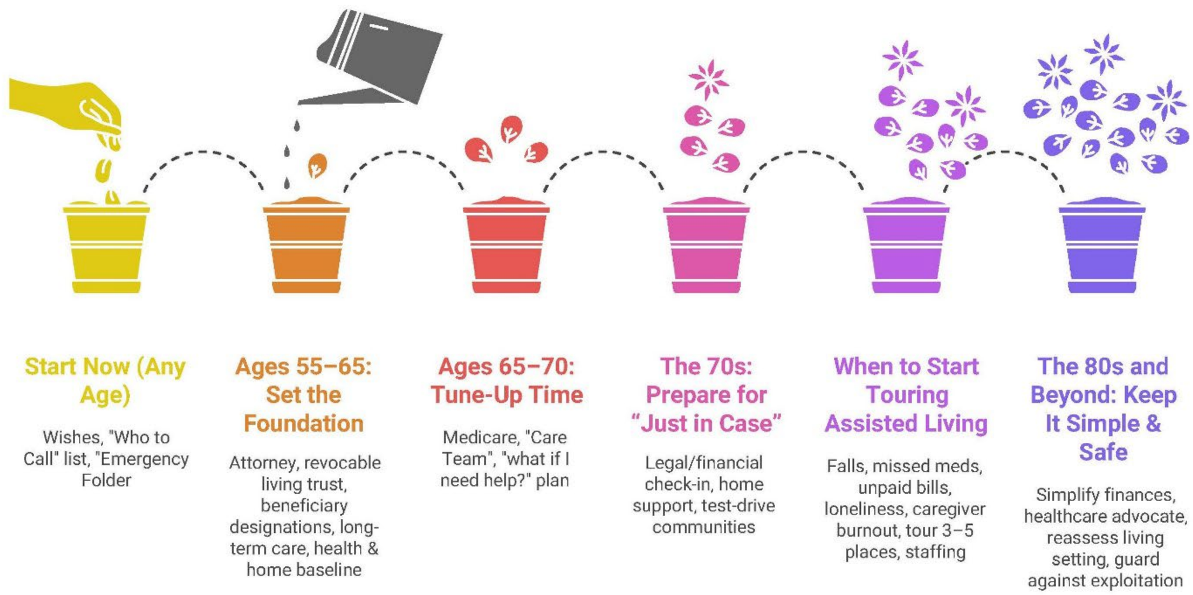
Aging Smart: What to Tackle When—and Who to Call

As we (or our parents) get older, the best gift we can give the family is clarity. Here's a simple, no-stress roadmap for what to do, when to do it, and when to bring in an estate planning/elder law attorney.



Start Now (Any Age)

- **Talk about wishes**: medical care preferences, housing, who should help with finances.
- **Make a "Who to Call" list**: doctors, pharmacy, insurance, financial advisor, attorney, key family.
- **Create an "Emergency Folder"**: ID, advance directive/healthcare surrogate, HIPAA release, durable financial power of attorney, will/trust, medication list, beneficiary designations, and a recent bank/insurance statement (account numbers hidden).

📝 Friendly note: Keep a copy at home and let one trusted person know where it is.

Ages 55–65: Set the Foundation

- **Meet an estate planning attorney (Us!)** to set up (or review) your will/trust, durable powers of attorney, and healthcare documents.
- **Consider a revocable living trust** to simplify later life transitions and avoid court delays.
- **Review home title and beneficiary designations** to match your plan.
- **Long-term care planning**: understand how you'd pay for help at home or in a community (savings, insurance, VA benefits, Medicaid planning strategies).
- **Health & home baseline**: safety check for the house (lighting, rugs, grab bars), baseline cognitive and hearing tests.

Ages 65–70: Tune-Up Time

- **Medicare decisions** at 65 (Parts A, B, D, and whether a supplemental/Advantage plan fits).
- **Name your "Care Team"**: primary and backup agents for finances and healthcare; give them copies of documents.
- **Start the "what if I need help?" plan**: preferred communities near family/friends, budget ranges, waitlists you may want to join early.

📝 Friendly note: Many excellent assisted living communities have **waitlists**—get on one *before* you need it.

The 70s: Prepare for "Just in Case"

- **Annual legal/financial check-in**: are powers of attorney still the right people? Are account titlings/beneficiaries correct?
- **Home support**: light housekeeping, rides, medication set-ups—start small so it's familiar if you ever need more.
- **Test-drive communities**: lunch tours, activity calendars, short respite stays to see what feels like "home."

When to Start Touring Assisted Living

- New or frequent **falls**, missed meds, unpaid bills, loneliness, or caregiver burnout are signals to tour **now**.
- Tour **3–5 places**, compare care levels, monthly costs, escalation policies, transportation, and how they handle memory changes.
- Ask about **staffing**, nurse coverage, on-site therapy, and **how they help new residents settle in**.

The 80s and Beyond: Keep It Simple & Safe

- **Simplify finances**: automatic bill pay, direct deposit, one primary bank.
- **Healthcare advocate**: bring someone to appointments; keep a one-page medical summary.
- **Reassess living setting** every 6–12 months or after any hospital stay.
- **Guard against exploitation**: keep multiple eyes on accounts and documents; limit shared PINs and card access.

🚩 Quick Red Flags to Watch

- Sudden money moves, new "joint" names on accounts, unpaid bills despite funds, or a helper who **controls** access to Mom/Dad. If something feels off, it probably is—loop us in promptly.

When to Call an Elder Law Attorney

Call **before** a crisis and **whenever** you notice:

- A new diagnosis (memory changes, Parkinson's, stroke, etc.).
- A spouse's health decline that shifts finances or caregiving.
- Questions about **paying for care** (home care, assisted living, memory care).
- The need to update or create **powers of attorney, advance directives, wills/trusts**.
- Concerns about **undue influence** or financial exploitation.

📝 Friendly note: Good planning isn't just documents—it's a **care plan** + **payment plan** + **people plan** (who helps with what).

Your Simple Next Steps (Checklist)

1. Pick your decision-makers (primary + backup) for health and finances.
2. Book a planning session to review or create your documents.
3. List 3 communities you'd actually consider; schedule tours.
4. Set up automatic bill pay and a monthly "money review" with a trusted person.
5. Tell your family where the Emergency Folder lives.

If you'd like help personalizing this for your family—or if you're seeing red flags and aren't sure what to do—we're here to make it easy and respectful. **Call** 954-862-1479 • **Email** andrea@jakoblegal.com