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How To Start The Conversation About Long Term Care

This is one talk you can't afford to put off any longer.

Discussing long term care needs isn't exactly a fun conversation, but it's an important one to have, especially with your loved ones. No matter what stage of life they're in, talking about long term care and creating a plan now for the future can help the people you love live their life on their own terms, come what may.

Some ways to break the ice and get the conversation going:

Take initiative: Tell your loved one(s) you'd like to start talking about these important issues and see if they would be open to the discussion.

Ask questions: Ask about their childhood and how their own parents handled these issues. What lessons did they learn from their past that they'd rather not repeat? In addition to learning about the past, ask about their hopes and dreams for the future too.

Compare situations: It's likely that you or your partner know someone who is dealing with the physical and financial challenges of aging and long term care. Share what worked and what didn't as another point of reference.

Present stories: Gather and share news stories or articles that highlight the importance of long term care. Having a more objective source of information can help break the ice.

Seek advice: Ask your loved one(s) for advice on how you can best prepare for your own retirement based on their situation. This gives them a chance to talk about their own past decisions and helps empower them to make new ones.

Write: While this conversation is best had in person, if the task is too daunting, consider writing a letter or an email broaching the topic. Follow up with a phone call, a chat online, or a meeting in the near future to gauge their response and start taking next steps.

Regardless of how this conversation takes place, by taking care of business now, you and your loved ones can live confidently knowing they're going to live life on their terms.

For additional resources to help plan for the future go to:

<https://www.genworth.com/aging-and-you/resources.html>

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