



Lifetime Care Planning Scorecard

A personal reflection on your family's financial and caregiving future

QUESTION 1 • Financial Security

If something happened to me tomorrow, how confident am I that my loved one would have the financial resources needed throughout their lifetime?

I'm worried my loved one would not have enough financial resources if something happened to me.

1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	----

I'm confident my loved one would be financially secure for the long term.

QUESTION 2 • Estate & Benefits Planning

How confident am I that my estate plan protects my loved one while preserving eligibility for important government benefits?

I don't know if my legal documents or beneficiary designations would protect my loved one or their benefits.

1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	----

I'm confident my estate plan is coordinated and protects both my loved one and their benefits.

QUESTION 3 • Retirement Readiness

How confident am I that I can retire when I want while still supporting my loved one's future care and financial security?

I worry that I'll have to choose between my own retirement and caring for my loved one.

1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	----

I'm confident I can retire comfortably while providing for my loved one's future.

QUESTION 4 • Insurance & Protection

How confident am I that my life, disability, and long-term care insurance coverage would adequately protect my family's plan if I became unable to provide or earn income?

I'm unsure whether I have enough protection if I die, become disabled, or need long-term care.

1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	----

I'm confident my insurance coverage would protect my family's financial plan.

QUESTION 5 • Lifetime Cost Planning

How confident am I that I understand the long-term financial needs of my loved one and have a strategy to fund those needs?

I have little idea what my loved one's future care may cost or how I'll pay for it.

1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	----

I've estimated future costs and have a strategy to fund them.

QUESTION 6 • Coordinated Planning

How confident am I that my financial advisor, attorney, CPA, and other professionals are working together toward the same goals?

My professionals work independently—or I don't have the right team in place.

1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	----

My advisors communicate and work together toward one coordinated plan.

QUESTION 7 • Caregiver Continuity & Family Preparedness

If something unexpected happened to me, how confident am I that someone I trust could step in, understand my wishes, and make important decisions without unnecessary financial stress or confusion?

I don't know who would step in, or I'm worried they'd struggle financially or emotionally.

1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	----

I'm confident someone I trust could step in and carry out my wishes with minimal stress or confusion.

QUESTION 8 • Tax-Efficient Retirement & Legacy Planning

How confident am I that I'm making tax-smart decisions today that will maximize my retirement income and the assets ultimately left for my loved one?

I'm unsure whether I'm making tax-smart decisions for retirement or the assets I'll leave behind.

1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	----

I'm confident my retirement and legacy plan are designed to minimize taxes and maximize what stays with my family.

QUESTION 9 • Action Plan

How confident am I that I know the next steps I should take over the next 12 months to strengthen my family's financial future?

I'm overwhelmed and don't know what I should be doing next.

1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	----

I know exactly what my next priorities are and have a plan to accomplish them.

QUESTION 10 • Peace of Mind

Overall, how confident am I about my loved one's financial and caregiving future if I am no longer able to provide support?

I worry about my loved one's future on a regular basis.

1	2	3	4	5	6	7	8	9	10
---	---	---	---	---	---	---	---	---	----

I have confidence in my plan and can focus more on enjoying time with my loved one than worrying about the future.