

Talking to Loved Ones

Talking About Long Term Care

Finding the words to begin a long term care conversation

Talking to loved ones about big issues like aging, money, health and end-of-life care can be awkward. Having honest conversations now lets you know what your parents or loved ones want, and can help ensure that they live life on their terms and as fully as possible. When you know what matters most to those you care about, you can engage accordingly – making changes if necessary now and more informed decisions in the future.

Let's Talk ...

The conversation could involve a wide range and mix of people including:

- **Spouse or Partner** - discuss each other's vision for the long term because decisions will affect each of you.
 - Download the [Let's Talk Spouse Brochure](#).
- **Children** - let them know your wishes and intentions for future years.
- **Parents** - what do your parents want their senior years to be like, and how can you help secure that vision for them.
 - Download the [Let's Talk Parent Brochure](#).
- **Siblings** - reach out to ensure that everyone is on the same page when it comes to family wishes.
- **Friends** - it can be helpful to explore what your friends or colleagues are doing to prepare for the future.
- **Financial Professional** - reduce the complexity of planning by discussing your options and determining the plan that fits your long term care needs.
- **Attorney** - this talk could include updating your will, power of attorney or living will.

A long term care plan could impact any or all of these people, sharing responsibilities in different ways. Starting a conversation will help establish a plan that will help you and your love ones continue to live on your own terms.

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