



GUIDING YOU THROUGH
EVERY SEASON OF YOUR FINANCIAL LIFE

PUTTING YOUR MIND AT EASE WITH HEALTH CARE PLANNING

"If you don't know where you are going, no wind is the right wind." Admiral Byrd

Documenting acceptable quality of life measures and sharing those decisions with medical providers and everyone else who has input into your care prior to the need arising, can save you and your family from the emotional, physical and financial burden caused by a significant illness or medical event.

Studies have shown that the last year of life tends to be the most expensive medically, sometimes costing more than all prior years combined. You may need around-the-clock care, spend time in and out of hospitals, rehabilitation units and nursing homes, and some of these costs may not be covered by insurance. Doctors are trained to do more and families often follow whatever road the medical system points them down.

If you lost your ability to eat, communicate or use the toilet, would you want to be kept going at all

costs? At some point would your quality of life not be acceptable to you? Often, conversations about when to go from curative care to comfort care don't occur.

By documenting your desires, you can avoid the medical merry-go-round in the final months and days of your life. You can save your family from much anguish by letting them know and follow your wishes.

The Federal Reserve says 52% of Americans surveyed do not have \$400 available in cash to cover an emergency expense, the most common of which are health related. One would have to sell an asset or borrow the \$400 to cover that expense. This is a very scary situation for these individuals.

Long term care planning is an area in which we can offer assistance. To put your mind at ease, consider giving us a call and setting up a time to discuss your situation, preferences and goals.

GTW | 5.15.16

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