

# Conversation Starters

*Sitting down with loved ones to discuss long term care is difficult. Asking our loved ones goals and dreams for retirement are a great gateway into the LTC discussion.*

- Who and what is important to you?
- How will you want to spend your time in retirement?
- Who will your caregivers be as a need arises? Where would you like that care provided?
- What will the consequence of your loved one's time in managing your care, have on their lives?
- What if your loved one is in need of LTC and unable to provide care for you?
- What will the financial consequences be for you and your loved ones if you do require LTC?
- Where will the funds for LTC be drawn from?
- Will you have enough funds set aside to cover your cost of care?

