

Instructions for Using the Planning System to Generate a Planning Report for your Client

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Explanation of the Sections on the Home Page

Here is a screenshot of the homepage of the Life Resource Planning and Retirement Planning System.

On the left side of this homepage you will see 3 Main sections for generating planning reports. Each section has an explanation of what it is used for.

When you click on the green button in the section entitled "For Aging Seniors" it will take you to a questionnaire that will generate a Life Resource Survey Report.

When you click on the green button in the section entitled "For Those near or Recently Retired" it will take you to a questionnaire that will generate a Retirement Planning Survey Report.

There is no online questionnaire for the section entitled "Life Resource Analysis – For Aging Seniors." You have the option of submitting 2 forms that you bring up in this section to the National Care Planning Council for generating the report. The cost for this is \$95. In some cases, you can also submit a life resource survey questionnaire to accomplish the same thing.

The right panel of the homepage contains 4 sections. In the first section titled "Instruction Manual for Life Resource Planning" you can open a PDF document that provides instructions on how to do life resource planning. We have not furnished you an instruction manual for doing retirement planning as we believe those of you who do this type of planning already have the background necessary. The second section from the top contains training videos. The third section from the top contains a number of useful calculators about half of which are Excel files and half of which are online. These are used primarily for retirement planning purposes. Finally, the fourth section from the top currently contains a textbook to give you a background for understanding the issues facing aging seniors and their families. Eventually we will have a textbook that will provide background on retirement planning.

The screenshot displays the homepage of the Life Resource Planning, Retirement Planning, and Planning Support Materials website. The main heading is "Helping Two Generations Plan for Their Later Years".

For Aging Seniors
The Life Resource Survey is a powerful planning tool that helps aging seniors plan for their final years by managing those various resources available to them and their families. The survey will uncover and anticipate issues, monetary support, and services that most families are not aware of until after the fact when it could be too late to do anything to resolve a crisis.
Life Resource Survey - Online Questionnaire
Complete the online Questionnaire with a senior client. It will produce a printable PDF report.
Open the Life Resource Survey Questionnaire Paper Version (PDF)
Evaluation and Information Request Form (PDF) - Used to generate referrals
Instructions for Using the System to Generate a Life Resource Survey for your Client
Understand How the Life Resource Survey Approach Will Make Sales to Aging Seniors

For Those Near or Recently Retired
The Retirement Planning Survey is designed to help people who are anticipating retirement or who are recently retired to recognize and deal with a multitude of challenges they will face in their retirement years. This survey will identify issues (including future undesirable consequences) most retirees are not currently aware of but require prior planning to avoid.
Retirement Planning Survey - Online Questionnaire
Complete the online Questionnaire with a retiree. It will produce a printable PDF report.
Open the Retirement Planning Survey Questionnaire Paper Version (PDF)
Evaluation and Information Request Form (PDF) - Used to generate referrals
Instructions for Using the System to Generate a Retirement Planning Survey for your Client
Understand How the Retirement Planning Survey Approach Will Make Sales to the Children of Aging Seniors

Life Resource Analysis - For Aging Seniors
A Life Resource Analysis goes into much more depth than a Life Resource Survey. The Analysis specifically addresses insurance coverage, a reverse mortgage quote, a life settlement, qualifying for VA benefits, pre-planning for Medicaid, planning for the death of a spouse, asset preservation, divestment strategies, family care agreements, legal arrangements and much more. This in-depth planning (which includes charts and graphs) offers a perfect opportunity for you to charge a substantial planning fee for those clients who would appreciate this approach.
The Analysis will be created by the National Care Planning Council for \$95.00. Complete the Analysis Questionnaire and Planner Input PDFs below and email each PDF to the NCPC.
Open the Life Resource Analysis Questionnaire (PDF)
Open the Planner Input Form (PDF)
Client Letter of Agreement - Sample (Word)
Evaluation and Information Request Form (PDF) - Used to generate referrals
Instructions for Using the System to Generate a Life Resource Analysis
Understand How the Life Resource Analysis Approach Will Make Sales and Create Planning Fees

Instruction Manual for Life Resource Planning (PDF)
This 96 page instruction manual describes the life resource planning process for aging seniors and how it results in potential planning fees and product or service sales. Also covered in this manual are instructions for organizing a local planning Council and building your practice around the life resource planning concept.

Training Videos for Life Resource Planning
Go to our video orientation page to view the following training videos:
- Introduction to Life Resource Planning
- Overview to Life Resource Planning
- Step-By-Step Demonstrations of the Life Resource Planning Process
- Interviews with Bruce Lybert

Support Tools for Planning and Sales
Go to our support tools page for using a variety of planning tools to help you better support the planning process. These tools include checklists, handouts and booklets for your clients, presentation guidebooks and financial calculators. We are in the process of adding new tools all the time. If you don't find the particular tool you are looking for, give us some time and we will add it. Or if you have a suggestion for something that would help you with your planning and sales please let us know and we will consider adding it to our list.

Textbooks for Additional Background Knowledge
For those of you who could benefit from a better knowledge base for doing this type of planning, we provide the following textbooks:
- How to Deal with 21 Critical Issues Facing Aging Seniors
- Understanding Retirement Planning Issues (coming soon).

Using the Three Main Sections on the Left Side of the Homepage

Section #1 Title: “For Aging Seniors” – Understanding When to Use This Tool

The tools in this section are designed to help you prepare a “Life Resource Survey.”

The “Life Resource Survey,” produced from the “Life Resource Survey Questionnaire,” – found in this section – is a comprehensive approach to helping aging seniors deal with the challenges of their last years. An aging senior is an older individual who will shortly be or who is currently experiencing the challenges of aging. These challenges might include loss of independence, developing dementia or Alzheimer’s, having disabling conditions or diseases, experiencing dwindling income and assets or dealing with the general feebleness of old age. Only those families who have been through these challenges of aging understand the overwhelming burden involving caregiving, identifying and contacting a multitude of fragmented community services, being under intense stress over the welfare of loved ones and finding monetary resources to purchase services and products necessary to support their aging loved ones.

For Aging Seniors

The [Life Resource Survey](#) is a powerful planning tool that helps aging seniors plan for their final years by managing those various resources available to them and their families. The survey will uncover and anticipate issues, monetary support, and services that most families are not aware of until after the fact when it could be too late to do anything to resolve a crisis.

[Life Resource Survey - Online Questionnaire](#)

Complete the online Questionnaire with a senior client. It will produce a printable PDF report.

[Open the Life Resource Survey Questionnaire Paper Version \(PDF\)](#)

[Evaluation and Information Request Form \(PDF\)](#) - Used to generate referrals

[Instructions for Using the System to Generate a Life Resource Survey for your Client](#)

[Understand How the Life Resource Survey Approach Will Make Sales to Aging Seniors](#)



The image shows a sample of a Life Resource Survey report. It features a green 'SAMPLE' stamp across the top. The text on the report includes 'Life Resource Survey', 'For One Family', and 'Prepared by F&B Planning, LLC on 01/11/11'. Below the report image, the text reads 'Sample - Life Resource Survey'.

The survey covers up to 29 different issues confronting aging seniors. The typical survey that you will generate will probably identify anywhere from 5 to 15 of these issues. You cannot probably provide solutions to all of these issues in your first encounter with the family of an aging senior. You can, however, concentrate on assisting with those issues that are most pressing and deal with the other issues at a later time.

The types of products and services you would expect to sell through a Life Resource Survey could include the following:

- legal counseling and legal work,
- non-medical home care services,

- care management services,
- placement and relocation services,
- reverse mortgages,
- income annuities,
- preneed funerals,
- Medicaid funeral trusts and estate planning trusts,
- home repair and remodeling services,
- yard and maintenance services,
- fiduciary services and guardianship,
- tax services and
- many more products or services designed for this particular market.

Using a non-threatening planning approach as a sales tool is far more effective than trying to convince someone to purchase your product or services based entirely on benefits. You will be much more successful in your sales by helping people solve their problems first and then talking about how your products or services will fit in with that advice.

Section #1 Title: “For Aging Seniors” – Using the Links in This Section

In this section you will see that there are 4 links as well as a sample "Life Resource Survey Report." We will discuss each of the 4 links below. There is also a green button for you to bring up the online questionnaire. How to use this questionnaire will be discussed in a subsequent section. Here are the 4 links that we will discuss.

1. "Open the Life Resource Survey Questionnaire Paper Version"
2. "Evaluation and Information Request Form"
3. "Instructions for Using the System to Generate a Life Resource Survey for Your Client"
4. "Understand How the Life Resource Survey Approach Will Make Sales to Aging Seniors"

For Aging Seniors

The [Life Resource Survey](#) is a powerful planning tool that helps aging seniors plan for their final years by managing those various resources available to them and their families. The survey will uncover and anticipate issues, monetary support, and services that most families are not aware of until after the fact when it could be too late to do anything to resolve a crisis.




Complete the online Questionnaire with a senior client. It will produce a printable PDF report.

[Open the Life Resource Survey Questionnaire Paper Version \(PDF\)](#)

[Evaluation and Information Request Form \(PDF\)](#) - Used to generate referrals

[Instructions for Using the System to Generate a Life Resource Survey for your Client](#)

[Understand How the Life Resource Survey Approach Will Make Sales to Aging Seniors](#)



Link Title "Open the Life Resource Survey Questionnaire Paper Version"

You can use 2 different methods to obtain information for the online questionnaire. With the first method, you can download this paper version of the online questionnaire and have your client fill it out and send to you. You will then use the data to fill out the online questionnaire which you access by clicking the green button in this section. This paper questionnaire version is a PDF form fill document. Your client can receive it as an email attachment, complete it on a computer without printing it out and then save it and email it back to you as an electronic document. In order to do this it is imperative that the client opens this and fills it out and saves it in Adobe Acrobat or Adobe Acrobat Reader. Using any other program that will access a PDF file to fill out a form fill document will not work correctly. The client can also print out the form, complete it by hand and fax it or scan it back to you. The second method to complete the online questionnaire is to fill it out while you are meeting together. You then print out the report and go over it at the same time or a later time.

LIFE RESOURCE SURVEY QUESTIONNAIRE

Personal and Contact Information		Client	Spouse (If Applicable)
1	First Name		
2	Middle Name		
3	Last Name		
4	Birth Date		
5	Current Age		
6	Home Phone		
7	Cell Phone		
8	Email		
9	Street Address		
10	Second Address Line		
11	City		
12	State		
13	Zip		
14	Family Representative Name		
15	Caregiver Name		
Children Names	Phone	Age	Street Address, City and State
16			
17			
18			
19			
20			
21			
22			
23			

1

Plans, Preparations and Goals		Client		Spouse	
CHECK THE APPROPRIATE BOX					
		Yes	No	Yes	No
24	Do you own your own home?				
25	If you own your home are you considering any major home improvements or repairs?				
26	If you own your home are you considering securing a home equity loan?				
27	Do you already have a home equity loan or other mortgage debt?				
28	Do you have revolving credit, personal loans or credit card debt you would like to reduce?				
29	If you own your home do you currently have a reverse mortgage?				
30	Would you consider a reverse mortgage for paying off existing debt or creating income?				
31	Do you want your children to inherit your remaining investments and savings?				
32	Do you want your remaining investments and savings to go to someone else at your death?				
33	If you own your home do you want to pass it on at your death?				
34	Do you have an investment property, business or farm to pass on at your death?				
35	Are you familiar with the asset impoverishment rules for Medicaid?				
36	Would you like to learn about a strategy to protect assets from Medicaid seizure?				
37	Do you currently have life insurance?				
38	Do any or all of your life insurance policies have cash value?				
39	Are you familiar with Medicaid impoverishment rules for life insurance cash value?				
40	Would you like to learn about a strategy to protect your life insurance from Medicaid seizure?				
41	For ownership interests above, would you like the best strategy for transferring title at death?				
42	Do you have prepaid funeral arrangements?				
43	Do you have a cemetery plot?				
44	Have you provided written instructions for your funeral and burial?				
45	Do you have someone to act on your behalf if you cannot make decisions for yourself?				
46	Have you designated which of your special beneficiaries your heirs will receive?				
47	Have you expressed your wishes to your family about how and where you want to die?				
48	Are you concerned about the use of heroic measures to keep you alive?				
49	Will children of one or more previous marriages receive an inheritance from you?				
50	Will stepchildren of your current marriage receive an inheritance from you?				
51	Do you have a will?				
52	Have you discussed your will with an attorney in the last three years?				
53	Do you have a living (family or inter vivos) trust?				
54	If you have a living trust, have you reviewed it within the last three years?				
55	Do you have a living will (directive to prevent life-sustaining support)?				
56	Do you have a directive to physicians for specific medical care in the event of incapacity?				
57	If you don't have a directive to physicians for specific medical care do you want one?				
58	Do you have an irrevocable trust?				
59	If you have an irrevocable trust, have you reviewed the provisions in the last five years?				
60	Do you have a list that provides the location of your important documents?				

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61	Have you created a general or durable power of attorney agent (POA) to act on your behalf?				
62	If so, does your POA allow for gifting or for real estate or for medical decisions?				
63	Do you have long-term care insurance?				
64	Are you happy with your homeowners or automobile insurance?				
65	Do you feel like you are spending too much money on your Medicare supplement policy?				
66	If you have a Medicare Advantage plan are you satisfied with it?				
Planning for Eldercare (Long Term Care)		Client	Spouse		
If this survey does not apply to either client or spouse, leave it blank.					
CHECK THE APPROPRIATE BOX					
		Yes	No		
67	Needs help or standby supervision with dressing or putting on or off prosthetics or orthotics				
68	Needs help or standby supervision moving from place to place				
69	Needs help or standby supervision getting out of bed or getting ready for bed				
70	Needs help or standby supervision toileting, bathing or showering				
71	Needs help or standby supervision with incontinence				
72	Needs help with grooming, personal hygiene or keeping himself or herself clean				
73	Cannot feed himself or herself without help				
74	Needs meals prepared by others due to inability or forgetfulness to do so				
75	Needs medication management due to forgetfulness or confusion				
76	Needs supervision to prevent wandering, falling or other personal injuries				
77	Needs supervision to prevent property damage or injury to others				
78	Needs supervision or constraint because of unmanageable behavior				
79	Diagnosed with Alzheimer's or other form of dementia				
80	Cannot leave the residence due to mental or physical condition				
81	Needs assistance with shopping, errands, laundry service, housecleaning or transportation				
82	Needs someone to answer the phone, pay bills or help with financial decisions				
83	Requires a scooter or wheelchair to ambulate				
84	Needs medical alert or health monitoring equipment				
85	Needs frequent skilled care from a doctor, medical practitioner, physical therapist or nurse				
86	Anticipates or currently receives care at home or home of a family member or friend				
87	If care is provided in the home, a family member or friend will or does provide part or all of it				
88	If care is provided in the home, a care provider company will or does provide part or all of it				
89	Anticipates or currently receives long term care assistance in an independent living facility				
90	Anticipates or currently receives long term care in an assisted living facility				
91	Anticipates or currently receives long term care in a nursing facility				
92	Anticipates or currently receives long term care in a setting not mentioned above				

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Income, Assets And Costs (Combined Household - Client and Spouse)		Client		Spouse	
CHECK THE APPROPRIATE BOX					
		Yes	No	Yes	No
93	Combined gross household income				
94	Combined household value of taxable investments, checking and savings				
95	Combined household value of tax-deferred annuities				
96	Combined household value of IRAs, tax-sheltered annuities or other tax qualified accounts				
97	Combined total cash value of all life insurance policies				
98	Current market value of the personal residence				
99	Combined household value of investment properties not including the personal residence				
100	Combined total of home equity debt - mortgages, line of credit or reverse mortgage				
101	Combined total of consumer debt - revolving charges, personal loans and credit cards				
102	Combined household cost for personal long term care services at home				
103	Combined household cost for independent living				
104	Combined household cost - including care cost - for assisted living				
105	Combined household cost for nursing home				
Veterans Benefits		Client	Spouse		
If this survey does not apply to either client or spouse, leave it blank.					
CHECK THE APPROPRIATE BOX					
		Yes	No		
106	A living client, living spouse or deceased spouse is or was a veteran				
107	Client or spouse is currently receiving a monthly check deposit from VA				
108	Monthly check deposit is for Disability Compensation, DIC or SMC				
109	Monthly check deposit is for Veterans Pension or Survivors Pension				
110	The veteran, whether living or dead, served at least 90 days during a period of war				
	World War II -- December 7, 1941 through December 31, 1946				
	Korean Conflict -- June 27, 1950 through January 31, 1955				
	Vietnam Era -- August 5, 1964 through May 7, 1975				
111	The living veteran was stationed in Vietnam				
112	The living war veteran requires or will require long term care services				
113	The spouse of a living war veteran requires or will require long term care services				
114	The surviving spouse of a war veteran requires or will require long term care services				
115	Surviving spouse of a war veteran did not remarry after November 1, 1990 even if single				
116	Surviving single spouse of a war veteran terminated a remarriage before November 1, 1990				
117	If one spouse of a war veteran couple is in a facility, identify other if remaining at home				
		Yes	No		
118	Current or anticipated long term care services are provided by a family member other than the spouse				

4

Link Title "Evaluation and Information Request Form"

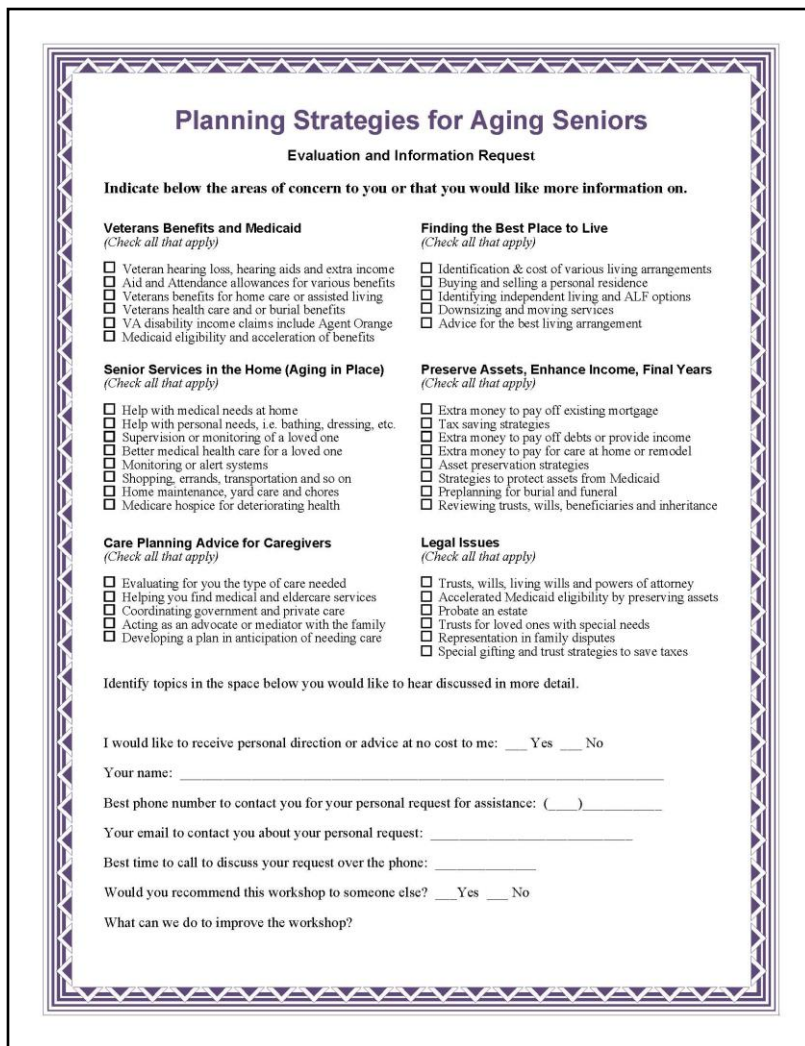
We designed this form as part of our "Successful Senior Marketing" (SSM) sales package. If you are looking for an effective marketing tool to generate candidates for Life Resource Planning or for retirement planning, our marketing package will do that for you. You can contact the National Care Planning Council at 800-989-8137 or account@longtermcarelink.net to learn more about the marketing system. We also believe this form can be an effective way for you to generate leads for your planning without the SSM so we provide it on the homepage.

When people attend a presentation that you give, either using our slide presentations in the SSM package or a presentation that you have put together yourself, these attendees will be given this form and instructed to fill it out before they leave. We have found that the form works quite well in generating interest in meeting with you to do some planning.

The form can also be used with practitioners or providers in the senior market who are providing you referrals. These senior service practitioners or providers would have their customers or clients fill out this form and then the form would be given to you as a referral. The reason that your network of practitioners or providers will provide you referrals is that in return you will be generating new business for these individuals.

Link Title "Instructions for Using the System to Generate a Life Resource Survey for Your Client" This instruction set has a slightly different title for the same instruction set that you are currently reading. They are the same instructions. The reason for the slightly different title from the title of this document is to encourage you to open the instructions so that they can help you.

Link Title "Understand How the Life Resource Survey Approach Will Make Sales to Aging Seniors" This link will open a short article orienting you as to why a planning approach to making sales with aging seniors and with their children works so much better than a traditional sales approach. Please read this article to gain a better understanding of how this system can make you more successful with your sales and expand your business.



Planning Strategies for Aging Seniors
Evaluation and Information Request

Indicate below the areas of concern to you or that you would like more information on.

Veterans Benefits and Medicaid <i>(Check all that apply)</i>	Finding the Best Place to Live <i>(Check all that apply)</i>
<input type="checkbox"/> Veteran hearing loss, hearing aids and extra income	<input type="checkbox"/> Identification & cost of various living arrangements
<input type="checkbox"/> Aid and Attendance allowances for various benefits	<input type="checkbox"/> Buying and selling a personal residence
<input type="checkbox"/> Veterans benefits for home care or assisted living	<input type="checkbox"/> Identifying independent living and ALF options
<input type="checkbox"/> Veterans health care and/or burial benefits	<input type="checkbox"/> Downsizing and moving services
<input type="checkbox"/> VA disability income claims include Agent Orange	<input type="checkbox"/> Advice for the best living arrangement
<input type="checkbox"/> Medicaid eligibility and acceleration of benefits	
Senior Services in the Home (Aging in Place) <i>(Check all that apply)</i>	Preserve Assets, Enhance Income, Final Years <i>(Check all that apply)</i>
<input type="checkbox"/> Help with medical needs at home	<input type="checkbox"/> Extra money to pay off existing mortgage
<input type="checkbox"/> Help with personal needs, i.e. bathing, dressing, etc.	<input type="checkbox"/> Tax saving strategies
<input type="checkbox"/> Supervision or monitoring of a loved one	<input type="checkbox"/> Extra money to pay off debts or provide income
<input type="checkbox"/> Better medical health care for a loved one	<input type="checkbox"/> Extra money to pay for care at home or remodel
<input type="checkbox"/> Monitoring or alert systems	<input type="checkbox"/> Asset preservation strategies
<input type="checkbox"/> Shopping, errands, transportation and so on	<input type="checkbox"/> Strategies to protect assets from Medicaid
<input type="checkbox"/> Home maintenance, yard care and chores	<input type="checkbox"/> Preplanning for burial and funeral
<input type="checkbox"/> Medicare hospice for deteriorating health	<input type="checkbox"/> Reviewing trusts, wills, beneficiaries and inheritance
Care Planning Advice for Caregivers <i>(Check all that apply)</i>	Legal Issues <i>(Check all that apply)</i>
<input type="checkbox"/> Evaluating for you the type of care needed	<input type="checkbox"/> Trusts, wills, living wills and powers of attorney
<input type="checkbox"/> Helping you find medical and eldercare services	<input type="checkbox"/> Accelerated Medicaid eligibility by preserving assets
<input type="checkbox"/> Coordinating government and private care	<input type="checkbox"/> Probate an estate
<input type="checkbox"/> Acting as an advocate or mediator with the family	<input type="checkbox"/> Trusts for loved ones with special needs
<input type="checkbox"/> Developing a plan in anticipation of needing care	<input type="checkbox"/> Representation in family disputes
	<input type="checkbox"/> Special gifting and trust strategies to save taxes

Identify topics in the space below you would like to hear discussed in more detail.

I would like to receive personal direction or advice at no cost to me: Yes No

Your name: _____

Best phone number to contact you for your personal request for assistance: (____) _____

Your email to contact you about your personal request: _____

Best time to call to discuss your request over the phone: _____

Would you recommend this workshop to someone else? Yes No

What can we do to improve the workshop?

Section #2 Title: “For Those near or Recently Retired” – When to Use This Tool

The tools in this section are designed to help you prepare a “Retirement Planning Survey”

The “Retirement Planning Survey” – produced from the “Retirement Planning Survey Questionnaire” found in this section – is a comprehensive approach to helping individuals ages mid-50s through 70s make appropriate retirement decisions. Not only does the survey look at financial issues such as retirement savings and income, Social Security and Medicare, but it also looks at a whole bunch of other choices that have to be made for relocation, downsizing, planning for long-term care, Medicaid, death, estate planning and much more.

For Those Near or Recently Retired

The [Retirement Planning Survey](#) is designed to help people who are anticipating retirement or who are recently retired to recognize and deal with a multitude of challenges they will face in their retirement years. This survey will identify issues (including future undesirable consequences) most retirees are not currently aware of but require prior planning to avoid.

Retirement Planning Survey - Online Questionnaire


Complete the online Questionnaire with a retiree. It will produce a printable PDF report.

[Open the Retirement Planning Survey Questionnaire Paper Version \(PDF\)](#)

[Evaluation and Information Request Form \(PDF\)](#) - Used to generate referrals

[Instructions for Using the System to Generate a Retirement Planning Survey for your Client](#)

[Understand How the Retirement Planning Survey Approach Will Make Sales to the Children of Aging Seniors](#)



The image shows a sample cover of a Retirement Planning Survey report. The cover is white with a green border. At the top, it says 'Retirement Planning Survey' in black. Below that, in smaller text, it says 'For Mom Mahey and Bob Smith'. A large green stamp with the word 'SAMPLE' in white, slanted letters, is placed over the center. At the bottom, it says 'Presented by Phil Palmer' and 'www.ira.com'. Below the image, the text reads 'Sample - Retirement Planning Survey'.

The survey covers up to 22 different issues confronting people anticipating retirement or who are already early on in retirement. Assuming that you would do a survey for a single person or a couple anticipating retirement or already in retirement, you would probably generate about 7 through 11 different issues for those particular people to consider. You meet with them and go over the printout of the retirement issues and offer to help them with their decisions. Just as with the Life Resource Survey that you have already done with their aging parents – which brings up issues that lead to talking points that lead to sales – the Retirement Planning Survey is designed to do exactly the same thing for the children – produce talking points that lead to sales.

The types of products and services you would expect to sell through a retirement survey could include the following:

- legal counseling and legal work,
- pre-and post-retirement investments,
- annuities,
- health insurance,
- long term care insurance,

- new quotes for home and auto insurance,
- uncovering veterans benefits,
- Medicare supplements or advantage plans and
- much, much more.

Using a non-threatening planning approach as a sales tool is far more effective than trying to convince someone to purchase your product or services based entirely on benefits. You will be much more successful in your sales by helping people solve their problems first and then talking about how your products or services will fit in with that advice.

Section #2 Title: “For Those near or Recently Retired” – Using the Links

In this section you will see that there are 4 links as well as a sample "Retirement Planning Survey Report."


We will discuss each of the 4 links below. There is also a green button for you to bring up the online questionnaire. How to use this questionnaire will be discussed in a subsequent section. Here are the 4 links that we will discuss.

1. "Open the Retirement Planning Survey Questionnaire Paper Version"
2. "Evaluation and Information Request Form"
3. "Instructions for Using the System to Generate a Retirement Planning Survey for Your Client"
4. "Understand How the Retirement Planning Survey Approach Will Make Sales to the Children of Aging Seniors"

For Those Near or Recently Retired

The [Retirement Planning Survey](#) is designed to help people who are anticipating retirement or who are recently retired to recognize and deal with a multitude of challenges they will face in their retirement years. This survey will identify issues (including future undesirable consequences) most retirees are not currently aware of but require prior planning to avoid.

Retirement Planning Survey - Online Questionnaire



Sample - [Retirement Planning Survey](#)

Complete the online Questionnaire with a retiree. It will produce a printable PDF report.

[Open the Retirement Planning Survey Questionnaire Paper Version \(PDF\)](#)

[Evaluation and Information Request Form \(PDF\)](#) - Used to generate referrals

[Instructions for Using the System to Generate a Retirement Planning Survey for your Client](#)

[Understand How the Retirement Planning Survey Approach Will Make Sales to the Children of Aging Seniors](#)

Link Title "Open the Retirement Planning Survey Questionnaire Paper Version"

You can use 2 different methods to obtain information for the online questionnaire. With the first method, you can download this paper version of the online questionnaire and have your client fill it out and send to you. You will then use the data to fill out the online questionnaire which you access by clicking the green button in this section. This paper version questionnaire is a PDF form fill document. Your client can receive it as an email attachment, complete it on a computer without printing it out and then save it and email it back to you as an electronic document. In order to do this it is imperative that the client opens this and fills it out and saves it in Adobe Acrobat or Adobe Acrobat Reader. Using any other program that will access a PDF file to fill out a form fill document will not work correctly. The client can also print out the form, complete it by hand and fax it or scan it back to you. The second method to complete the online questionnaire is to fill it out while you are meeting together. You then print out the report and go over it at the same time or a later time.

RETIREMENT PLANNING SURVEY QUESTIONNAIRE				
Personal and Contact Information		Client	Spouse (if Applicable)	
1	First Name			
2	Middle Name			
3	Last Name			
4	Birth Date			
5	Current Age			
6	Home Phone			
7	Cell Phone			
8	Email			
9	Street Address			
10	Second Address Line			
11	City			
12	State			
13	Zip			
Children Names	Phone	Age	Street Address, City and State	
14				
15				
16				
17				
18				
19				
20				
21				

Plans, Preparations and Goals		Client	Spouse		
CHECK THE APPROPRIATE BOX					
22	If you are not currently retired, do you anticipate retiring within the next 10 years or less?	Yes	No	Yes	No
23	If you are not currently retired, would you retire tomorrow if you had enough money to do so?				
24	If you are currently retired, are you still employed in the work force?				
25	If you are currently retired are you anticipating new opportunities or experiences in your life?				
26	Do you currently own (hold title to) the dwelling where you live?				
27	Do you currently have a mortgage?				
28	Are you planning on downsizing to a new home in your same area or another location?				
29	Are you looking for ways to cut down on expenses in your retirement?				
30	Are you seeking a new lifestyle by living in a more exciting location in your retirement?				
31	Are you planning on a snowbird lifestyle during your retirement?				
32	If you are not receiving Social Security do you plan on taking it as soon as you are eligible?				
33	If you are age 62 or older and not taking Social Security do you plan on taking it later?				
34	Are you currently receiving Social Security and also employed and paying into Social Security?				
35	Do you know whether or not you have Social Security benefits from a previous marriage?				
36	Have you planned for replacing the Social Security of a spouse due to the death of that spouse?				
37	Are you familiar with the most devastating event in retirement that will affect 60% of all families?				
38	Are you prepared to deal with your own disability issues or the disability of spouse during retirement?				
39	If you are not retired do you have access to an employer sponsored retirement plan?				
40	If not retired and no employer-sponsored retirement are you participating in an individual retirement plan?				
41	If not retired and you have an employer-sponsored plan are you taking full advantage of that plan?				
42	If not retired and you have a work-sponsored retirement are you realizing your full earnings potential?				
43	If you are retired and have an existing retirement savings plan are you satisfied with your earnings?				
44	If you are retired and have existing retirement savings will you draw that down for income or hold on to it?				
45	If you are not retired does your employer have an employee pension plan or tax-sheltered annuity plan?				
46	If you are not retired and you have a pension plan, do you understand the income options under the plan?				
47	If you are retired and have retirement savings is it important to maximize income from those savings?				
48	If you are retired and have retirement savings and draw out income will those savings last as long as you live?				
49	Do you currently have tax qualified favored savings such as 401(k), IRA, deferred annuity or 403 (b) (TSA)?				
50	Are you eligible for employer provided health care in retirement after age 65?				
51	If you are not age 65 are you planning on enrolling in Medicare?				
52	Are you currently enrolled in Medicare?				
53	If your employer provides health insurance, is the need for health insurance standing in the way of retirement?				
54	Do you have a plan for dealing with health costs not covered by Medicare in your retirement?				
55	Do you intend on passing your home or other assets onto your children or other heirs?				
56	Do you feel you have done an adequate job with your estate planning?				
57	Do you have children from other marriages who will inherit your property?				
58	Have you properly structured beneficiaries on assets that will transfer at death and avoid probate?				

59	Do you currently have a will and/or a trust?				
60	If you currently have a will and/or a trust have these documents been reviewed in the past 5 years?				
61	Have you made arrangements if you become unable to make your own decisions?				
62	Do you have property valuable enough that would require planning for state inheritance or federal estate taxes?				
63	Have you considered the effect that your death or the death of your spouse would have on your retirement?				
64	Have you planned for your death or the death of your spouse in providing continued income for the survivor?				
65	Do you currently have life insurance for burial and to replace income from the death of a spouse?				
66	If you have sufficient life insurance, do you know if your insurance will expire before you do?				
67	Are you aware that Medicaid forces you to cash out your life insurance policies and lose the burial coverage?				
68	Do you understand Medicaid impoverishment rules and how they might take away all of your assets?				
69	Do you understand the result of gifting assets to your loved ones could disqualify you for Medicaid services?				
70	Have you implemented any strategies to protect your assets from Medicaid seizing them?				
71	Have you set up a Medicaid approved funeral trust or funeral plan?				

Income, Assets And Expenses (Combined Household - Client and Spouse)			
72	Combined monthly gross household income		
73	Combined household value of taxable or tax exempt investments, checking and savings		
74	Combined household value of tax-deferred annuities		
75	Combined household value of IRAs, tax-sheltered annuities or other tax qualified accounts		
76	Combined total cash value of all life insurance policies		
77	Current market value of the personal residence		
78	Combined household value of investment properties not including the personal residence		
79	Combined total of home equity debt - mortgages, line of credit or reverse mortgage		
80	Combined total of consumer debt - revolving charges, personal loans and credit cards		
81	Combined household monthly cost for personal long term care services at home		
82	Combined household monthly cost for independent living		
83	Combined household monthly cost for assisted living - including care cost		
84	Combined household monthly cost for nursing home		

Veterans Benefits		Client	Spouse		
If this survey does not apply to either client or spouse, leave it blank.					
CHECK THE APPROPRIATE BOX					
85	A living client, living spouse or deceased spouse is or was a veteran				
86	Client or spouse is currently receiving a monthly check deposit from VA				
87	Monthly check deposit is for Disability Compensation, DIC or SMC				
88	Monthly check deposit is for Veterans Pension or Survivors Pension				
89	The veteran, whether living or dead, served at least 90 days during a period of war				
World War II -- December 7, 1941 through December 31, 1946					
Korean Conflict -- June 27, 1950 through January 31, 1955					
Vietnam Era -- August 5, 1964 through May 7, 1975					
90	The living veteran was stationed in Vietnam				
91	The single living war veteran requires or will require long term care services				
92	The currently married living war veteran requires or will require long term care services				
93	Current non-veteran spouse of a living war veteran requires or will require long term care services				
94	The surviving spouse of a war veteran requires or will require long term care services				
95	Surviving spouse of a war veteran did not remarry after November 1, 1980 even if single				
96	Surviving single spouse of a war veteran terminated a remarriage before November 1, 1990				
97	Current or anticipated long term care services are provided by a family member other than the spouse	Yes	No	Yes	No

Link Title "Evaluation and Information Request Form"

We designed this form to help you do a more thorough job as a planner for people in their later lives.

When you meet with an aging senior client, you are almost always dealing with the children of that person or with a younger family member who is helping that person. Once you have successfully helped the aging senior with the issues that need to be solved, you will have created a great deal of credibility and trust with the family member with whom you are working. This rapport that you have developed will also allow you to work with the children or the younger family members for retirement planning. The purpose of doing a retirement planning survey is to help these individuals – who are typically younger than the aging seniors – to solve different problems they are facing with retirement decisions. You can use this form to generate that planning approach or simply convince them to fill out the questionnaire without using the form.

Planning Strategies for Retirement

Evaluation and Information Request

Please indicate the areas of concern to you or that you would like more information on.

<p>Deciding When to Retire <i>(Check all that apply)</i></p> <ul style="list-style-type: none"><input type="checkbox"/> Determining when to retire<input type="checkbox"/> Decisions concerning medical insurance<input type="checkbox"/> Medicare private insurance programs<input type="checkbox"/> Living on less, downsizing and budgeting<input type="checkbox"/> Understanding employer pension plan options	<p>Finding the Best Place to Live <i>(Check all that apply)</i></p> <ul style="list-style-type: none"><input type="checkbox"/> Identification & cost of various living arrangements<input type="checkbox"/> Buying and selling a personal residence<input type="checkbox"/> Identifying independent living & adult communities<input type="checkbox"/> Downsizing and moving services<input type="checkbox"/> Advice for the best living arrangement
<p>Planning for Long Term Care & Death of a Partner <i>(Check all that apply)</i></p> <ul style="list-style-type: none"><input type="checkbox"/> Long Term Care Insurance<input type="checkbox"/> Helping a loved one with personal needs at home<input type="checkbox"/> Supervision or monitoring of a loved one<input type="checkbox"/> Better medical health care for a loved one<input type="checkbox"/> Monitoring or alert systems<input type="checkbox"/> Shopping, errands, transportation and so on<input type="checkbox"/> Home maintenance, yard care and chores<input type="checkbox"/> Planning for the death of a partner	<p>Investments, Assets and Retirement Income <i>(Check all that apply)</i></p> <ul style="list-style-type: none"><input type="checkbox"/> Asset allocation for employer retirement accounts<input type="checkbox"/> Deciding when to take Social Security<input type="checkbox"/> Postretirement asset allocation strategies<input type="checkbox"/> Constructing income from retirement savings<input type="checkbox"/> Asset preservation strategies<input type="checkbox"/> Strategies to protect assets from Medicaid<input type="checkbox"/> Preplanning for burial and funeral<input type="checkbox"/> Retirement tax strategies for IRAs and 401(k)s
<p>Preserving Assets and Government Funding <i>(Check all that apply)</i></p> <ul style="list-style-type: none"><input type="checkbox"/> Medicaid pre-planning and preservation of assets<input type="checkbox"/> Veterans benefits for health care and disability<input type="checkbox"/> Using a reverse mortgage for income or paying debt<input type="checkbox"/> Government care funding and service programs<input type="checkbox"/> Planning ahead with insurance or savings programs<input type="checkbox"/> Restructuring existing insurance for cost savings	<p>Legal Issues <i>(Check all that apply)</i></p> <ul style="list-style-type: none"><input type="checkbox"/> Trusts, wills, living wills and powers of attorney<input type="checkbox"/> Accelerated Medicaid eligibility by preserving assets<input type="checkbox"/> Probate an estate<input type="checkbox"/> Trusts for loved ones with special needs<input type="checkbox"/> Representation in family disputes<input type="checkbox"/> Special gifting and trust strategies to save taxes

Identify topics in the space below you would like to hear discussed in more detail.

I would like to receive personal direction or advice at no cost to me: Yes No

Your name: _____

Best phone number to contact you for your personal request for assistance: () _____

Your email to contact you about your personal request: _____

Best time to call to discuss your request over the phone: _____

Would you recommend this workshop to someone else? Yes No

What can we do to improve the workshop?

The form can also be used with practitioners or providers in the senior market who are providing you referrals. These senior service practitioners or providers would have the children or family members of their customers or clients fill out this form and then the form would be given to you as a referral. The reason that your network of practitioners or providers will provide you referrals is that in return you will be generating new business for these individuals.

Link Title "Instructions for Using the System to Generate a Retirement Planning Survey for Your Client" This instruction set has a slightly different title for the same instruction set that you are currently reading. They are the same instructions. The reason for the slightly different title from the title of this document is to encourage you to open the instructions so that they can help you.

Link Title "Understand How the Retirement Planning Survey Approach Will Make Sales to the Children of Aging Seniors" This link will open a short article orienting you as to why a planning approach to making sales with aging seniors and with their children works so much better than a traditional sales approach. Please read this article to gain a better understanding of how this system can make you more successful with your sales and expand your business.

Section #3 Title: “Life Resource Analysis For Aging Seniors” – When to Use This Tool

The tools in this section are designed to help you prepare a “Life Resource Analysis”

The “Life Resource Analysis” – produced jointly from the “Life Resource Analysis Questionnaire” and the “Planner Input Form” both found in this section – is an in-depth planning approach to allow you to explore in detail many of the issues challenging aging seniors and their families.

Life Resource Analysis - For Aging Seniors

A **Life Resource Analysis** goes into much more depth than a Life Resource Survey. The Analysis specifically addresses insurance coverage, a reverse mortgage quote, a life settlement, qualifying for VA benefits, pre-planning for Medicaid, planning for the death of a spouse, asset preservation, divestment strategies, family care agreements, legal arrangements and much more. This in-depth planning (which includes charts and graphs) offers a perfect opportunity for you to charge a substantial planning fee for those clients who would appreciate this approach.

The Analysis will be created by the National Care Planning Council for \$95.00. Complete the Analysis Questionnaire and Planner Input PDFs below and email each PDF to the NCPC.

[Open the Life Resource Analysis Questionnaire \(PDF\)](#)

[Open the Planner Input Form \(PDF\)](#)

[Client Letter of Agreement - Sample \(Word\)](#)

[Evaluation and Information Request Form \(PDF\)](#) - Used to generate referrals

[Instructions for Using the System to Generate a Life Resource Analysis](#)

[Understand How the Life Resource Analysis Approach Will Make Sales and Create Planning Fees](#)



A Life Resource Analysis is very similar to a Life Resource Survey, but goes into much more depth than a Life Resource Survey. In addition to up to 65 different recommendations and strategies brought out through this process, the Analysis also specifically addresses the following:

- using a care manager,
- reviewing all insurance coverage,
- using a reverse mortgage,
- understanding the potential of a life settlement,
- qualifying for VA benefits,
- pre-planning for Medicaid,
- planning for the death of a spouse,
- addressing the need for asset preservation,
- utilizing various divestment strategies,
- setting up and understanding family care agreements and
- creating specific legal arrangements such as trusts, advance directives and wills.

This in-depth planning is much more detailed than a Life Resource Survey and covers up to 65 different potential issues with particular emphasis on those listed above. The analysis includes charts

and graphs as well as detailed instructions for caregiving issues and also includes a 176 page reference guidebook on all care planning issues.

A Life Resource Analysis offers a perfect opportunity for you to charge a substantial planning fee for those clients who would appreciate this approach. You will also uncover the need for a variety of products and services, many of which you will provide yourself.

A Life Resource Analysis offers a perfect opportunity for you to charge a substantial planning fee for those clients who would appreciate this approach. You will also uncover the need for a variety of products and services, many of which you will provide yourself.

The Analysis is created by the National Care Planning Council for \$95.00. Complete the Analysis Questionnaire and Planner Input PDFs below and email each PDF to the NCPC. Turnaround to produce an analysis is about a week.

Section #3 Title: "Life Resource Analysis For Aging Seniors" – Using the Links

We will discuss each of the 5 links below.

1. "Open the Life Resource Analysis Questionnaire"
2. "Open the Planner Input Form"
3. "Client Letter of Agreement"
4. "Evaluation and Information Request Form"
5. "Instructions for Using the System to Generate a Life Resource Analysis"
6. "Understand How the Life Resource Analysis Approach Will Make Sales & Create Planning Fees"

Life Resource Analysis - For Aging Seniors

A **Life Resource Analysis** goes into much more depth than a Life Resource Survey. The Analysis specifically addresses insurance coverage, a reverse mortgage quote, a life settlement, qualifying for VA benefits, pre-planning for Medicaid, planning for the death of a spouse, asset preservation, divestment strategies, family care agreements, legal arrangements and much more. This in-depth planning (which includes charts and graphs) offers a perfect opportunity for you to charge a substantial planning fee for those clients who would appreciate this approach.

The Analysis will be created by the National Care Planning Council for \$95.00. Complete the Analysis Questionnaire and Planner Input PDFs below and email each PDF to the NCPC.

[Open the Life Resource Analysis Questionnaire \(PDF\)](#)

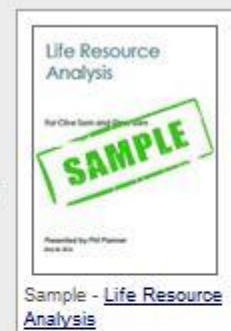
[Open the Planner Input Form \(PDF\)](#)

[Client Letter of Agreement - Sample \(Word\)](#)

[Evaluation and Information Request Form \(PDF\)](#) - Used to generate referrals

[Instructions for Using the System to Generate a Life Resource Analysis](#)

[Understand How the Life Resource Analysis Approach Will Make Sales and Create Planning Fees](#)



Link Titles "Open the Life Resource Analysis Questionnaire"/"Open the Planner Input Form"

These 2 links will open up the forms necessary to generate a life resource analysis. You will submit these forms to the National Care Planning Council. A specialist with the NCPC will electronically insert the data from these two forms into a software program to generate a Life Resource Analysis Report.

This report goes into much more depth on various issues faced by aging seniors. This additional in-depth planning is discussed in the just previous portion of this document.

The "Life Resource Analysis Questionnaire" is a PDF form fill document. It must be filled out in form fill mode and sent as an email attachment to the NCPC. Likewise the other document titled "Planner Input Form" is also a PDF form fill document and should be filled out in form fill mode and included in the attachment sent to the NCPC. You must open, fill out and save each of these documents in Adobe Acrobat or Adobe Acrobat Reader. If you open it and fill it out in any other program, it will not save properly. Our software converts the data in the form fill mode into data that can be inserted directly into the software. We will not accept a questionnaire in any other form and will have you fill it out properly before we do an analysis. We need both documents in order to complete an analysis.

We charge \$95 to produce an analysis and the turnaround is no more than a week.

LIFE RESOURCE ANALYSIS QUESTIONNAIRE				
Personal and Contact Information		Client	Spouse (If Applicable)	
1	First Name			
2	Middle Name			
3	Last Name			
4	Birth Date			
5	Current Age			
6	Home Phone			
7	Cell Phone			
8	Email			
9	Street Address			
10	Second Address Line			
11	City			
12	State			
13	Zip			
14	Family Representative Name and Phone Number			
15	Caregiver Name and Phone Number			
Children Names	Phone	Age	Street Address, City and State	
16				
17				
18				
19				
20				
21				
22				

Life Resource Analysis
Date: Month XX, XXXX

Planner Input for
Client's Name

Link Title "Client Letter of Agreement"

Even though we only provide you a link to this document in the section 3 on the left side of the homepage, we believe that this document could be very useful and in some cases very important to use with all your planning. This is a three page document in Word format which allows you to modify it for your particular needs. If you are charging a fee, we highly suggest that you use this document or a modified version of it with your planning client. There are 2 reasons for this.

The first applies to your licensing to provide advice. If you are not an attorney, you cannot provide legal advice. If you are not an investment advisor or attorney you cannot provide investment advice. If you are not licensed with the IRS, you cannot provide tax advice. And so on. This document covers what we have just iterated. Of course, you must comply with the provisions and not provide advice for which you are not licensed.

The second reason pertains to the sale of insurance products. If as a result of your planning there will be an insurance sale and you charge a fee for the planning, in most states this is considered either a conflict of interest or a double commission. Many states recognize the fact that insurance agents do provide fee-based planning and there are provisions in the code that require that this planning must be at arms length. This means that the fee that you charge in the planning cannot incorporate an insurance product sale or even a solicitation for a sale. The way you approach this is to do the planning as an entirely different activity and if there is an insurance sale involved, you must change hats, disclose that you are an agent, that the sale is not part of the plan but can solve some of the issues with the planning and that you would make a commission from the sale. Those states with the code also require a written agreement that spells out the arm's-length understanding between the client and the planner.

In other states, the insurance code does not specifically address charging a fee for planning and making an insurance sale. You need to decide for yourself or find legal advice as to how you should approach this or if you should just not charge a fee at all.

If you decide to charge a fee to do a life resource survey or a retirement planning survey, this same document can be used for that purpose as well.

Letter of Agreement Life Resource Planning

This is an agreement between _____ ("We" or "Us")
and _____ ("You") for services to be rendered by us to you.

1. The Plan. You agree that we will develop and prepare a written plan for optimizing yours and your spouse's care resources -- when applicable -- for your final years of life. You will pay us a fee for developing this Plan. The resources we will examine may be any number or all of the following:

1. Income
2. Assets
3. Health
4. Support
5. Shelter

2. Goals of the Plan. We will give you recommendations pertaining to any or all of the goals outlined below that may be unique for your situation.

1. Identify Government Income and Care Support Programs
2. Protect and Preserve Assets
3. Facilitate Favorable Outcomes for Health, Medical Issues and Final Preparations
4. Maximize Family and Community Support
5. Find the Right Living Arrangements

3. Our Services. Our services include consultations, drafting and recommendations of a coordinated Plan designed to incorporate the goals above as they fit your particular situation.

4. Your Goals. Your Plan will be unique for you and will be based on preferences you express. You will fill out an initial questionnaire and answer questions relating to your particular needs. We will review this questionnaire with you and as a result of our review together, you will decide the extent and the scope of the planning that we do for you. Our fee will be based on the extent of the planning that we perform as a result of the outcome you want to achieve

5. Scope. The scope of this Plan is strictly limited to advice relating to the goals outlined above. If your Plan demonstrates additional needs beyond the scope of our advice, we will recommend suitable individuals or companies to help you meet these needs. You are responsible for paying

Link Title "Evaluation and Information Request Form"

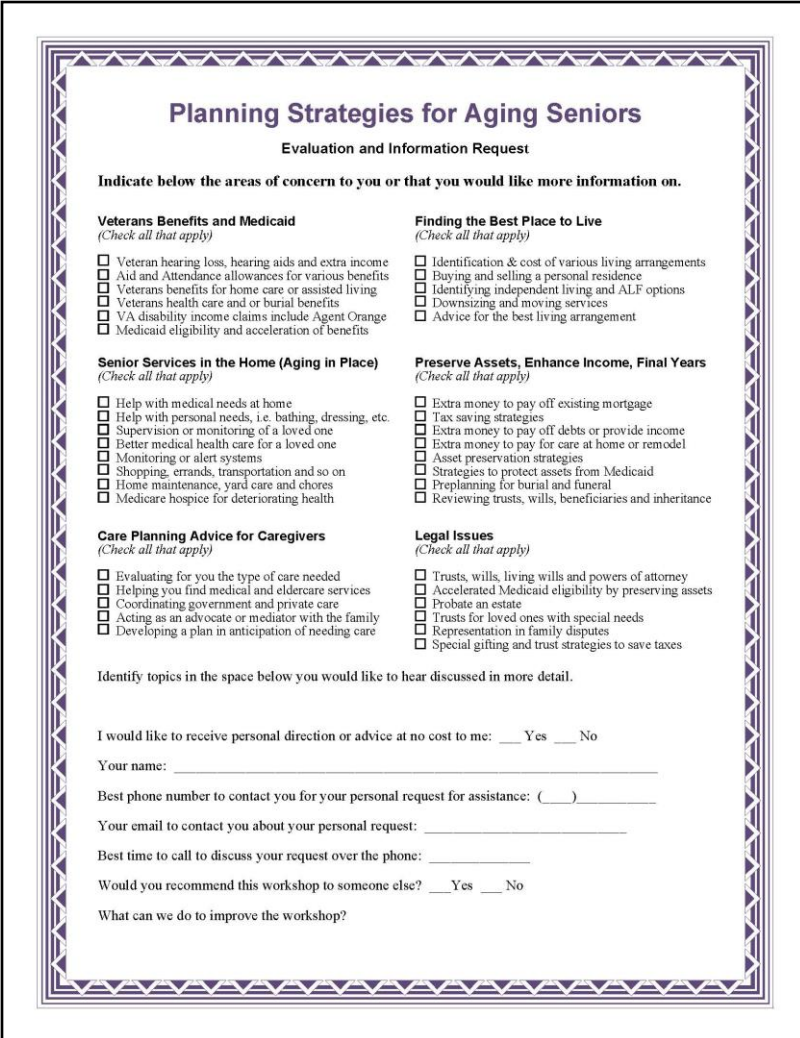
We designed this form as part of our "Successful Senior Marketing" (SSM) sales package. If you are looking for an effective marketing tool to generate candidates for life resource planning or for retirement planning, our marketing package will do that for you. You can contact the National Care Planning Council at 800-989-8137 or account@longtermcarelink.net to learn more about the marketing system. We also believe this form can be an effective way for you to generate leads for your planning without the marketing system.

When people attend a presentation that you give, either using our slide presentations in the SSM package or a presentation that you have put together yourself, these attendees will be given this form and instructed to fill it out before they leave. We have found that the form works quite well in generating interest in meeting with you to do some planning.

The form can also be used with practitioners or providers in the senior market who are providing you referrals. These senior service practitioners or providers would have their customers or clients fill out this form and then the form would be given to you as a referral. The reason that your network of practitioners or providers will provide you referrals is that in return you will be generating new business for these individuals.

Link Title "Instructions for Using the System to Generate a Life Resource Analysis" This instruction set has a slightly different title for the same instruction set that you are currently reading. They are the same instructions. The reason for the slightly different title from the title of this document is to encourage you to open the instructions so that they can help you.

Link Title "Understand How the Life Resource Analysis Approach Will Make Sales and Create Planning Fees" This link will open a short article orienting you as to why a planning approach to making sales with aging seniors and with their children works so much better than a traditional sales approach. Please read this article to gain a better understanding of how this system can make you more successful with your sales and expand your business.



Planning Strategies for Aging Seniors

Evaluation and Information Request

Indicate below the areas of concern to you or that you would like more information on.

Veterans Benefits and Medicaid <i>(Check all that apply)</i>	Finding the Best Place to Live <i>(Check all that apply)</i>
<input type="checkbox"/> Veteran hearing loss, hearing aids and extra income <input type="checkbox"/> Aid and Attendance allowances for various benefits <input type="checkbox"/> Veterans benefits for home care or assisted living <input type="checkbox"/> Veterans health care and or burial benefits <input type="checkbox"/> VA disability income claims include Agent Orange <input type="checkbox"/> Medicaid eligibility and acceleration of benefits	<input type="checkbox"/> Identification & cost of various living arrangements <input type="checkbox"/> Buying and selling a personal residence <input type="checkbox"/> Identifying independent living and ALF options <input type="checkbox"/> Downsizing and moving services <input type="checkbox"/> Advice for the best living arrangement
Senior Services in the Home (Aging in Place) <i>(Check all that apply)</i>	Preserve Assets, Enhance Income, Final Years <i>(Check all that apply)</i>
<input type="checkbox"/> Help with medical needs at home <input type="checkbox"/> Help with personal needs, i.e. bathing, dressing, etc. <input type="checkbox"/> Supervision or monitoring of a loved one <input type="checkbox"/> Better medical health care for a loved one <input type="checkbox"/> Monitoring or alert systems <input type="checkbox"/> Shopping, errands, transportation and so on <input type="checkbox"/> Home maintenance, yard care and chores <input type="checkbox"/> Medicare hospice for deteriorating health	<input type="checkbox"/> Extra money to pay off existing mortgage <input type="checkbox"/> Tax saving strategies <input type="checkbox"/> Extra money to pay off debts or provide income <input type="checkbox"/> Extra money to pay for care at home or remodel <input type="checkbox"/> Asset preservation strategies <input type="checkbox"/> Strategies to protect assets from Medicaid <input type="checkbox"/> Preplanning for burial and funeral <input type="checkbox"/> Reviewing trusts, wills, beneficiaries and inheritance
Care Planning Advice for Caregivers <i>(Check all that apply)</i>	Legal Issues <i>(Check all that apply)</i>
<input type="checkbox"/> Evaluating for you the type of care needed <input type="checkbox"/> Helping you find medical and eldercare services <input type="checkbox"/> Coordinating government and private care <input type="checkbox"/> Acting as an advocate or mediator with the family <input type="checkbox"/> Developing a plan in anticipation of needing care	<input type="checkbox"/> Trusts, wills, living wills and powers of attorney <input type="checkbox"/> Accelerated Medicaid eligibility by preserving assets <input type="checkbox"/> Probate an estate <input type="checkbox"/> Trusts for loved ones with special needs <input type="checkbox"/> Representation in family disputes <input type="checkbox"/> Special gifting and trust strategies to save taxes

Identify topics in the space below you would like to hear discussed in more detail.

I would like to receive personal direction or advice at no cost to me: Yes No

Your name: _____

Best phone number to contact you for your personal request for assistance: (____) _____

Your email to contact you about your personal request: _____

Best time to call to discuss your request over the phone: _____

Would you recommend this workshop to someone else? Yes No

What can we do to improve the workshop?

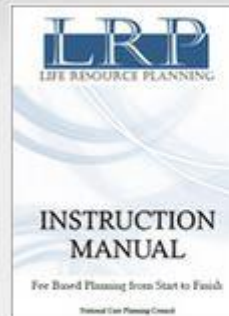
Using the Four Sections in the Right Panel on the Homepage

Section Title "Instruction Manual for Life Resource Planning"

This 98 page instruction manual goes into much more detail on the philosophy behind Life Resource Planning as well as discussing strategies for finding potential candidates for the planning process.

The manual also goes into the strategy of using the aid and attendance veterans benefit as a way to do this type of planning. Approximately 20% of all seniors meet the requirement for being a war veteran or the surviving spouse of a war veteran. A few of the practitioners who do this planning focus entirely on veterans and charge a fee for the planning as a way to make income in addition to sales of products and services.

Instruction Manual for Life Resource Planning (PDF)



This [98 page instruction manual](#) describes the life resource planning process for aging seniors and how it results in potential planning fees and product or service

sales. Also covered in this manual are instructions for organizing a local planning Council and building your practice around the life resource planning concept.

Section "Training Videos for Life Resource Planning"

This section contains more in-depth training on the strategies and philosophy behind Life Resource Planning. In the future, as we continue to produce webinars specific to the planning process, we will include them on the page where this link opens.

Training Videos for Life Resource Planning

Go to our [video orientation page](#) to view the following training videos:

- [Introduction to Life Resource Planning](#)
- [Overview to Life Resource Planning](#)
- [Step-By-Step Demonstrations of the Life Resource Planning Process](#)
- [Interviews with Bruce Lybbert](#)

Section "Support Tools for Planning and Sales"

This section contains 3 types of support tools. The first type are calculators that are either Excel programs or online. Most of these calculators will be used for the retirement planning part of your approach. However, some of the calculators are also useful for Life Resource Planning. In particular the online quote for a reverse mortgage is a very powerful and useful tool. The other support tools include PDF documents which you can use as handouts, but which are designed primarily for you to include in your planning documents. Finally, we provide some online free surveys and checklists. See more below.

Support Tools for Planning and Sales

Go to our [support tools page](#) for using a variety of planning tools to help you better support the planning process. These [tools](#) include checklists, handouts and booklets for your clients, presentation guidebooks and financial calculators. We are in the process of adding new tools all the time. If you don't find the particular tool you are looking for, give us some time and we will add it. Or if you have a suggestion for something that would help you with your planning and sales please let us know and we will consider adding it to our list.

Section "Textbooks for Additional Background Knowledge"

We realize that many of you do not have a thorough background on all of the issues facing aging seniors and their families. We provide you a free textbook on this subject entitled "How to Deal with 21 Critical Issues Facing Aging Seniors." If you have any questions concerning any of the recommendations or strategies produced by the Life Resource Survey Questionnaire, we suggest that you open the textbook and research the appropriate section. At some point, we will also have a textbook for doing the retirement planning titled "Understanding Retirement Planning Issues."

Textbooks for Additional Background Knowledge

For those of you who could benefit from a better knowledge base for doing this type of planning, we provide the following textbooks:

- [How to Deal with 21 Critical Issues Facing Aging Seniors](#)
- Understanding Retirement Planning Issues (coming soon).








Separate Page "Support Tools for Planning and Sales"

We would like to go into a little bit more depth on the page entitled "Support Tools for Planning and Sales." As mentioned above, there are 3 categories of tools on this page. The first are calculators which are primarily useful for retirement planning, but can also be used to assist you with Life Resource Planning. In this description, we would like to focus primarily on the tools that are found in the right panel on this page called "Handouts and Brochures." These handouts –which contain many pages – are yours to use in the to enhance the planning process. However, the documents are also given to you so that you can include them in the planning reports by putting them in a cover sheet or in a binder separated by tabs. We will discuss in the sections below, which of these you should use under which conditions and with which kinds of plans. Some of these you would only use for plans for which you charge a fee as it can be very expensive to provide hundreds of pages free of charge including a binder and separation tabs.

Support Tools for Planning and Sales

Calculators

These calculators (excel and outside links) will help you provide a more detailed analysis for your planning clients.

 IRA Versus Roth Calculator	 How Long Retirement Savings Will Last
 Retirement Contributions Needed to Fund a Given Amount of Retirement Income	 Retirement Spending Calculator
 The Ultimate Retirement Calculator	 Retirement Income Withdrawal Calculator
 Gary Beene Retirement Calculator	 AARP – When to Take Social Security Calculator
 Immediate Annuity Income Quotes	 Reverse Mortgage Calculator
 Vanguard Retirement Income Calculator	 MarketWatch Retirement Income Calculator
 T Rowe Price Retirement Income Calculator	 MRD – Minimum Required Distribution Calculator
 Roth Conversion Evaluator	 Roth Versus Traditional IRA Calculator
 401K Planner (excel)	 Care Loan Payoff Calculator (excel)
 IRA Calculator (excel)	 Loan Payoff Calculator (excel)
 Mortgage Payoff Calculator (excel)	 Mortgage Reduction with Biweekly Payments (excel)
 Mortgage Refinance Analysis (excel)	 Personal Budget Option 1 (excel)
 Personal Budget Option 2 (excel)	 Personal Budget Option 3 (excel)
 Personal Income, Assets and Expenses (excel)	 Pre Retirement Planner (excel)
 Retirement Savings Calculator Option 1 (excel)	 Retirement Savings Calculator Option 2 (excel)
 Snowball Debt Payoff Plan (excel)	

Checklists and Surveys

These checklists and surveys are designed to help you zero-in on retirement planning issues for your clients.

Budget Data-Gathering ([PDF](#) | [Word](#))

Handouts and Brochures

You have our permission to print these handouts and brochures to share with your clients (non-commercial use only).




[Community Solutions for Eldercare \(PDF\)](#)
57 pages
by Thomas Day
National Care Planning Council.



[Dealing with the Challenges of an Aging Body \(PDF | Word\)](#)
60 pages
by Thomas Day
National Care Planning Council.



[The Family Care Plan and Caregiving Agreement \(PDF\)](#)
15 pages
by Thomas Day
National Care Planning Council.



[Understanding the Fundamentals of Life Resource Planning \(PDF\)](#)
176 pages
by Thomas Day
National Care Planning Council.

Generating a Report from the Life Resource Survey Questionnaire

To access this online questionnaire page, use the green button under Section 1 entitled "Life Resource Survey – Online Questionnaire." You also see here displayed the letter of agreement that we furnish in Section 3. You do not necessarily have to complete a Life Resource Survey at no charge. You can certainly charge a fee for this planning even if it is not a very large fee. This would help you offset the cost of materials when you do the presentation of the report. If you charge a fee, we highly recommend that you use a letter of agreement such as the one that we furnish you. Such an agreement, might help you avoid any repercussions from licensing agencies in case you receive scrutiny based on what you are doing. On the next page, we will discuss in more detail the various buttons on the survey questionnaire page.

Filling out the questionnaire is pretty straightforward. Once you make an entry and click off of it, it is saved in the database. Notice that you have a box to click if there is a spouse and that will provide additional windows for you to fill out.

**Letter of Agreement
Life Resource Planning**

This is an agreement between _____ ("We" or "Us")
and _____ ("You") for services to be rendered by us to you.

1. The Plan. You agree that we will develop and prepare a written plan for optimizing yours and your spouse's care resources -- when applicable -- for your final years of life. You will pay us a fee for developing this Plan. The resources we will examine may be any number or all of the following:

1. Income
2. Assets
3. Health
4. Support
5. Shelter

2. Goals of the Plan. We will give you recommendations pertaining to any or all of the goals outlined below that may be unique for your situation.

1. Identify Government Income and Care Support Programs
2. Protect and Preserve Assets
3. Facilitate Favorable Outcomes for Health, Medical Issues and Final Preparations
4. Maximize Family and Community Support
5. Find the Right Living Arrangements

3. Our Services. Our services include consultations, drafting and recommendations of a coordinated Plan designed to incorporate the goals above as they fit your particular situation.

4. Your Goals. Your Plan will be unique for you and will be based on preferences you express. You will fill out an initial questionnaire and answer questions relating to your particular needs. We will review this questionnaire with you and as a result of our review together, you will decide the extent and the scope of the planning that we do for you. Our fee will be based on the extent of the planning that we perform as a result of the outcome you want to achieve

5. Scope. The scope of this Plan is strictly limited to advice relating to the goals outlined above. If your Plan demonstrates additional needs beyond the scope of our advice, we will recommend suitable individuals or companies to help you meet these needs. You are responsible for paying


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- 
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- 
- 
- Marvin Smith
- 
- Frank Barney
- 
- Mark Hardy
- 
-

 **Life Resource Survey Questionnaire**

Name of Planner: Tom Day

Personal and Contact Information

*First Name	<input type="text" value="Marvin"/>	Middle Name	<input type="text"/>	
*Last Name	<input type="text" value="Smith"/>	*Birth Date	<input type="text" value="mm/dd/yyyy"/>	
*Age	<input type="text" value="77"/>	Home Phone	<input type="text"/>	
Cell Phone	<input type="text"/>	Email	<input type="text"/>	
*Street Address	<input type="text" value="123 North St."/>	Second Address Line	<input type="text"/>	
*City	<input type="text" value="Duluth"/>	*State	<input type="text" value="Alabama"/>	
*Zip	<input type="text" value="32326"/>	Family Representative Name	<input type="text"/>	
Caregiver Name	<input type="text"/>	Spouse	<input checked="" type="checkbox"/> (Click if you have a Spouse)	

* Required Fields

- Spouse Information
- Children Names and Contact Information
- Plans, Preparations and Goals
- Planning for Eldercare (Long Term Care)
- Income, Assets and Costs (Combined Household - Client and Spouse)

Using the Various Buttons on the Questionnaire

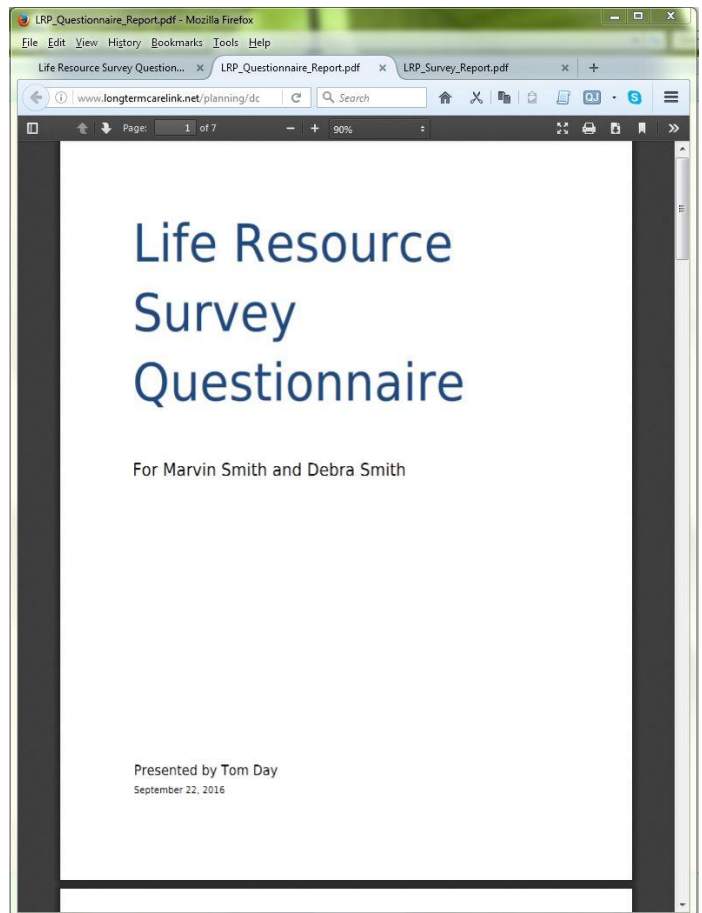
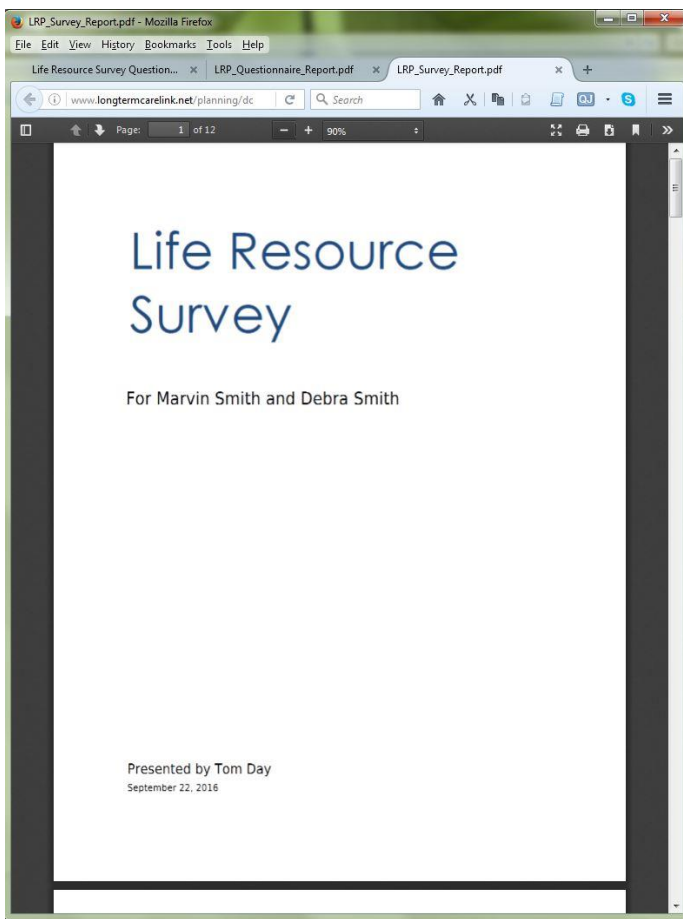
The first button on the left side with the shape of the house takes you back to the homepage. The second button on the left side with the two arrows in a circle will reset the entire questionnaire and blank out all of the fields. There is also a reset button inside of each section in the questionnaire to reset just the information in that section. The third button on the left side, which is a red circle, will log you out of the entire system. There are 4 more buttons on the left side that have little up arrows in them. Each of these buttons represents a different questionnaire which you have filled out and which will be saved in the database under the name of the client. You see in this illustration, 3 questionnaires that have been saved with the first and last name of the clients. The fourth questionnaire is still blank and in this case, you could click on that button, open it and generate a new questionnaire for a new client. If you have used all 4 questionnaires with client information, simply open the one which you no longer need and click the reset button to blank it out and start with a new client.

At the bottom of the questionnaire are two buttons. One called "Generate Report" and the other called "Print Questionnaire." The report button will generate a PDF document that represents the entire survey for that client. Further on in these instructions you will see some samples of the documents or you can examine a sample survey report on the homepage under each section for that particular report. There are two radio buttons associated with generating a report. The first of these buttons will allow you to open the report directly on your computer instead of opening it in a browser. This will only happen if you have Adobe Acrobat or Adobe Acrobat Reader installed on your computer and if you allow your browser in some cases to open it outside of the browser. The other option is to simply open it in the browser as a PDF document. All current browsers, if you have the updated versions, are capable of doing this. You then download the document to save it on your computer, laptop or tablet. If you can't figure it out on your particular browser, holding down at the same time the keys Ctrl + S will usually do the trick. The option to print the questionnaire is important. Our database cannot save hundreds of questionnaires for each of you. It is also not possible to save the questionnaire as a file on your computer in the form you see below. The only way you can save a questionnaire from a client in order to retrieve it in the future is to print out a copy of the questionnaire with all of the information and all of the boxes checked for that particular client. If you need to regenerate a report, you would use that PDF file to create a substitute questionnaire using the online form below.

The screenshot shows the NCPC Life Resource Survey Questionnaire interface. On the left is a sidebar with icons for home, reset, log out, and client selection. The main content area displays a list of questionnaire sections for three clients: Marvin Smith, Frank Barney, and Mark Hardy. At the bottom, there are radio buttons for "Open as PDF" and "Open In Browser", and two buttons: "Generate Report" and "Print Questionnaire". A "Name of Planner: Tom Day" field is visible in the top right.

What you get when you generate a report or print a questionnaire

These 2 examples that you see below were generated as PDF documents in the Firefox browser. They all render a little differently in each browser such as Chrome, Internet Explorer or Safari. To save the documents on your device, just use the procedure that your browser requires for saving as a PDF file. If you have a hard time figuring out how to save them, for most browsers, holding down the keyboard keys at the same time – Ctrl +S – will usually generate a save window. Some versions of Internet Explorer require holding down 3 keys at the same time – Ctrl +S + Shift.



Generating a Report from the Retirement Planning Questionnaire

To access this online questionnaire page, use the green button under Section 2 entitled "Retirement Planning Survey – Online Questionnaire." You also see here displayed the letter of agreement that we furnish in Section 3. You do not necessarily have to complete a Retirement Planning Survey at no charge. You can certainly charge a fee for this planning even if it is not a very large fee. This would help you offset the cost of materials when you do the presentation of the report. If you charge a fee, we highly recommend that you use a letter of agreement such as the one that we furnish you. Such an agreement, might help you avoid any repercussions from licensing agencies in case you receive scrutiny based on what you are doing. On the next page, we will discuss in more detail the various buttons on the survey questionnaire page.

Filling out the questionnaire is pretty straightforward. Once you make an entry and click off of it, it is saved in the database. Notice that you have a box to click if there is a spouse and that will provide additional windows for you to fill out.

**Letter of Agreement
Life Resource Planning**

This is an agreement between _____ ("We" or "Us")
and _____ ("You") for services to be rendered by us to you.

1. The Plan. You agree that we will develop and prepare a written plan for optimizing yours and your spouse's care resources -- when applicable -- for your final years of life. You will pay a fee for developing this Plan. The resources we will examine may be any number or all of the following:

1. Income
2. Assets
3. Health
4. Support
5. Shelter

2. Goals of the Plan. We will give you recommendations pertaining to any or all of the goals outlined below that may be unique for your situation.


1. Identify Government Income and Care Support Programs
2. Protect and Preserve Assets
3. Facilitate Favorable Outcomes for Health, Medical Issues and Final Preparations
4. Maximize Family and Community Support
5. Find the Right Living Arrangements

3. Our Services. Our services include consultations, drafting and recommendations of a coordinated Plan designed to incorporate the goals above as they fit your particular situation.

4. Your Goals. Your Plan will be unique for you and will be based on preferences you express. You will fill out an initial questionnaire and answer questions relating to your particular needs. We will review this questionnaire with you and as a result of our review together, you will decide the extent and the scope of the planning that we do for you. Our fee will be based on the extent of the planning that we perform as a result of the outcome you want to achieve

5. Scope. The scope of this Plan is strictly limited to advice relating to the goals outlined above. If your Plan demonstrates additional needs beyond the scope of our advice, we will recommend suitable individuals or companies to help you meet these needs. You are responsible for paying

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Retirement Planning Survey Questionnaire

National Care Planning Council

Name of Planner: Tom Day

Personal and Contact Information

*First Name	<input type="text" value="Ralph"/>	Middle Name	<input type="text" value="Ebenezer"/>	
*Last Name	<input type="text" value="Jones"/>	*Birth Date	<input type="text" value="mm/dd/yyyy"/>	
*Age	<input type="text" value="60"/>	Home Phone	<input type="text" value="666-555-4444"/>	
Cell Phone	<input type="text" value="222-111-3333"/>	Email	<input type="text" value="Ralph@e-mail.com"/>	
*Street Address	<input type="text" value="574 E. 2100 S."/>	Second Address Line	<input type="text" value="Apartment 2"/>	
*City	<input type="text" value="Crawford"/>	*State	<input type="text" value="North Dakota"/>	
*Zip	<input type="text" value="21212"/>	Spouse	<input checked="" type="checkbox"/> (Click if you have a Spouse)	

*** Required Fields**

Spouse Information

Children Names and Contact Information

Plans, Preparations and Goals








Income, Assets and Costs (Combined Household - Client and Spouse)

Veterans Benefits

Using the Various Buttons on the Questionnaire

The first button on the left side with the shape of the house takes you back to the homepage. The second button on the left side with the two arrows in a circle will reset the entire questionnaire and blank out all of the fields. There is also a reset button inside of each section in the questionnaire to reset just the information in that section. The third button on the left side, which is a red circle, will log you out of the entire system. There are 4 more buttons on the left side that have little up arrows in them. Each of these buttons represents a different questionnaire which you have filled out and which will be saved in the database under the name of the client. You see in this illustration, 3 questionnaires that have been saved with the first and last name of the clients. The fourth questionnaire is still blank and in this case, you could click on that button, open it and generate a new questionnaire for a new client. If you have used all 4 questionnaires with client information, simply open the one which you no longer need and click the reset button to blank it out and start with a new client.

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NCPC Retirement Planning Survey Questionnaire Name of Planner: Tom Day
National Care Planning Council

Personal and Contact Information

Spouse Information

Children Names and Contact Information

Plans, Preparations and Goals

Income, Assets and Costs (Combined Household - Client and Spouse)

Veterans Benefits

Open as PDF Open In Browser

Generate Report **Print Questionnaire**

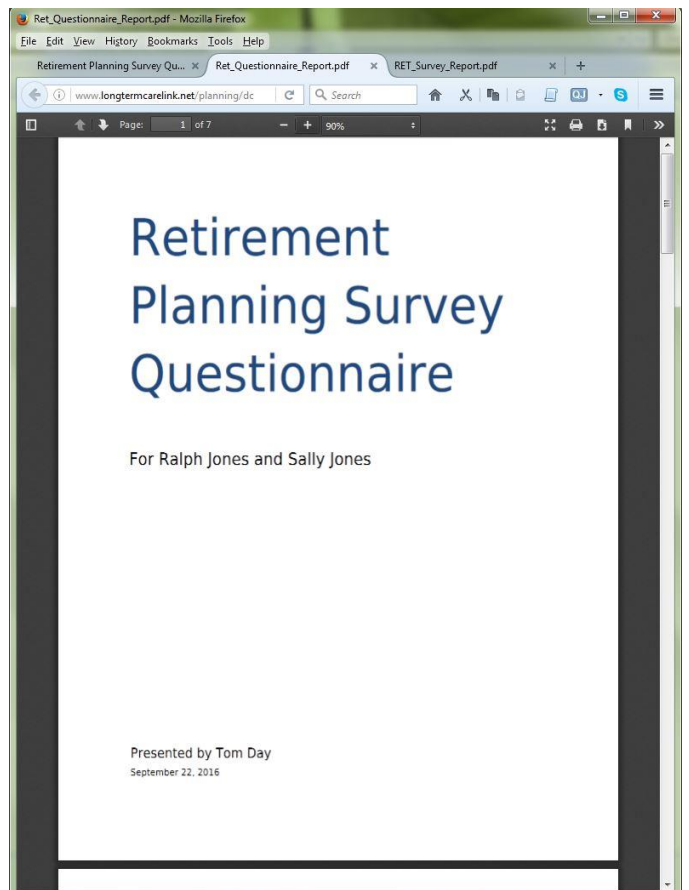
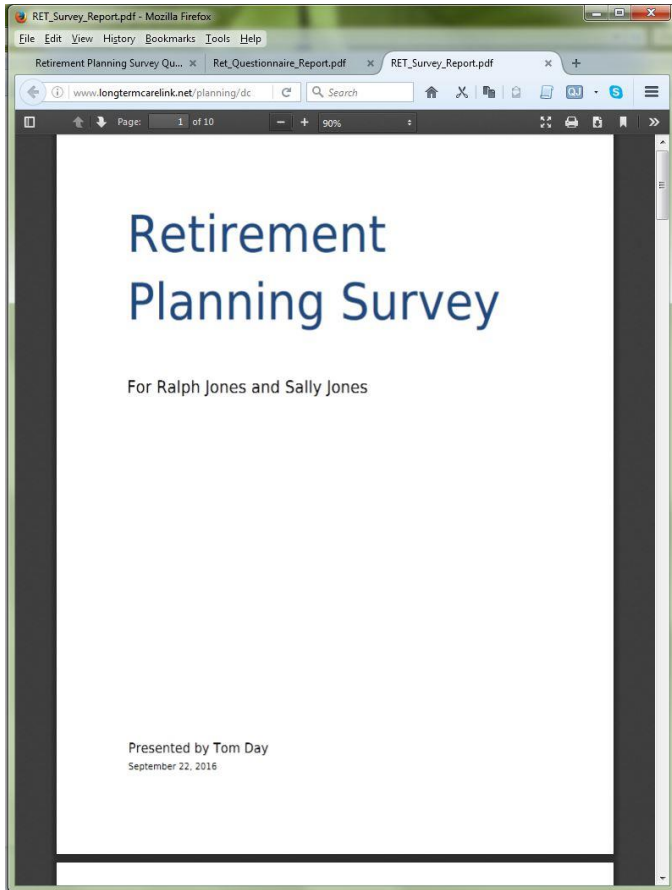
Ralph Jones

Mary Marvel

Lance Coronado

What you get when you generate a report or print a questionnaire

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Using the Life Resource Analysis Option for Planning

We have already described how to produce a life resource analysis by submitting 2 documents to the National Care Planning Council. Below is a sample of an analysis which not only includes strategies and recommendations – which are similar to those found in a Life Resource Survey or a Retirement Planning Survey – but there are also numerous charts and graphs and tables to help clarify the various specifics that the analysis focuses on.

Life Resource Analysis

For Clive Sam and Elma Sam

Presented by Phil Planner
May 22, 2016

Personal and Contact Information

Personal Information

Client Name: Clive Sam
 Date of Birth: 02/19/52
 Social Security: 000-00-0000
 Date of Death: 01/01/00
 Date of Birth: 02/19/52
 Date of Death: 01/01/00

Elma Sam

Client Name: Elma Sam
 Date of Birth: 02/19/52
 Social Security: 000-00-0000
 Date of Death: 01/01/00
 Date of Birth: 02/19/52
 Date of Death: 01/01/00

Address

Client Address: 123 Main Street, Suite 100, New York, NY 10001
 Client Contact: 123 Main Street, Suite 100, New York, NY 10001
 Client Phone: 123-456-7890
 Client Email: clive@clivesam.com

Recommendations and Strategies

Clive Sam and Elma Sam
May 22, 2016

- 1. Review of Assets**
The client's assets are reviewed and analyzed for their ability to fund their retirement needs. The client's assets are reviewed and analyzed for their ability to fund their retirement needs. The client's assets are reviewed and analyzed for their ability to fund their retirement needs.
- 2. VA Pension as an Additional Income**
The client is eligible for a VA Pension. The client is eligible for a VA Pension. The client is eligible for a VA Pension.
- 3. Pay the VA Pension Monthly to Maximize the Cash Flow**
The client should pay the VA Pension monthly. The client should pay the VA Pension monthly. The client should pay the VA Pension monthly.
- 4. Medicaid Application for a Single Individual**
The client should apply for Medicaid. The client should apply for Medicaid. The client should apply for Medicaid.

Recommendations and Strategies

Clive Sam and Elma Sam
May 22, 2016

- 5. Sustainable City of Medicaid Application**
The client should apply for Medicaid. The client should apply for Medicaid. The client should apply for Medicaid.
- 6. Income Analysis in Asset Preservation Planning**
The client's income is analyzed. The client's income is analyzed. The client's income is analyzed.
- 7. Funded and Basic Coverage/Fund Trust**
The client's coverage is reviewed. The client's coverage is reviewed. The client's coverage is reviewed.
- 8. Identifying a Family Representative and Caregiver**
The client's family representative is identified. The client's family representative is identified. The client's family representative is identified.

Recommendations and Strategies

Clive Sam and Elma Sam
May 22, 2016

- 9. Preparing for a Long Term Care Plan**
The client should prepare for long term care. The client should prepare for long term care. The client should prepare for long term care.
- 10. Completing a Long Term Care Plan**
The client should complete the long term care plan. The client should complete the long term care plan. The client should complete the long term care plan.
- 11. Appointing a Personal Care Coordinator**
The client should appoint a personal care coordinator. The client should appoint a personal care coordinator. The client should appoint a personal care coordinator.
- 12. Creating a Family Care Agreement**
The client should create a family care agreement. The client should create a family care agreement. The client should create a family care agreement.

Recommendations and Strategies

Clive Sam and Elma Sam
May 22, 2016

- 13. Family Support for Long Term Care in the Home**
The client's family support is analyzed. The client's family support is analyzed. The client's family support is analyzed.

Recommendations and Strategies

Clive Sam and Elma Sam
May 22, 2016

Depletion of Assets with Long Term Care Costs

Recommendations and Strategies

Clive Sam and Elma Sam
May 22, 2016

Using a Reverse Mortgage For Better Financial Health

Death Analysis

Asset	Value	Cost	Net
Property	1,000,000	100,000	900,000
Banking	500,000	50,000	450,000
Investment	200,000	20,000	180,000
Life Insurance	1,000,000	0	1,000,000
Retirement	500,000	50,000	450,000
Charitable	100,000	0	100,000
Family & Social	100,000	0	100,000

Current and Anticipated Long Term Care Needs

Category	Current	Anticipated
Medical	100,000	200,000
Personal Care	50,000	100,000
Home Care	20,000	40,000
Assisted Living	0	150,000
Nursing Home	0	200,000

Life Insurance, Medicare, Auto, ADA and General Coverage

Policy	Carrier	Amount	Term
Life Insurance	ABC Insurance	1,000,000	Term
Medicare	Medicare	1,000	Life
Auto	ABC Insurance	100,000	Term
General Coverage	ABC Insurance	100,000	Term

Income before and after Asset Preservation Planning

Category	Before	After
Income	100,000	100,000
Assets	1,000,000	1,000,000
Expenses	50,000	50,000
Net	50,000	50,000

Assets before and after Asset Preservation Planning

Asset	Before	After
Property	1,000,000	1,000,000
Banking	500,000	500,000
Investment	200,000	200,000
Life Insurance	1,000,000	1,000,000
Retirement	500,000	500,000
Charitable	100,000	100,000
Family & Social	100,000	100,000

Before Asset Preservation Planning

Depletion of Retained Assets from LTC Costs

After Asset Preservation Planning

Depletion of Retained Assets from LTC Costs

Clive - a single Medicaid beneficiary - creates a penalty by giving \$400,000

Related gift is maximized by private paying Medicaid penalty or remainder of back back

Elma - a single Medicaid beneficiary - creates a penalty by giving \$600,000

Related gift is maximized by private paying Medicaid penalty or remainder of back back

The Family Care Plan and Caregiving Agreement

- The client's family care plan is reviewed.
- The client's caregiving agreement is reviewed.

Clive and Elma's Family Care Plan and Caregiving Agreement

The client's family care plan and caregiving agreement are reviewed and analyzed for their ability to fund their retirement needs. The client's family care plan and caregiving agreement are reviewed and analyzed for their ability to fund their retirement needs.

How to Assemble the Life Resource Survey Report for Presenting

Here is a sample of a survey report. This sample shows the maximum report version of 11 pages which includes all 29 recommendations. As a general rule, you will produce fewer pages and probably somewhere between 10 and 15 different recommendations.

Life Resource Survey

For Ralph Brown and Cynthia Brown

Presented by Phil Planner
May 14, 2016

Personal and Contact Information

Personal Information

Client Name: Ralph Brown
Client Address: 123 Street St., Anytown, California 95000
Client City/State/Zip: Anytown, CA 95000
Client Age: 67
Client SSN: 123-456-7890
Client Phone: 555-555-5555
Client Email: ralph@rbb.com

Spouse Information

Spouse Name: Cynthia Brown
Spouse Address: 123 Street St., Anytown, California 95000
Spouse City/State/Zip: Anytown, CA 95000
Spouse SSN: 987-654-3210
Spouse Phone: 555-555-5555
Spouse Email: cynth@rbb.com

Insurance Support

Client Family Insurance Name: Baby Face
Client Coverage Name: Baby Face
Spouse Family Insurance Name: Baby Face
Spouse Coverage Name: Baby Face

Children Names and Contact Information

Name	Phone	Age	Address
John Brown	555-555-5555	30	111 Avenue St., Anytown, CA 95000
Jane Brown	555-555-5555	28	222 Street St., Anytown, CA 95000
James Brown	555-555-5555	25	333 Ave St., San Francisco, CA 94001
Jessica Brown	555-555-5555	23	444 Street St., San Francisco, CA 94001
Joseph Brown	555-555-5555	21	555 Hwy Way Pt., San Jose, CA 95000
Jessica Brown	555-555-5555	19	666 St., San Jose, CA 95000
Marissa Brown	555-432-0123	18	777 Avenue Street St., CA 95000
Frank Brown	555-123-4567	17	123 Street St., CA 95000

Recommendations and Strategies

Ralph Brown and Cynthia Brown
May 14, 2016

RECOMMENDATION SUMMARY

1. Identify a Family Representative and Co-Trustee
2. Prepare for a Long Term Care Plan
3. Review for Other Government Benefits
4. Family Support for Long Term Care in the Home
5. Planning and Working in a Long Term Care Facility
6. Establishing and Working in a Long Term Care Facility
7. Planning and Working in a Long Term Care Facility
8. Estate Planning and Other Long Term Care Matters
9. Long Term Care Insurance
10. Insurance and Other Long Term Care Matters
11. Your Wishes in the Matter of Your Death
12. Medical Planning Strategies
13. Advance Directives
14. Your Wishes in the Matter of Your Death
15. Your Wishes in the Matter of Your Death
16. Advance Directives
17. Medicaid Planning Strategies
18. Advance Directives
19. Other Names on Your Home: Title Other Than You and/or Your Spouse
20. Insurance Coverage and Other Long Term Care Matters
21. Long Term Care Insurance
22. Life Settlement
23. Insurance Coverage and Other Long Term Care Matters
24. Using the Equity in Your Home

Recommendations and strategies contained in this survey pertaining to legal issues, investment advice and other advice are intended to provide general information and are not intended to constitute an offer of any financial product or service. Please consult your financial advisor and other advisors to determine whether the investment or other product being proposed is the best product for you.

8. Paying a Member of the Family to Provide Care in the Home

You indicate that a member of your family is providing care in a home setting. It would be advantageous for you to actually pay that family member for your care. Payment for care is necessary for meeting government requirements as well as a practical Medicaid strategy to qualify for care in your home. We will provide you the proper information on how to set up this arrangement. This arrangement also requires a contract between you and the member or member of your family that defines the services. The member of your family will get that caregiving income from you via a separate account without your name on it and, if necessary, pay you half out of the account.

9. Finding and Moving to a Long Term Care Facility

Finding the proper facility with the right services, at a reasonable cost, is a challenging task. We will assist you in finding a facility that meets your needs and your budget. We will also help you with the admission process, including your property and moving into the facility. We will also help you with the admission process, including your property and moving into the facility. We will also help you with the admission process, including your property and moving into the facility.

10. Estate Planning and Other Long Term Care Matters

We are currently working on reviewing your current will to review your will and your estate plan. This may require going through your probate and determining what you can do and what you cannot do. We will provide assistance in helping you prepare for the future and determining your strategy. We will also provide assistance in reviewing the terms and setting up your estate plan. If you need help reviewing your will, we will help you with your will, we will provide assistance in reviewing the terms and setting up your estate plan. If you need help reviewing your will, we will help you with your will, we will provide assistance in reviewing the terms and setting up your estate plan.

11. Your Wishes in the Matter of Your Death

We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

12. Medical Planning Strategies

We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

13. Advance Directives

We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

14. Your Wishes in the Matter of Your Death

We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

15. Your Wishes in the Matter of Your Death

We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

16. Advance Directives

We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

17. Medicaid Planning Strategies

We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

18. Advance Directives

We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

19. Other Names on Your Home: Title Other Than You and/or Your Spouse

We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

20. Insurance Coverage and Other Long Term Care Matters

We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

21. Long Term Care Insurance

We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

22. Life Settlement

We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

23. Insurance Coverage and Other Long Term Care Matters

We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

24. Using the Equity in Your Home

We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

3. Estate Planning with Children from Previous Marriages

Having a child from a previous marriage requires a great deal of planning to make sure "who-what" is fully allocated. Most families all have their best interests about assets that need to be managed because of a lack of proper planning. The person or persons who are supposed to get the assets are often overlooked. It is extremely important that you take care of these issues now and set up the proper documents and planning needed to protect the interests of your children. Your survey indicates that you have a small family and you own the care of these issues now and set up the proper documents and planning needed to protect the interests of your children.

10. Oversight and Beneficiaries

Asset and service oversight and beneficiaries on certain types of property, insurance, savings or investment accounts are provisions over will or trust that you may have desired for transferring assets to your child. It is extremely important that you review your beneficiaries or the other arrangements that are available to you on property of your death. If you have not situated these properly, it could result in a costly and avoidable estate, and could also cause a loss of assets. We will review your beneficiaries and set up the proper documents and planning needed to protect the interests of your children. Your survey indicates that you have a small family and you own the care of these issues now and set up the proper documents and planning needed to protect the interests of your children.

11. Your Will and/or Living Trust

It is not always necessary to have a will or living trust. If you are unmarried, have no children, an executor death may be appropriate without a will. If other assets, a will or trust, or both, are necessary to take care of your estate and have no will or trust, you may want to consider a will or trust. It is not always necessary to have a will or trust. If you are unmarried, have no children, an executor death may be appropriate without a will. If other assets, a will or trust, or both, are necessary to take care of your estate and have no will or trust, you may want to consider a will or trust.

12. Existing Irrevocable Trusts

You indicate that you have one or more existing irrevocable trusts which may have been used for asset protection, tax planning, Medicaid planning or the purpose of protecting a beneficiary. The existence of one or more trusts that you have created, together with assets you own, may be a plan that you are using. It may be possible that you are using the plan that you are using. It may be possible that you are using the plan that you are using.

13. Power of Attorney

Your survey indicates that you may not have adequately prepared for your death. Preparation for death not only includes a will but also includes instructions on who should be responsible for your affairs in the event of your death. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

14. Advance Directives

Advance directives are specific documents designed to allow you to provide direction for medical treatment or life-saving actions to be taken if you cannot make these decisions yourself. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

15. Your Wishes in the Matter of Your Death

Your survey indicates that you may not have adequately prepared for your death. Preparation for death not only includes a will but also includes instructions on who should be responsible for your affairs in the event of your death. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

16. Advance Directives

Advance directives are specific documents designed to allow you to provide direction for medical treatment or life-saving actions to be taken if you cannot make these decisions yourself. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

17. Medicaid Planning Strategies

We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

18. Advance Directives

Advance directives are specific documents designed to allow you to provide direction for medical treatment or life-saving actions to be taken if you cannot make these decisions yourself. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

19. Other Names on Your Home: Title Other Than You and/or Your Spouse

We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

20. Insurance Coverage and Other Long Term Care Matters

We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

21. Long Term Care Insurance

We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

22. Life Settlement

We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

23. Insurance Coverage and Other Long Term Care Matters

We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

24. Using the Equity in Your Home

We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

20. Notes

20. Notes

25. Estimates of Income, Assets and Expenses

Ralph Brown and Cynthia Brown
May 14, 2016

Category	Value
Combined Monthly Gross Household Income	\$1,400
Combined Monthly Value of Taxable Investments, Checking and Savings	\$20,000
Combined Household Value of Tax-Deferred Annuities	\$50,000
Combined Household Value of IRAs and 401(k)s	\$25,000
Combined Total Cash Value of All Life Insurance Policies	\$11,000
Current Market Value of the Principal Residence	\$140,000
Household Value of Investment Properties Excluding Personal Residence	\$12,000
Total of Home Equity Debt - Mortgage Line of Credit or Reverse Mortgage	\$15,000
Household Monthly Cash - Revolving Charge, Personal Loans and Credit Cards	\$13,000
Household Monthly Cash - Long Term Care Services and Income	\$10,000
Household Monthly Cash for Independent Living	\$5,000
Combined Household Monthly Cash for Assisted Living - Including Care Cost	\$4,000
Combined Household Monthly Cash for Nursing Home	\$3,000

25. Nontaxable VA Aid and Attendance Pension

Based on your qualifying questions for veterans benefits as well as your income, medical expenses and assets, you may be eligible for a VA Aid and Attendance Pension. This is a tax-free benefit that you can use to pay for long-term care costs and you are a new veteran or spouse of a new veteran, you might qualify for up to \$1,500 a month. You generally can get up to \$1,500 a month. You generally can get up to \$1,500 a month. You generally can get up to \$1,500 a month.

26. Possibly Increasing Pension Benefit

The current benefit that you are receiving from VA for the non-taxable-connected Pension disability benefit may not be the actual maximum amount that you can receive. This is true if you are currently receiving a pension benefit that is less than the maximum amount that you can receive. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

27. Possible Increase in Compensation or AAA Allowance

The current benefit that you are receiving from VA for the non-taxable-connected Pension disability benefit may not be the actual maximum amount that you can receive. This is true if you are currently receiving a pension benefit that is less than the maximum amount that you can receive. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan. We will help you understand how to specify your wishes in your will and your estate plan.

28. Possible Agent Orange Claim

If you are already on claim for Agent Orange and if you were actually stationed in an active duty in the country of Vietnam and you have developed one of the presumptive conditions for Agent Orange, you are likely eligible for a veterans-connected disability. Some of the presumptive conditions are: Hodgkin's disease, multiple myeloma, prostate cancer, diabetes mellitus (Type 2), all chronic B-cell leukemia (including but not limited to hairy-cell leukemia and chronic lymphocytic leukemia), Parkinson's disease, and ischemic heart disease (block heart disease).

29. Notes

29. Notes

29. Notes

29. Notes

29. Notes

29. Notes

Below are the actual titles of all recommendations grouped by subject matter. These subject matter areas are the ones where you have to have a knowledge base in order to make this planning approach work for you.

RECOMMENDATIONS SUMMARY BY CATEGORIES

FAMILY DECISIONS RELATING TO THE NEED FOR LONG TERM CARE

- IDENTIFYING A FAMILY REPRESENTATIVE AND CAREGIVER
- PREPARING FOR A LONG TERM CARE PLAN
- THE NEED FOR OTHER PRIVATE SUPPORT SERVICES
- FAMILY SUPPORT FOR LONG TERM CARE IN THE HOME
- PAYING A MEMBER OF THE FAMILY TO PROVIDE CARE IN THE HOME
- FINDING AND MOVING TO A LONG TERM CARE FACILITY
- DOWNSIZING AND MOVING

LEGAL ARRANGEMENTS AND DECISIONS RELATING TO END-OF-LIFE

- PASSING YOUR PROPERTY TO YOUR HEIRS OR OTHERS
- ESTATE PLANNING WITH CHILDREN FROM PREVIOUS MARRIAGES
- OWNERSHIP AND BENEFICIARIES
- YOUR WILL AND/OR LIVING TRUST
- EXISTING IRREVOCABLE TRUSTS
- POWER OF ATTORNEY
- ADVANCE DIRECTIVES
- YOUR WISHES IN THE MANNER OF YOUR DEATH

FAMILY DECISIONS RELATED TO PRESERVATION OF ASSETS AND THE NEED FOR MEDICAID

- MEDICAID IMPOVERISHMENT RULES
- MEDICAID PLANNING STRATEGIES
- FUNERAL AND BURIAL COVERAGE – MEDICAID FUNERAL TRUST
- OTHER NAMES ON YOUR HOME TITLE OTHER THAN YOU AND/OR YOUR SPOUSE
- IMPACT OF GIFTS MADE WITHIN THE LAST FIVE YEARS

FAMILY DECISIONS RELATED TO FINANCIAL ISSUES

- LONG TERM CARE INSURANCE
- LIFE SETTLEMENT
- INSURANCE COVERAGE OTHER THAN LONG TERM CARE
- USING THE EQUITY IN YOUR HOME

POTENTIAL VETERANS BENEFITS TO INCREASE INCOME

- NONTAXABLE VA AID AND ATTENDANCE PENSION
- POSSIBLY INCREASING PENSION BENEFIT
- POSSIBLE INCREASE IN COMPENSATION OR A&A ALLOWANCE
- POSSIBLE AGENT ORANGE CLAIM

When you present the planning report, you can group the various recommendations and strategies into the categories above so that presenting someone with 15 different recommendations and strategies does not appear to be overwhelming. On the contrary, you will find that the printout already groups the recommendations and strategies into the categories for you. You will want to go over each one, but have your clients recognize that there are probably only about 4 or 5 categorical issues that need to be addressed. This makes it much easier for you to get compliance from the clients and to proceed forward with the solutions.

We also recommend that for achieving the maximum success with your presentation, that you make it look professional. This would include adding the educational and resource planning pieces we discuss on the next page into your presentation. You would also want to bind it all together either under a nice-looking cover or in a three ring binder separated by tabs. This would certainly require additional printing costs and material costs, and you might want to consider charging a fee for the service. Or if you feel strongly about not charging a fee, you can hold the cost down with some recommendations that we will include on the next pages.

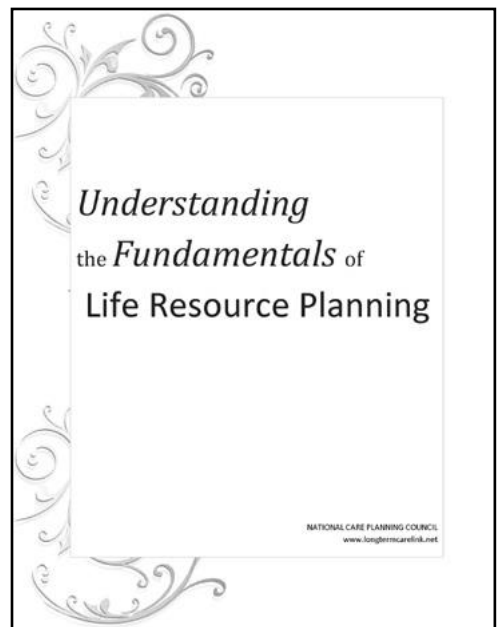
Educational and Resource Pieces to Include in Your Planning Report Presentation

The Family Care Plan and Caregiving Agreement

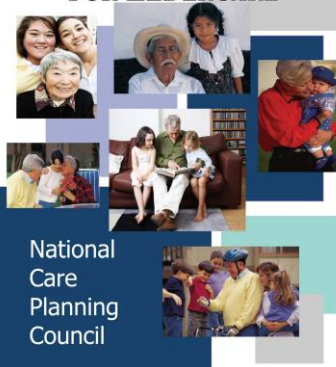


The 3 publications on this page are found on the homepage of the planning system in the section titled "Support Tools for Planning and Sales." These documents are available to you to include with your planning report presentations. The concept here is to produce a binder or report cover with a great deal of information pertaining to the planning process. Psychologically, this results in your planning clients having great respect for the preparation, knowledge and thorough approach you are taking to help them. This particular 16 page document on the left will be included with every Life Resource Survey or Life Resource Analysis you produce where it is apparent that there might be conflicts or uncertainty pertaining to decisions about caregiving. This is an excellent piece that goes into great detail on how to solve family caregiving issues and put together an agreement. If there is a Professional Geriatric Care Manager involved, the care plan from the care manager will be provided instead of this document.

This 178 page educational training and orientation publication on the right was specifically written to be included in your report presentation binder for a Life Resource Analysis. The purpose is not only to provide exceptional background information to your clients on every issue confronting aging seniors, but also to add a professional image to your planning. The intent is to put together an impressive binder of roughly 200 pages of strategies, solutions and advice that will show your client you know what you are doing and that the fee that you are charging is well justified by the material you are providing. You might also choose to take the same approach to a professional looking binder with a Life Resource Survey. You would likely charge a fee for the LRSurvey to cover your cost of materials. You are permitted to print this piece as long as you don't sell it for a profit as a separate document.



COMMUNITY SOLUTIONS FOR ELDERCARE

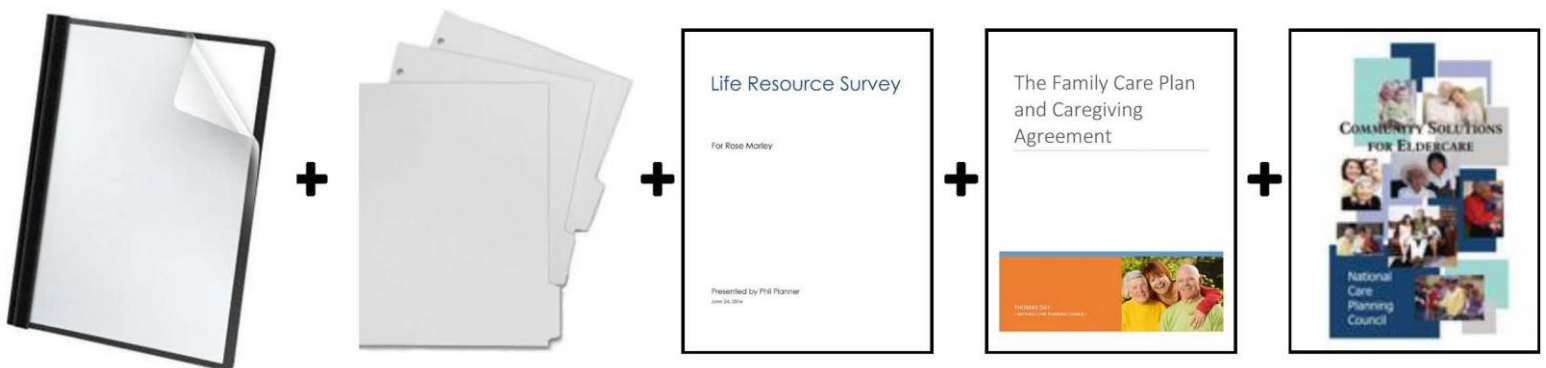


This 38 page document at left is a condensed version of "Understanding the Fundamentals of Life Resource Planning" discussed above. It covers the following 12 topics: Community Groups and Services, Geriatric Care Specialist, In-Home Health Care and Hospice, In-Home Personal Care, Senior Support Services, Facilities Search, Relocation and Downsizing, Geriatric Medical Care, Reverse Mortgage, Veterans Benefits, Elder Law Advice, Estate Planning and Trust Management and Financial Advice and Insurance Services. You may print this document and include it with your planning presentation as long as you don't sell it as a separate document to make profit. This piece will save printing costs over using the longer document above.

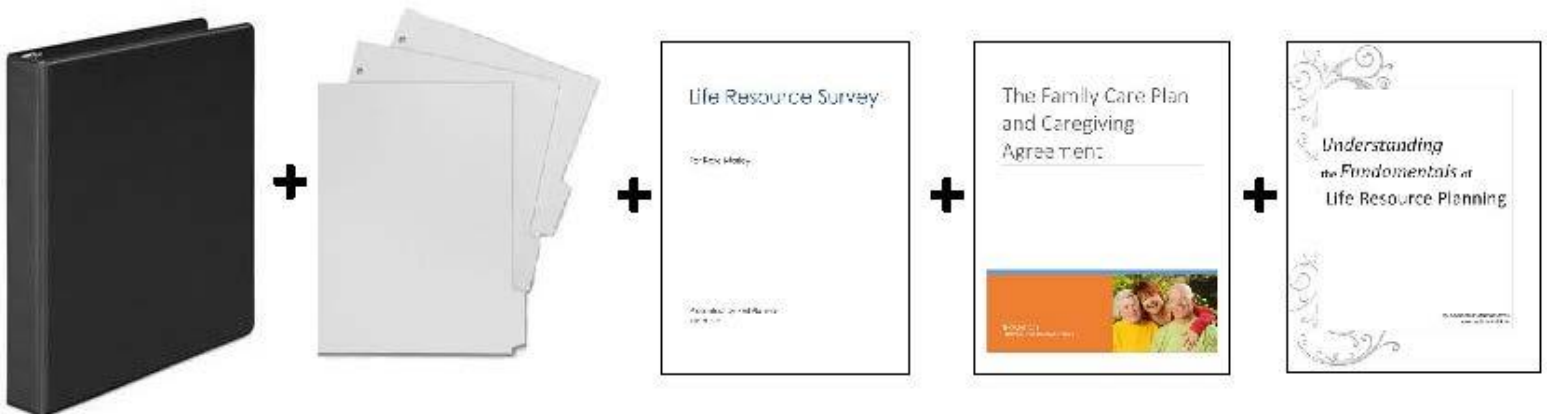
2 Possible Ways to Enhance Your Presentation Report and Make a Greater Impression

Presenting your Life Resource Survey in a professional manner with supporting resource documentation in a binder or in a professional looking cover will greatly enhance your relationship with your planning clients. Psychologically, a thorough and professional approach results in greater respect for you and in more sales and referrals from satisfied clients. The documents outlined below were discussed on the previous page. They are furnished to you as part of the system for you to print as long as you don't sell them beyond the planning context to produce profit.

The first option below would be the least expensive for you to put together in a presentation report. A presentation cover that has a three hole retainer in it and separation tabs for the three separate sections of your report might cost around \$3.00 to \$5.00. The printed materials comprise approximately 65 pages. Five or six of the pages require color printing, but the remainder are black and white reproductions. Printing or copying the printed materials might cost you an additional \$5.00 to \$6.00. If you are not charging a planning fee, you may ask your clients to reimburse you for your time and your materials to present the report. Perhaps \$50.00 or \$75.00. Obviously your time is worth more, but by charging, you avoid creating suspicion in their minds that you have ulterior motives since you are obviously incurring some costs and they will quietly question why you are doing it without pay.



This second option below represents more cost for your report presentation. The binder and tabs might cost you about \$8.00 to \$10.00 and the printing costs for approximately 210 pages of presentation documentation might cost an additional \$14.00 to \$16.00. Again, if you choose not to charge a fee for this enhanced presentation, you might choose to ask your clients to pay you for the cost of materials and your time to allay any suspicions that you have ulterior motives. Perhaps \$90.00 to \$100.00



How to Assemble the Retirement Planning Survey Report for Presenting

Here is a sample of a survey report. This sample shows the maximum report version of 10 pages which includes all 22 recommendations. As a general rule, you will produce fewer pages and probably somewhere between 7 to 15 different recommendations.

<p>Retirement Planning Survey</p> <p>For Mark Morley and Rose Morley</p> <p>Prepared by Phil Planner July 20, 2014</p>	<p>Personal and Contact Information</p> <p>Recommendations</p> <p>Helping Clients Understand Recommendations</p>	<p>Recommendations and Strategies</p> <p>Deciding When to Retire</p> <p>Experiencing Changes in Lifestyle</p> <p>Using the Equity in Your Home</p> <p>Living on Less, Budgeting and Downsizing</p>	<p>Recommendations and Strategies</p> <p>Choosing When to Retire</p> <p>Experiencing Changes in Lifestyle</p> <p>Using the Equity in Your Home</p> <p>Living on Less, Budgeting and Downsizing</p>	<p>Recommendations and Strategies</p> <p>Seeking a New Place to Live in Retirement</p> <p>Taking Social Security</p> <p>Planning for Long Term Care</p> <p>Taking Advantage of Retirement Savings and Employer 401(k) Plans</p>						
<p>Recommendations and Strategies</p> <p>Choosing Pre-Retirement Asset Allocation Strategies</p> <p>Choosing Post-Retirement Asset Allocation Strategies</p> <p>Understanding Employer Pension Plan Options</p> <p>Constructing Income from Retirement Savings</p>	<p>Recommendations and Strategies</p> <p>Obtaining Veterans Benefits</p> <p>Planning for Taxes with Tax-Advantaged Savings Plans</p> <p>Signing up for Medicare and Medicare Supplement Plans</p> <p>Needing Health Insurance</p>	<p>Recommendations and Strategies</p> <p>Understanding Estate Planning and Legal Issues</p> <p>Creating Estate Planning Documents</p> <p>Experiencing the Death of a Spouse or Partner</p> <p>Providing for a Funeral and Burial</p>	<p>Recommendations and Strategies</p> <p>Understanding Medicaid Impoverishment Rules</p> <p>Implementing Medicaid Asset Preservation Strategies</p> <p>Wills</p>	<p>Estimates of Income, Assets and Expenses</p> <p>Mark Morley and Rose Morley July 20, 2014</p> <table border="1"> <tr> <td>Income</td> <td>Assets</td> <td>Expenses</td> </tr> <tr> <td>...</td> <td>...</td> <td>...</td> </tr> </table>	Income	Assets	Expenses
Income	Assets	Expenses								
...								

Below are the actual titles of all recommendations. These subject matter areas – similar to the life resource reports – are also grouped into about 5 or 6 different areas of planning. We don't furnish any additional resource material for your report as we do with Life Resource Planning. You may want to use a professional looking cover to enclose the survey report.

Titles of All 22 Potential Recommendations

1. Deciding When to Retire
2. Experiencing Changes in Lifestyle
3. Using the Equity in Your Home
4. Living on Less, Budgeting and Downsizing
5. Seeking a New Place to Live in Retirement
6. Taking Social Security
7. Planning for Long Term Care
8. Taking Advantage of Retirement Savings and Employer 401(k) Plans
9. Choosing Pre-Retirement Asset Allocation Strategies
10. Choosing Post-Retirement Asset Allocation Strategies
11. Understanding Employer Pension Plan Options
12. Constructing Income from Retirement Savings
13. Obtaining Veterans Benefits
14. Planning for Taxes with Tax-Advantaged Savings Plans
15. Signing up for Medicare and Medicare Supplement Plans
16. Needing Health Insurance
17. Understanding Estate Planning and Legal Issues
18. Creating Estate Planning Documents
19. Experiencing the Death of a Spouse or Partner
20. Providing for a Funeral and Burial
21. Understanding Medicaid Impoverishment Rules
22. Implementing Medicaid Asset Preservation Strategies



How to Assemble the Life Resource Analysis Report for Presenting

Below is a sample of a typical Life Resource Analysis. You can see there is color printing and the typical report is about 15 pages. We will discuss on the next page how you put this report together into a professional looking binder for presentation to your clients.

Life Resource Analysis

For Clive Sam and Elma Sam

Presented by Phil Planner
May 22, 2014

Personal and Contact Information

Personal Information

Client Name: Sam, Clive
Client Address: 251 Palms Dr. Santa Barbara, CA 93101
Client City: Santa Barbara
Client State: CA
Client Zip: 93101
Client Phone: (805) 961-1234
Client Email: clive@sam.com

Client Contact Information

Client Phone: (805) 961-1234
Client Email: clive@sam.com

Recommendations and Strategies
Clive and Elma Sam
May 22, 2014

1. Preparation of Assets

You have indicated the desire to prepare your assets and plan them in a way that is efficient and effective. You have indicated the desire to prepare your assets and plan them in a way that is efficient and effective. You have indicated the desire to prepare your assets and plan them in a way that is efficient and effective.

Recommendations and Strategies
Clive and Elma Sam
May 22, 2014

4. Reinvest Gifts at Medical Application

Since you have indicated the desire to prepare your assets and plan them in a way that is efficient and effective, you have indicated the desire to prepare your assets and plan them in a way that is efficient and effective.

Recommendations and Strategies
Clive and Elma Sam
May 22, 2014

11. Preparing for a Long Term Care Plan

You have indicated the desire to prepare your assets and plan them in a way that is efficient and effective. You have indicated the desire to prepare your assets and plan them in a way that is efficient and effective.

Recommendations and Strategies
Clive and Elma Sam
May 22, 2014

12. Family Support for Long Term Care in the Home

You have indicated the desire to prepare your assets and plan them in a way that is efficient and effective. You have indicated the desire to prepare your assets and plan them in a way that is efficient and effective.

Depletion of Assets with Long Term Care Costs

Net Worth at Start: \$1,000,000
Net Worth at End: \$500,000
Total LTC Costs: \$500,000

Using a Reverse Mortgage for Better Financial Health

Reverse Mortgage Loan: \$200,000
Interest Rate: 5.00%
Term: 10 Years

Death Analysis

Asset Category	Current Value	Projected Value
Life Insurance	\$1,000,000	\$1,000,000
Retirement	\$500,000	\$500,000
Real Estate	\$1,500,000	\$1,500,000

LTC Insurance, Medicare, Auto, Title and Funeral Coverage

Category	Current	Recommended
LTC Insurance	\$100,000	\$100,000
Medicare	Standard	Standard
Auto Insurance	Standard	Standard

Income before and after Asset Preservation Planning

Category	Before	After
Income	\$100,000	\$100,000
Expenses	(\$50,000)	(\$50,000)
Net Income	\$50,000	\$50,000

Before Asset Preservation Planning Depletion of Retained Assets from LTC Costs

After Asset Preservation Planning Depletion of Retained Assets from LTC Costs

Clive - a single Medical beneficiary - creates a priority by gifting \$400,000

Refined gift is maximized by gifting private paying Medical priority or remainder of look back

Elma - a single Medical beneficiary - creates a priority by gifting \$400,000

Refined gift is maximized by private paying Medical priority or remainder of look back

The Family Care Plan and Caregiving Agreement

This document outlines the responsibilities of family members in providing care for the client. It includes provisions for medical decisions, financial support, and legal matters.

Clive - a single Medical beneficiary - creates a priority by gifting \$400,000

Refined gift is maximized by gifting private paying Medical priority or remainder of look back

Elma - a single Medical beneficiary - creates a priority by gifting \$400,000

Refined gift is maximized by private paying Medical priority or remainder of look back

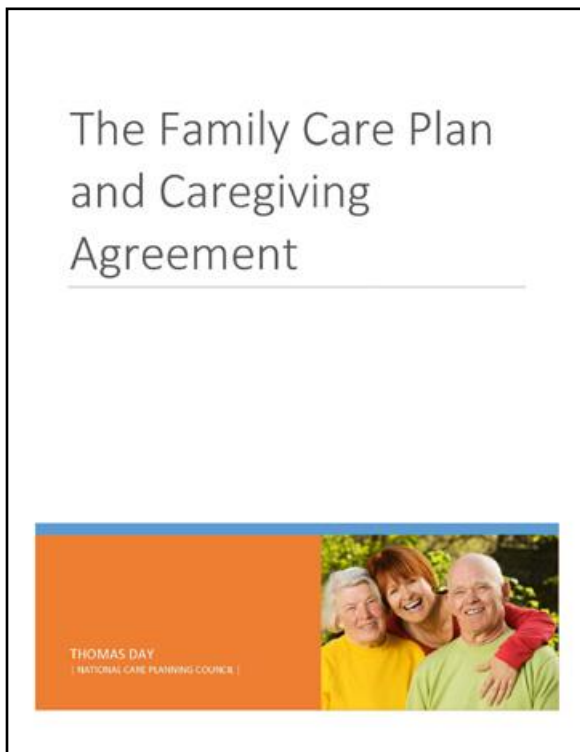
Clive - a single Medical beneficiary - creates a priority by gifting \$400,000

Refined gift is maximized by gifting private paying Medical priority or remainder of look back

Elma - a single Medical beneficiary - creates a priority by gifting \$400,000

Refined gift is maximized by private paying Medical priority or remainder of look back

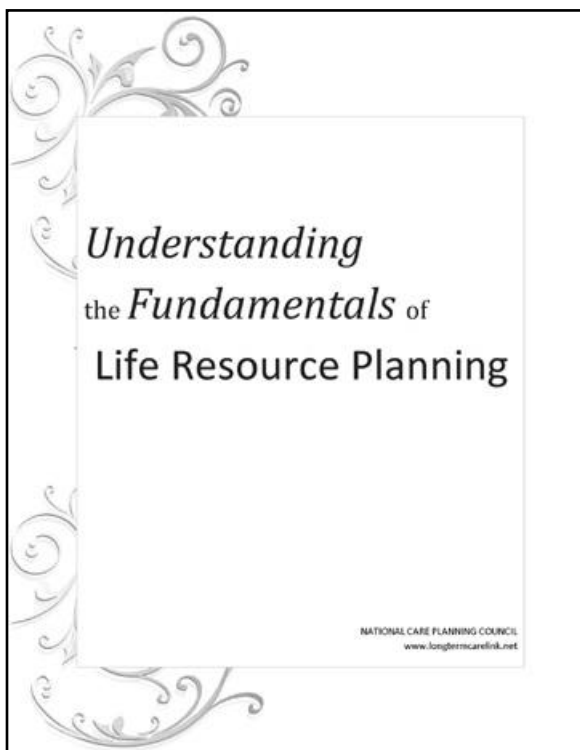
Resource Documents to Include in Your Analysis Presentation Report



The 2 publications on this page are found on the homepage of the planning system in the section titled "Support Tools for Planning and Sales." These documents are available to you to include with your planning report presentations.

The concept here is to produce a binder with a great deal of information pertaining to the planning process.

Psychologically, this results in your planning clients having great respect for the preparation, knowledge and thorough approach you are taking to help them. This particular 16 page document on the left will be included with every Life Resource Analysis you produce where it is apparent that there might be conflicts or uncertainty pertaining to decisions about caregiving between family members. This document also helps to resolve issues pertaining to inheritance of assets. This is an excellent piece that goes into great detail on how to solve family caregiving issues and put together an agreement. If there is a Professional Geriatric Care Manager involved, the care plan from the care manager will be provided instead of this document.



This 178 page educational training and orientation publication at left was specifically written to be included in your report presentation binder for a Life Resource Analysis. The purpose is not only to provide exceptional background information to your clients on every issue confronting aging seniors, but also to add a professional image to your planning. The intent is to put together an impressive binder of roughly 200 pages of strategies, solutions and advice that will show your client you know what you are doing and that the fee that you are charging is well justified by the material you are providing. This is an extremely valuable document for your families to use as a reference textbook. The following subjects are discussed in great detail in the book.

- Understanding the Nature of Care, Care Settings, and Government Programs
- Funding the Cost of Eldercare
- Using Eldercare Professionals
- Create a Resource Plan and Choose a Care Coordinator

Putting Together the Life Resource Analysis Report for Presenting to Your Clients

Presenting your Life Resource Survey in a professional manner with supporting resource documentation in a binder will greatly enhance your relationship with your planning clients. Psychologically, a thorough and professional approach results in greater respect for you and in more sales and referrals from satisfied clients. The documents outlined below were discussed on the previous page. They are furnished to you as part of the system for you to print as long as you don't sell them beyond the planning context to produce profit.

The binder and tabs might cost you about \$8.00 to \$10.00 and the printing costs for approximately 210 pages of presentation documentation might cost an additional \$14.00 to \$16.00. We assume that you will charge a planning fee to produce a Life Resource Analysis. If you choose not to charge a fee, you might opt to ask your clients to pay you for the cost of materials and your time to allay any suspicions that you have ulterior motives because you have invested time and cost and are not asking for anything in return. Perhaps \$90.00 to \$100.00

