



**J. Linvill**  
Specializing In  
Long Term Care

Independence, Security & Dignity

## *Perspectives - Clients in Their Senior Years*

**April 2010**

### **Financial Concerns –**

- Assets matter; willing to accept less return for more stability;
- Cannot start afresh to build assets since I am in retirement;
- Afraid of out-living my assets; cannot keep my spouse from worrying
- Cannot control the future tax environment

### **Family Concerns –**

- Can I afford to gift to children or grandchildren?
- Leaving an estate to my children, maybe, maybe not
- Concerns about my children will change over time
- My assets are for my kids, so let's watch expenses
- Should we establish a foundation to help our community?

### **Health Concerns –**

- My greatest risk; now that I think about it, I want to hang in there to see a grandchild's wedding
- What if my spouse or I require serious care now or in 15 years? How much might that cost?
- Affluent people tend to live longer, thus increasing the chances for care; no fun having the children play caregiver
- Should I need care, I want quality care, perhaps 24/7 Home Care
- In the future, my spouse and I will become too frail to provide care for each other

**I cannot control my future but I can execute various plans to provide options.**

Long Term Care Planning can go a long way to preserve assets, preserve family harmony, preserve the retirement distribution plan and the allow the estate plan to play out.

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