

Funding Strategy for the Care Years

Planning Objective

Ensure care decisions are driven by dignity and choice — not liquidity pressure or forced asset sales.

STEP 1 — Estimated Annual Care Costs (Local Benchmark)

Home Care (40 hours/week): \$ _____

Assisted Living: \$ _____

Memory Care: \$ _____

Skilled Nursing: \$ _____

Projected Duration (Years): _____

Estimated Total Exposure: \$ _____

STEP 2 — Liquidity Review

Immediate Liquidity (0–30 Days)

Cash / Savings: \$ _____

Brokerage (Liquid Investments): \$ _____

Existing Long-Term Care Benefits: \$ _____

Market-Dependent Assets

ETFs / Mutual Funds: \$ _____

Concentrated Stock Positions: \$ _____

Illiquid Assets

Real Estate Equity: \$ _____

Private Investments: \$ _____

Business Interests: \$ _____

STEP 3 — Liquidity Strength Assessment

- Strong – 5+ Years Covered Without Forced Sales
 - Moderate – 2–5 Years Covered
 - Weak – Forced Asset Sales Likely
 - Reactive – No Clear Funding Strategy
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STEP 4 — Strategic Considerations

Would funding care impact spouse security?

Would care funding disrupt estate plans?

Are family members aligned on funding philosophy?

Tax implications of liquidation?

Clarity Before Crisis.