

Senior-Care Planning Conversation Guide

A PRACTICAL CLIENT DISCUSSION TOOL FOR FINANCIAL ADVISORS

Retirement planning is about more than financial security—it is about helping clients prepare for the life they want to live as they age. Use this guide to facilitate proactive conversations that identify future needs before they become urgent decisions.



Current Situation

Understanding where your client is today

Client Name:

What is your current living arrangement?

What does your primary support system look like?

Are there any health considerations that could impact your independence over the next 5–10 years?

Based on your current health, are there any future concerns we should begin planning for today?



Lifestyle & Values

Understanding what matters most

What does “aging well” look like to you?

What are your highest priorities as you age? (Examples: independence, social connection, proximity to family, maintenance-free living, safety, wellness).

Are there any non-negotiables we should consider when planning for the future?



Financial Readiness

Ensuring the financial plan supports future choices

How comfortable are you with fixed versus variable monthly expenses?

How familiar are you with the costs associated with different senior living options?

Do you have insurance coverage or other benefits that could help support future care needs?



Family & Decision Dynamics

Preparing for important family conversations

Who would be involved in making a future housing or care decision?

Have you designated a Substitute Decision Maker or Power of Attorney?

Are there any family dynamics or differing expectations we should be aware of?

What level of involvement would you like your family to have in future decisions?



Timing

Planning before a crisis occurs

What events or life changes would prompt you to consider a move or additional support?

What early warning signs should we watch for together?

Ideally, when would you like to begin exploring options—well before they're needed, when additional support becomes helpful, or only if circumstances change?