



Long-Term Care Planning - Your Next Steps Checklist

1. Clarify Your Goals and Values

- Where would you prefer to receive care if needed?
- How important is independence and choice to you?
- What does aging with dignity mean to you?

2. Review Your Financial Picture

- List retirement accounts, savings, pensions, and income sources.
- Consider how care costs could affect a spouse or family.
- Identify assets you want to protect.

3. Understand Existing Coverage

- Review Medicare and health insurance coverage.
- Check for long-term care insurance or life insurance riders.
- Clarify what is covered and what is not.

4. Learn Your Planning Options

- Traditional long-term care insurance.
- Hybrid life insurance with long-term care benefits.
- Alternative strategies such as annuities or self-funding.



5. If Your Thinking of Insurance - Consider Timing and Eligibility

- Factor in age and current health.
- Understand how waiting may limit options or increase costs.
- Decide whether early planning makes sense for you.

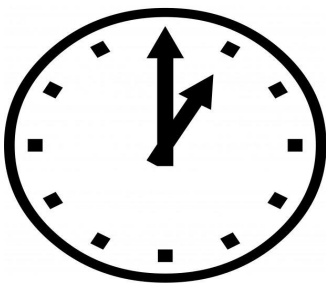
6. Talk With Your Family 🧑🧒

- Share your wishes with loved ones.
- Discuss expectations around caregiving.
- Reduce uncertainty and stress later.

7. Speak With a Planning Professional 🧑💻

- Ask questions and compare options.
- Get guidance tailored to your situation.
- Make informed decisions with confidence.

“The present is the only time we can control.”





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](#)

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