



Plan Today to Secure your Tomorrow

Q&A

Question:

How can I determine how much life insurance I should have?

– Family Planner

Answer:

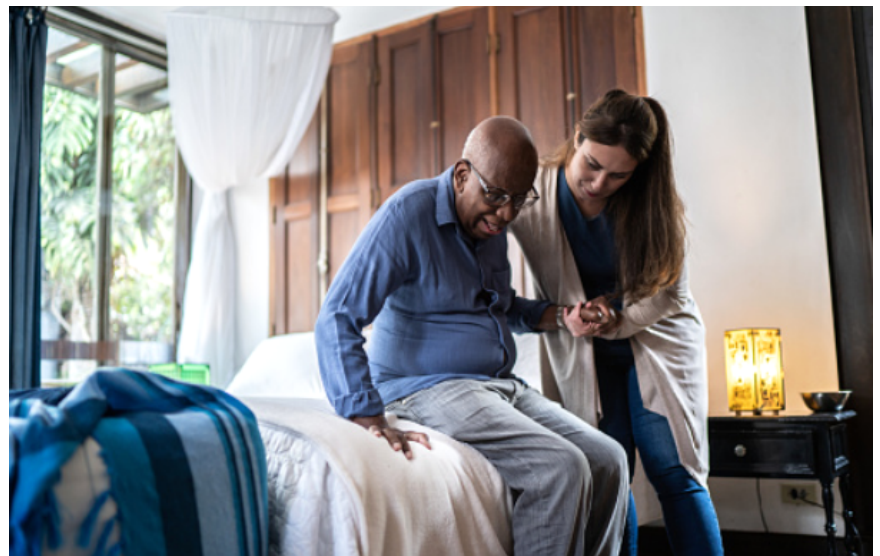
Dear Planner,

When purchasing life insurance, you'll want to make certain you have enough term life insurance to cover the expenses that your dependents will require until they are no longer dependents—or until you are certain you will have enough money saved up to cover their needs.

If you have children with special needs or a non-working spouse, they will require a longer period of care, compared to a family with two incomes and children who will achieve independence in their late 20s or early 30s, so keep that in mind when getting your policy.

If you plan on staying in your business well beyond the typical retirement age, if you are an absolutely indispensable part of

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5 Simple Steps to Choosing an In-Home Caregiver

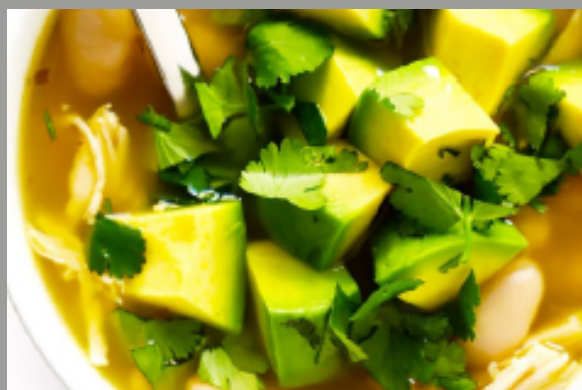
Hiring an in-home caregiver for your older loved one is a huge decision, and it's normal to feel nervous or overwhelmed as you begin the process. You want to make sure the caregiver you choose is trustworthy, compassionate, capable of meeting your loved one's needs, and compatible with his or her personality.

Selecting a caregiver doesn't have to be stressful. You can do several things in advance to reduce anxiety and increase the chances of a smooth home care experience.

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your company's success, or you will have estate taxes to cover upon your death, you should consider getting permanent life insurance. And you'll want to obtain enough permanent coverage to fulfill those obligations.

To determine exactly how much life insurance you should have, consult with us your Personal Family Lawyer® to get a full evaluation of your assets, liabilities, and family situation



5-Ingredient White Chicken Chili

- 6 cups chicken stock
- 3 to 4 cups cooked shredded chicken
- 2 (15-ounce) cans beans of your choice, rinsed and drained
- 2 cups (16 ounces) salsa verde
- 2 teaspoons ground cumin
- optional toppings: diced avocado, chopped fresh cilantro, shredded cheese, chopped red or green onions, sour cream, crumbled tortilla chips, fresh jalapeño slices

1. Combine ingredients. Stir together chicken stock, shredded chicken, beans, salsa and cumin in large stockpot.

2. Bring to a simmer. Cook on high heat until the soup reaches a simmer. Reduce heat to mediumlow and continue simmering for 5 minutes.

3. Serve immediately, garnished with lots of your favorite toppings.

Recipe: www.gimmesomeoven.com

Here are five simple steps to help you select the right in-home caregiver:

1. Consider Your Loved One's Needs

You've decided home care is the best option for your loved one, so it's time to consider what type of home care assistance is needed. Start by making a list that includes:

- Specific tasks needed (meal preparation, housekeeping, shopping, dressing/grooming, toileting, transportation, recreational activities, etc.)
- Physical/emotional limitations or health considerations
- Times of day when assistance is typically required
- Any personal preferences and requests
- Caregiver qualities (personality traits, qualifications, training, etc.)

Seek input from your loved one when creating this list. He or she may be able to provide valuable information that will increase your chances of finding the right caregiver. It may also be a good idea to include other family caregivers in the process.

2. Gather Recommendations

Ask for in-home care recommendations from family, friends, community organizations, and medical providers. Someone you know may have personal experience with an in-home caregiver and could provide a helpful referral and some advice about the caregiver selection process.

3. Set Up a Consultation

If you think an in-home care agency might be best, schedule a consultation. Visiting Angels, for example, offers no-cost, no-obligation in-home consultations designed to assess your loved one's needs, provide expert guidance, and answer your questions about costs, available services, and the caregiver selection process. It may be helpful to prepare a list of home care questions in advance and arrange for your loved one and other family caregivers to participate.

4. Schedule Caregiver Interviews

Caregiver interviews are the most crucial part of the process. Make arrangements with the agency or individual for an in-home interview with you, your senior, and other family caregivers. Don't forget to prepare a list of questions for the caregiver in advance.

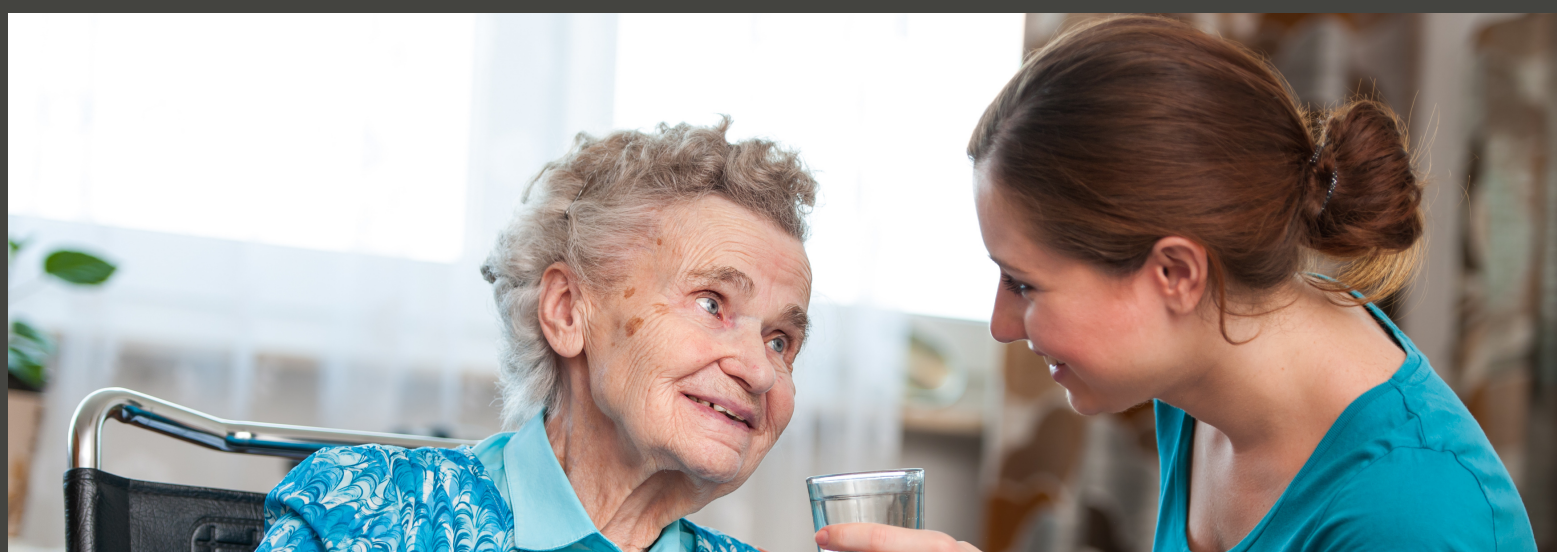
Pay attention to the caregiver's personality and answers to your questions as well as how your loved one reacts to the caregiver. At Visiting Angels, the Select Your Caregiver® program allows you and your loved one to choose a caregiver.

5. Hire and Follow Up

Discuss your choice with your loved one and other family caregivers to get their perspectives. When you're ready, reach out to the individual or agency to make final hiring arrangements.

Conduct ongoing follow-up to ensure everything is going according to your expectations. Keep in mind there is often an adjustment period as your loved one and his or her caregiver get used to each other. Sometimes, all it takes is an honest conversation with you, your loved one, and your caregiver to resolve any issues that come up during the initial transition.

<https://www.visitingangels.com/knowledge-center/care-options/5-simple-steps-to-choosing-an-in-home-caregiver/540>



Because You Care So Much ...

This month it's National Caregiver Appreciation Day, and you may not even know it was an official holiday. But, there are 65 million caregivers now, just in the US alone, and if you are one of them, we want to celebrate and appreciate you. Because you deserve it. And, as a caregiver, with so many people counting on you, you know how important it is to get your estate plan set up right, or fixed up, if it's been a while since you first got it handled. Did you know that unless your estate plan is set up properly and kept up to date it could cost your family as much as it costs you to buy a new car...or that your children could end up in the arms of a stranger...even if you have named guardians or have a will?

In honor and appreciation of your caregiving, we have a special "We Appreciate Your Care" promotion. If you are one of the first 5 caregivers to book a Family Wealth Planning Session with us this month, we'll waive our normal \$750 planning session fee. That's how we reward you for doing what you know you need to do anyway. We see that as a win/win. So call today, schedule your Session, get your estate planning handled or updated. Thank you for your care!

Protect Your Home From The Growing Threat Of Natural Disasters

From hurricanes in Florida to blizzards in Texas and wildfires in California, over just the last few years, we've seen historic levels of damage caused by natural disasters. Yet despite this threat, most homeowners lack the insurance coverage needed to protect their property and possessions from such calamities.

One factor contributing to this is the mistaken belief that homeowners insurance offers protection from natural disasters. However, damage caused by natural disasters is generally not covered by a standard homeowners policy, and you often need a separate policy that covers natural disasters. To help you get the proper coverage, we've highlighted the types of insurance available and explained what these policies typically cover.

Wildfires

Although homeowners insurance typically doesn't pay for damage caused by natural disasters, most policies do cover fire damage, including from wildfires. The only fire damage a homeowners policy won't cover are fires caused by arson or when fire destroys a home that's been vacant for at least 30 days.

But not all homeowners policies are created equal, so review yours to ensure it includes enough coverage to do three things: replace your home's structure, replace your belongings, and cover your living expenses while your home is being repaired.

Earthquakes

Unlike fires, earthquakes are typically not covered. To protect your home against earthquakes, you'll need a freestanding earthquake policy. And Californians aren't the only ones who need coverage.

Most parts of the U.S. are at some risk for earthquakes. The U.S. Geological Survey found that from 1975 to 1995 earthquakes occurred in every state except Florida, Iowa, North Dakota, and Wisconsin. To gauge the risk in your area, consult with the Federal Emergency Management Agency's (FEMA)

earthquake hazard map.

Floods

Although homeowners insurance covers flood damage caused by faulty infrastructure like leaky pipes, nearly all policies exclude damage caused by natural events. To protect your property, you'll need stand-alone flood insurance.

The threat from flooding is so widespread, Congress created the National Flood Insurance Program (NFIP) in 1968, which allows homeowners in flood-prone areas to purchase flood insurance backed by the government.

In some coastal regions where hurricanes are prevalent, you might even be required to have flood insurance. To determine the risk for your property, consult FEMA's Flood Map service center.

Hurricanes & Tornadoes

Most homeowners policies do cover wind damage. However, such claims often depend on the type of storm that caused the damage. Wind damage from tornadoes and even some tropical storms is typically covered, while wind damage from hurricanes generally requires a separate windstorm policy. Because damage from hurricanes is often measured in the billions, windstorm policies usually have high deductibles and are based on a percentage of your home's value. Some policies also have a cap on coverage, so review the levels of coverage your policy offers.

Yet high winds aren't the only threat posed by hurricanes. These tropical systems often cause severe flooding, but whether it's caused by a hurricane or a tornado, flooding is generally not covered. For flood protection, you'll need a separate flood policy through the NFIP.

Get Your Home Covered

To ensure you have the proper insurance coverage to protect your home and belongings from natural disasters, consult with your Personal Family Lawyer®. We'll help evaluate the risks for your area, assess the value of your assets, and support you to determine the optimal levels of insurance you should have.