PLANNING WHERE YOU'LL LIVE

AND HOW YOU'LL BE CARED FOR

A RETIREMENT HOUSING & CARE

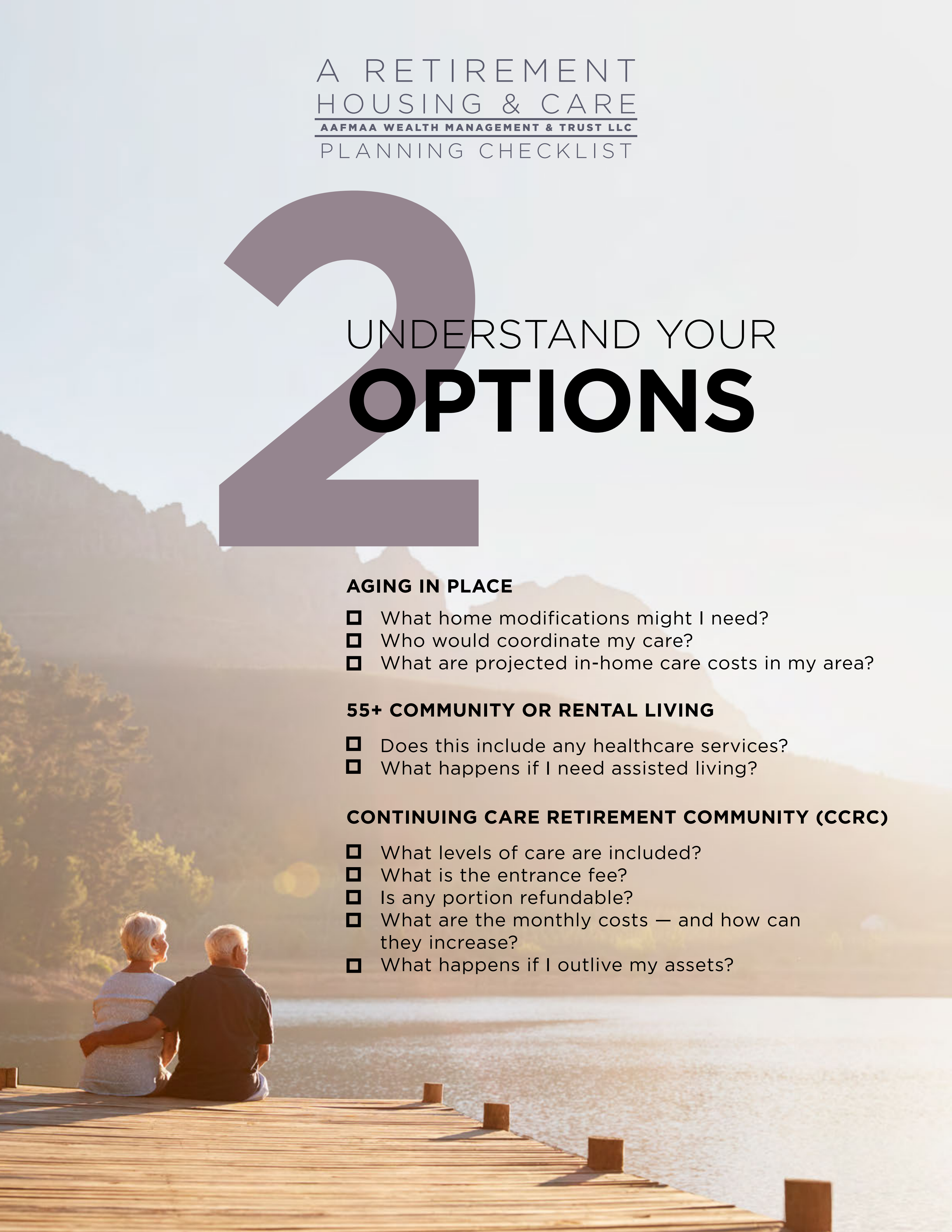
AAFMAA WEALTH MANAGEMENT & TRUST LLC

PLANNING CHECKLIST

1 CLARIFY YOUR PRIORITIES

CHECK ALL THAT APPLY:

- ☐ Do I want to age in place as long as possible?
- ☐ Is staying near family more important than amenities?
- ☐ Do I value community and built-in social engagement?
- ☐ Would I prefer care to be coordinated for me?
- ☐ How important is predictable monthly cost vs. flexibility?



2 UNDERSTAND YOUR **OPTIONS**

AGING IN PLACE

- ☐ What home modifications might I need?
- ☐ Who would coordinate my care?
- ☐ What are projected in-home care costs in my area?

55+ COMMUNITY OR RENTAL LIVING

- ☐ Does this include any healthcare services?
- ☐ What happens if I need assisted living?

CONTINUING CARE RETIREMENT COMMUNITY (CCRC)

- ☐ What levels of care are included?
- ☐ What is the entrance fee?
- ☐ Is any portion refundable?
- ☐ What are the monthly costs — and how can they increase?
- ☐ What happens if I outlive my assets?

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3 FINANCIAL **IMPACT**

- [ ] How would entrance fees affect my portfolio?
- [ ] How would monthly fees affect retirement income?
- [ ] How does this impact legacy goals?
- [ ] Should long-term care insurance be part of the plan?
- [ ] How does this compare to projected in-home care costs?

4 TIMING

- ☐ Am I evaluating options while healthy and eligible?
- ☐ If I wait, could health changes limit my choices?
- ☐ Have I visited communities in person?

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HOUSING DECISIONS ARE **FINANCIAL PLANNING DECISIONS**

Let's evaluate your options before circumstances narrow them. **Start the conversation** or call **910-307-3500** to speak with one of our fiduciary professionals today.

AAFMAA®

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