Long-Term Care & Retirement Readiness Checklist

For Adults Ages 50–75

This checklist is designed to help you reflect on where you are today, what you've experienced, and how prepared you feel for the years ahead. There are no right or wrong answers — only insight.

🧭 Section 1: Where Am I in Life Right Now?

☐ I am currently between the ages of 50 and 75

☐ I am still working full-time or part-time

☐ I am within 10–15 years of retirement

☐ I am already retired

☐ My priorities are shifting toward health, independence, and lifestyle quality

💼 Section 2: Retirement Planning Awareness

☐ I have a retirement plan (401(k), IRA, pension, etc.)

☐ I understand how long my retirement income is expected to last

☐ I have considered healthcare costs in retirement

☐ I have *not* factored long-term care expenses into my retirement plan

☐ I assume Medicare will cover most healthcare needs

☐ I am unsure how extended care would impact my income or assets

⏳ Section 3: Longevity & Living Longer

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☐ I am aware that people are living longer than previous generations

☐ I have heard of life expectancy or mortality tables

☐ I expect to live into my 80s or 90s

☐ I have not considered how longevity impacts care planning

☐ I realize a longer life may increase the likelihood of needing care

Did You Know?

Many people who live longer will experience *some* form of assistance needed — even if only temporarily.

🧬 Section 4: Family Health & Personal History

☐ There is a history of chronic illness in my family

☐ A parent or relative needed help with daily activities

☐ Dementia, Alzheimer’s, stroke, or mobility issues exist in my family history

☐ I have not connected family health patterns to my own planning

☐ I assume my experience will be different

❤️ Section 5: Caregiving Experience (Personal or Observed)

☐ I have provided care for a parent, spouse, or relative

☐ I have seen the emotional toll caregiving can take

☐ I have seen the financial strain caregiving can cause

☐ Care responsibilities disrupted work, family life, or savings

☐ I do not want my loved ones to face the same situation

🏡 Section 6: Independence & Lifestyle Preferences

☐ I want to remain in my home as long as possible

☐ I value independence and personal choice

☐ I would want input into the type of care I receive

☐ I have not documented or communicated these preferences

☐ I want dignity and control, even if care is needed

👨‍👩‍👧 Section 7: Family Impact & Legacy Considerations

☐ I have a spouse or partner who may be affected by my care needs

☐ I have children or loved ones I do not want to burden

☐ I want to preserve assets for my family or causes I care about

☐ I have not discussed care preferences with my family

☐ I want clarity so decisions aren't made during a crisis

📊 Section 8: Knowledge & Planning Gaps

☐ I know Medicare does not cover most long-term care

☐ I am unsure what long-term care actually costs

☐ I don't know what options exist beyond traditional insurance

☐ I feel overwhelmed by conflicting information

☐ I would benefit from an educational conversation

✅ Final Reflection: Am I Ready to Take the Next Step?

☐ I want more clarity, not pressure

☐ I prefer planning ahead rather than reacting later
☐ I want options while they are still available

☐ I value peace of mind for myself and my family

If you checked several boxes in this checklist, it may be time to explore your options

Shalah Collins

Executive Director of Legacy Shield LLC

As a **Certified Senior Advisor®**, and Licensed Insurance Consultant, I work closely with older adults and their families to navigate insurance and long-term care planning with clarity, dignity, and confidence. I specialize in helping seniors prepare for future care needs while also addressing expense strategies to help reduce the financial and emotional burden on loved ones.

My approach is consultative and education-driven, ensuring clients clearly understand their options and are empowered to make informed decisions that align with their values, goals, and stage of life. Above all, I serve as a trusted advocate, committed to ethical guidance and personalized strategies that promote security, independence, and a meaningful transitional legacy.

Book a conversation here

www.legacyshieldconsultants.com - shalah@legacyshieldconsultants.com

Call or Text : (929) 407-8226 - Email: legacyshieldsolutions@gmail.com