



Preparing for Forgetfulness



Alzheimer's disease now affects

5.1 million

Americans age 65+...



Financial advisers are often among
the *first to recognize* a client's
declining memory
because ***money handling*** is often
the first skill to fade.

Recognizing the Signs of Memory Decline

- Memory Loss
- Difficulty performing familiar tasks
- New problems with writing or speaking
- Confusion with time and place
- Poor or decreased judgment

Recognizing the Signs of Memory Decline (Continued)

- Problems with abstract thinking
- Misplacing things and losing the ability to retrace steps
- Changes in mood or behavior
- Trouble understanding visual images and spatial relationships
- Withdrawing from social activities

Common Differences Between Alzheimer's and Normal Age-Related Memory Changes

Normal Age-Related Memory Changes	Dementia Symptoms
Forgets part of an experience	Forgets entire experiences
Often remembers later	Rarely remembers later
Is usually able to follow written/spoken directions	Is gradually unable to follow written/spoken directions
Is usually able to use notes as reminders	Is gradually unable to use notes as reminders
Is usually able to care for oneself	Is gradually unable to care for oneself

Plan Ahead to Avoid Chaos

- Select an agent well ahead of time, when of sound mind
- Update your estate plan every few years or upon life events
- Review your long-term care plan

Plan Ahead to Avoid Chaos (Continued)

- Store important documents in a safe place and make sure your agent knows where they are and has access to them
- Plan your preferred living situation in the event of incapacitation and communicate those wishes with your agent
- See a doctor regularly and provide your agent with the contact info for all of your physicians

Protecting Your Retirement Savings

- Simplifying investment portfolio and financial accounts
- Use credit monitoring services and annual credit reports
- “Do-not-call” registry
- Involve children/heirs with money management and taxes
- Create a spending plan
- Power of attorney and inventory of finances
- Agent should keep an inventory of essential financial accounts, passwords and other legal information

Does your agent have copies of the following essential documents?

- Birth certificate
- Driver's license
- Social Security card
- Medicare / Medicaid / insurance coverage card
- Organ donor card
- Marriage certificate
- Credit cards
- Mortgage records
- Military records
- Legal Power of Attorney, Healthcare Proxy, Living Will, Advance Directives

Does your agent know where to find the following items?

- Safe-deposit box and key, along with a list of the contents and names of anyone who has access to it
- Any letter of instruction listing personal property not disposed of by will and wishes for distribution
- Receipts and appraisals for valuables
- Trust, banking and loan information
- Tax returns
- Insurance policies
- Stocks, bonds, real estate and other investments
- Living will, medical directives or Durable Power of Attorney
- Birth certificate, Social Security card, marriage and divorce certificates, education and military records
- Burial plots and desired funeral arrangements.

Does your agent have contact information for the following people?

- Attorney
- Financial Planner
- Tax Advisor
- Broker
- Estate Attorney
- Beneficiaries
- Bank, Loan, and Credit Card Contacts
- Insurance Agents

Recommended Resources

- <http://www.aplaceformom.com/>

HOW OUR FREE SERVICE WORKS

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TALK WITH YOUR LOCAL ADVISOR

Call us to get connected to your local **Senior Living Advisor**, who will do an assessment of you or your loved one's care needs, lifestyle, budget, and preferences for senior living.
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GET INFORMATION ON CARE OPTIONS

Based on your assessment, your Advisor will send you information on senior living communities tailored to your needs, saving you the time trying to find the right ones to evaluate.
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CHOOSE COMMUNITIES TO VISIT

Have tours scheduled for you, get tips on looking for the right fit for your needs, and consult with your Advisor at any time - all at no cost to you.
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TRANSITION TO NEW HOME

When you've selected the right living arrangement, get guidance on making the move as smooth as possible.

*There is no cost to you for our services.
We are paid by our partner communities only if you move in.*

- www.Everplans.com
- *Being Mortal* by Atul Gawande

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