

Will your current retirement plan be enough to create a successful retirement, one where you grow old on your terms, staying in control and living where you choose until the end, without being a burden, and without losing your money to uncovered long-term care costs?

Complete this Self-Assessment and find out.

A portrait of Rajiv Nagaich, a middle-aged man with grey hair, smiling. He is wearing a dark suit, a white shirt, and a striped tie. A small circular pin is visible on his lapel.

RAJIV *Nagaich*

J.D., L.L.M., FELLOW (NAELA)

A circular logo featuring a stylized tree with blue leaves and a red border.

MASTER *your* **FUTURE**

Self Assessment

MASTER *your* FUTURE:

The Roadmap for the Rest of Your Life

“You see things; and you say, ‘why?’ But I dream things that never were, and I say, ‘Why not?’” – George Bernard Shaw

Are you ready to Master Your Future?

Let's find out.

Know where you stand in just a few minutes. Answer these simple questions to test the strength of your current plan and identify the additional steps you should consider to ensure a successful retirement.



Health Assessment

LifePlanning Perspective: As long as you are healthy, you won't be forced into a nursing home.

Studies show 20% of your health outcomes are determined by genetics; 20% by healthcare services; but **60%** by lifestyle and environmental factors.

Are you leading a healthy lifestyle?

Eating right

☐ Yes ☐ No* ☐ Unsure*

Exercising

☐ Yes ☐ No* ☐ Unsure*

Socializing

☐ Yes ☐ No* ☐ Unsure*

* You can find best-practices for developing healthy habits with *LifePlanning* by AgingOptions.

Geriatric medicine can reduce your risk of depression by 50%, your need for home care and home health services by 40%, and your chance of developing disabilities by 33%.

Is your physician a board-certified Geriatrician?

☐ Yes ☐ No* ☐ Unsure*

* You can find information about securing the right medical team and making your insurance system work for you with *LifePlanning* by AgingOptions.

Are you working with preventative care professionals, such as nutritionists, dietitians, private/concierge physicians, and others?

☐ Yes ☐ No* ☐ Unsure*

* You can find solutions for taking positive, personalized action to optimize your health before things break down with *LifePlanning* by AgingOptions.



Housing Assessment

LifePlanning Perspective: You won't be forced out of your home by a health or financial crisis.

A forever home must allow care to come to you. Have you selected your age-friendly forever home that meets the standards of Universal Design and is located in an age friendly neighborhood?

☐ Yes ☐ No* ☐ Unsure*

* You can find the three steps to securing your forever home with *LifePlanning* by AgingOptions.

Your forever home might not be your current home. Have you explored all private residence options, such as aging in your current home, moving to an age-friendly home, living with loved ones, or moving to a lifestyle community?

☐ Yes ☐ No* ☐ Unsure*

* You can explore the benefits and drawbacks of different private residence options and how to pick a path on page 62 of your Workbook.

Not all retirement communities are the same. Some offer a written guarantee that once you are accepted in the community you will not have to move ever again. Do you know where to find such communities in your area?

☐ Yes ☐ No* ☐ Unsure*

* You can learn about innovative retirement community options with *LifePlanning* by AgingOptions.



Financial Assessment

LifePlanning Perspective: It's not how *much* money you have, it's how it is *used*.

Retirement begins with peace of mind that you won't outlive your assets. Have you worked with a Financial Planner to develop a plan including your target retirement date, a social security strategy, and your monthly safe withdrawal amount?

☐ Yes ☐ No* ☐ Unsure*

* You can find information about developing a financial dashboard and best practices for finding and working with the right financial planner with *LifePlanning* by AgingOptions.

Uncovered long-term expenses are the biggest threat to most estates. Does your financial plan intentionally address this threat?

☐ Yes ☐ No* ☐ Unsure*

* You can find information about the different ways to cover the potential costs of long-term care with *LifePlanning* by AgingOptions.

If you are unable to manage your affairs someday, you'll need someone to file your taxes, pay your bills, take care of your home, etc. Have you assembled these resources and created an outline for your agents to ease this burden on them?

☐ Yes ☐ No* ☐ Unsure*

* You can find strategies for minimizing your burden to others with *LifePlanning* by AgingOptions.



Legal Assessment

LifePlanning Perspective: Legal planning focused on your quality of life, not just who gets what when you are gone.

Are your assets protected against uncovered long-term care costs, unexpected estate taxes, and unscrupulous outsiders?

☐ Yes ☐ No* ☐ Unsure*

* You can find solutions for protecting your assets with *LifePlanning* by AgingOptions.

Does your estate plan ensure your assets go where you want them to go? Even if you have been married more than once, or your spouse remarries?

☐ Yes ☐ No* ☐ Unsure*

* You can find information about subsequent marriage and avoiding unintended inheritance consequences with *LifePlanning* by AgingOptions.

Do those who will be managing your affairs if you are unable to do so know what your wishes are? Do they have step-by-step guidance and resources to make it easy to carry them out?

☐ Yes ☐ No* ☐ Unsure*

* You can find actionable, concrete steps to minimize burdens on your loved ones with *LifePlanning* by AgingOptions.



Family Assessment

LifePlanning Perspective: You can be confident in and closer to loved ones with good communication.

If your health fails, have you identified how you will get the care you need without requiring family members to serve as your unpaid caregivers?

☐ Yes ☐ No* ☐ Unsure*

* Learn best practices for ensuring your loved ones do not become your unpaid caregivers with *LifePlanning* by AgingOptions.

If you were incapacitated tomorrow, would your family members be able to access the information they would need to manage your affairs (such as bank accounts, passwords, contact information, etc.)?

☐ Yes ☐ No* ☐ Unsure*

* Learn simple steps you can take now to help your family, plus how to conduct a family meeting with *LifePlanning* by AgingOptions.

If you have created a *LifePlan*, have you shared it with your family or others who need to know about it?

☐ Yes ☐ No* ☐ Unsure*

* It is *your* plan, but it is your loved ones who may need to step up and execute it. Learn step-by-step best practices for holding a family meeting with *LifePlanning* by AgingOptions.

Next Steps

Congratulations on taking the first step to creating the Roadmap for the Rest of Your Life. The Master Your Future *LifePlanning* Workbook shows you step-by-step how to complete your own *LifePlan*. The Workbook walks you through the essential planning steps for each of the pillars in a *LifePlan* — health, housing, financial, legal, and family. Most importantly, the Workbook gives you the framework for all these elements to work in concert toward your most deeply held retirement goals: a meaningful later adulthood and living your life without being forced into institutional care, without running out of money, and without becoming a burden to your loved ones.

Questions? Need more help?

The Free Learning Center at AgingOptions.com is filled with additional resources, including videos, articles, and more.

Check it out!

MASTER *your* FUTURE:

The Roadmap for the Rest of Your Life

In MASTER YOUR FUTURE:

Self-Assessment

The Roadmap for the Rest of Your Life, elder law attorney, author, adjunct law school professor, and retirement planning expert Rajiv Nagaich makes the case for LifePlanning, a comprehensive, coordinated, and multidisciplinary approach to retirement planning that is dramatically different than the planning done by most Americans today. Nationally recognized by his peers for his cutting-edge work with retirees and his contributions to the practice of Elder Law, Rajiv Nagaich was inducted as Fellow by the National Association of Elder Law Attorneys (NAELA) in 2014 and is a three-time winner of the NAELA Pacesetter Award. Since launching AgingOptions in 2006, Rajiv Nagaich has transformed the way millions of people think about, plan for, and experience retirement. A successful retirement—one where you avoid being forced into institutional care, avoid becoming a burden to your family, and avoid losing your assets to uncovered care costs—is easier to achieve than you might think.

All it takes is the right planning. Rajiv Nagaich shows you how.



**FOR MORE INFORMATION, VISIT
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