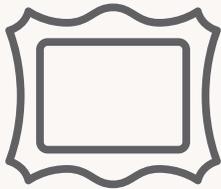


# PLANNING FOR THE FUTURE – VIRTUALLY

When something unexpected unfolds, you may be tempted to postpone your senior living search, simply because there's so much uncertainty. But you can – and should – continue planning for your future. Here are some things you can do right now.

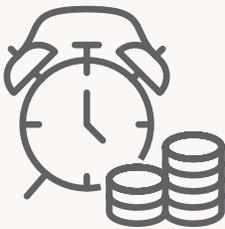
## Take Care of Your Nest Egg



- **Make sure you have a complete financial picture.** Whether you have a financial advisor or you manage your resources yourself, take some time to assess your current assets, income, debt and expenses. You need to be sure you're financially qualified to move into the community of your choice.



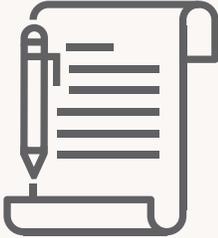
- **Compare the costs of living at home vs. the costs of a senior living community.** Do a comparison to see how your monthly expenses compare – you may be surprised at what you find.



- **Look into the costs of paying for long-term care.** Most seniors over the age of 65 will need some form of long-term care, so it's important to understand what it could cost. Long-term care insurance and Medicare/Medicaid don't cover everything. Use a tool such as the annual [Genworth Cost of Care Survey](#) to get an idea of what different levels of care in your area could be, then compare that to the monthly expenses of care at the senior living communities you're interested in.

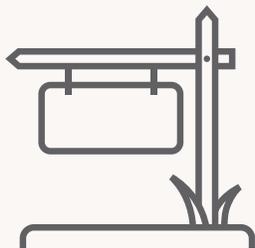
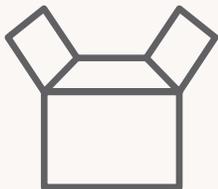
## Line up Your Legal Documents

(Note: If you need a document notarized during the COVID-19 pandemic, some states are making provisions for doing so online.)



- **Update your will or trust.** Make sure your belongings, assets and money will be distributed how you want.
- **Update or obtain other legal documents.** You may want to consider durable powers of attorney for financial and digital assets, a power of attorney for health care or mental health care, along with a living will to articulate your wishes for medical treatment.

## Get Your House Ready



- **Talk to a real estate professional.** Ask about the current market so you have a realistic picture of how much you could sell your home for and how long that might take. And ask about how best to show your home – virtually or with limited in-person tours.
- **Start downsizing.** You've probably accumulated a lot of stuff over the years, and it's going to take some time to go through it all. Start now by sorting into these helpful categories:
  - **Give** – What can you give to family and friends?
  - **Donate** – What can do some good by going to a charity?
  - **Keep** – What's essential and what will fit in your new residence?
  - **Trash** – What needs to be thrown away or recycled?
- **Start prepping your home for sale.** What needs to be repaired or replaced? What should be upgraded to add value? Do the walls or yard need some sprucing up?

## Explore Community Options Virtually



- **Take a virtual tour.** If the communities have virtual tours or photo galleries on their websites, take a look. You can see what residences, amenities and the campus look like at your leisure.
- **Attend a virtual event.** Financial planning, downsizing, senior living basics, chats with leadership and residents – there are a host of opportunities for you to get information and interact with a community through virtual events.
- **Schedule a personal visit.** These appointments are a great way to learn more about a community and get a sense of whether it will be a good fit for you. You'll have a chance to ask questions about contracts, activities, dining, residences – just about anything you need to know.

It's not too early to be proactive and take steps toward the future you want. Let us know if we can answer questions or help you keep moving forward in any way.

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