



THE 40-70 RULE

An Action Plan for Successful Aging

A workbook to help you — and the people you love — talk about the future and plan for it together.



YOUR LOCAL HOME INSTEAD TEAM

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What's Inside

Work through the chapters in any order. Each one follows the same three steps — Assess, Consider, Talk — and ends with resources to help you go further.

SECTION	WHAT YOU'LL WORK THROUGH
Introduction & the 40-70 Rule	Why these conversations matter, and how to start them early
Living choices	Where you want to live as you age, and what it would take
Financial choices	The life you want, what it may cost, and who can help plan
Health	Body, mind, and spirit — screenings, medications, and daily habits
Relationships & dating	Your support circle, staying connected, and new relationships
Driving	Staying safe on the road, and a plan for when driving changes
End of life	Your wishes, your decision-makers, and the legacy you leave
The 40-70 Rule checklist	Track your progress chapter by chapter
Important information	One place to log contacts, documents, and where they're kept
Our experts	The specialists who helped shape this plan

INTRODUCTION

Start the talk before you need to.

Growing older brings change — to where we live, how we get around, our relationships, our money, our health, and how we think about the end of life. Planning for that change, and talking about it, puts you in charge of what comes next.

What if you couldn't stay at home without help? How do you tell your grown children you're dating again? What would you do if you couldn't drive — or if you had to tell someone you love that they shouldn't?

Making decisions, weighing choices, and sharing your wishes are a big part of the road ahead. But those conversations don't always happen. Most of us agree they matter. Far fewer of us have actually had them.

90%

Americans say talking with loved ones about end-of-life care is important

32%

say they've actually had that conversation

Source: The Conversation Project National Survey, 2018 (theconversationproject.org).

Why aren't families talking? For one thing, it's hard. These conversations can feel awkward, emotional, or even impossible. Too often they wait until a fall, a diagnosis, or a hospital stay forces the issue — when everyone is stressed and choices are fewer.

The 40-70 Rule®

Starting these conversations doesn't have to be daunting. Experts suggest that by the time you're approaching 40 and a loved one is around 70, you should have had "the talk" about the issues so many families avoid. The Home Instead network calls that the 40-70 Rule®, a program launched in 2008 to encourage families to start difficult conversations early.

This action plan takes those conversations a step further. It helps you document your wishes, too.

An Action Plan for Successful Aging

With guidance from experts in aging, finances, health, end of life, and communication, this plan takes the guesswork out of the issues many families eventually face. You'll find conversation starters and tips for a variety of situations — living alone, blended families, dementia, and faith preferences among them.

It's written for anyone who wants to face aging with confidence. You may be filling it out for yourself, or with someone you love — a parent, spouse, or friend. Either way, we hope it helps you feel better prepared for the road ahead.

STEP 1

Assess

Take an honest look at where you are today and what matters most to you.

STEP 2

Consider

Explore your options and picture the future you want.

STEP 3

Talk

Share your wishes with the people your choices will affect.

PLEASE NOTE

The content, suggestions, and tips in this resource are for informational purposes only. They are not medical, legal, or financial advice, and they aren't a substitute for professional advice. Always talk with a physician or other qualified medical provider about any medical questions, and with an attorney and a tax, insurance, or other financial advisor about legal and financial questions. Home Instead, Inc., and the Home Instead franchise network do not warrant or guarantee that following any suggestion or tip in this resource will result in, prevent, eliminate, or alleviate any outcome, and expressly disclaim any liability with respect to its content.

CHAPTER 1

Living Choices

Home defines so much of our lives — and most of us want to stay there. But what happens if everyday tasks or keeping up the house get harder? This chapter helps you find the right fit, and the right support, for wherever you want to call home.

75%

of adults 50+ want to stay in their current homes as they age

73%

hope to remain in their communities

50%

feel their community is ready to meet their future needs

Source: AARP, 2024 Home and Community Preferences Survey.

HOW TO USE THIS CHAPTER

Assess where you are today. **Consider** your options. **Talk** with the people your choices will affect. Write your answers right on the lines — there are no wrong ones.

Assess

Any number of events could throw an unprepared family into turmoil. What if you could no longer drive? How would you manage if you couldn't see or hear well? If stairs became too much, would you stay or go? Start by assessing how you feel about where you live now. Is it the house and the memories it holds? The neighbors? The routine?

What do you like to do at home?

If you had to move, what challenges would you face? What things in your home would be hardest to give up?

If you have long-term care insurance, what kinds of housing and care does it cover? (Does it cover in-home care, or only facilities? Make sure the policy matches your wishes.)

Consider

Leaving a place filled with familiar things — and, more importantly, memories — can be life-changing. Think about where you'd want to live if you had to make a change. At home, with professional help if needed? Near family or close friends? In a care community?

If you're an older adult, could you see yourself living with your adult children? Why or why not?

If you're an adult child, would you want your parents to live with you? Why or why not?

If you want to stay in your current home, list what would need to be adapted or changed. (Home Instead’s room-by-room home safety checklist can help.)

Compare the costs of care options in your area (see the CareScout Cost of Care Survey below). Which housing options fit best with your future?

TYPE OF CARE	U.S. MEDIAN	COLORADO MEDIAN
In-home care (non-medical, 44 hrs/week)	\$80,080 / year	\$94,952 / year
Adult day health care	\$24,700 / year	\$27,300 / year
Assisted living community	\$74,400 / year	\$79,005 / year
Nursing home, semi-private room	\$114,975 / year	\$121,910 / year
Nursing home, private room	\$129,575 / year	\$146,183 / year

Source: CareScout (Genworth) Cost of Care Survey 2025, released March 2026 (carescout.com/cost-of-care).

Talk

It’s easy to put off these conversations. Few of us like to picture depending on someone else. A few things help: aim for independence, not dependence. Listen, and put yourself in the other person’s shoes. And if talks at home haven’t gone well, try somewhere neutral — like a favorite restaurant.

After assessing and considering, write down your preferences about where you want to live. Who will be affected by your decision, and when will you talk with them?

CONVERSATION STARTERS

“I know we both want the best for each other. Let’s talk about options that work for both of us.”

“You know I want to stay home as long as I can. But if I need help or can’t stay here anymore, this is what I’d like to do.”

“I know you want to stay at home as long as possible. I want you to be safe, too. I’d worry less if we brought in someone to help.”

“You know how much I love my office with the window. If I ever have to move, I want to know I’ll still have my privacy.”

If This is You

IF YOU LIVE ALONE

Find a trusted friend or professional who can help you build a plan — and carry it out if you ever need help living independently.

IF YOU’RE PART OF A BLENDED FAMILY

Think about what other family members may want and how a living situation could affect them. Plan a family meeting to talk it through.

IF YOU HAVE DEMENTIA

Ask for help completing your plan. Then name a power of attorney to help make sure your living choices are honored if you can no longer make those decisions yourself.

Learn More

Tools and resources to help as you build your plan:

Home Your Own Way (Home Instead) homeinstead.com/care-resources/home-your-own-way

Explore living options, from aging in place to multigenerational living.

Home Safety Checklist (Home Instead) homeinstead.com/care-resources/home-safety-checklist-making-home-safer-for-aging-adults

A room-by-room guide to making home safer.

Home Instead homeinstead.com

In-home care and resources for aging adults and their families.

National Safety Council nsc.org

A nonprofit dedicated to preventing injuries and deaths, including falls at home.

Certified Aging-in-Place Specialists (National Association of Home Builders) nahb.org/education-and-events/education/designations/certified-aging-in-place-specialist-caps

Learn about CAPS-trained remodelers who adapt homes for aging in place.

National Aging in Place Council ageinplace.org

Information and local connections for aging safely at home.

Medicare: Home health services medicare.gov/coverage/home-health-services

What Medicare does — and doesn't — cover at home.

Medicare Care Compare medicare.gov/care-compare

Find and compare home health agencies, nursing homes, and other providers.

Eldercare Locator eldercare.acl.gov

Connect with local services for older adults. Call 1-800-677-1116.

CareScout Cost of Care Survey carescout.com/cost-of-care

Care costs where you live.

CHAPTER 2

Financial Choices

Planning ahead gives you a better shot at the lifestyle you want — and helps you prepare for health care and long-term care costs. Even if you’re already retired, there are ways to make the most of your income. A trusted financial planner can help. Use this chapter to start the talk and build your plan.

\$185,500

Estimated lifetime health care costs in retirement for a 65-year-old retiring in 2026

\$80,080

U.S. median annual cost of in-home care (44 hrs/week) — \$94,952 in Colorado

Sources: Fidelity Investments Retiree Health Care Cost Estimate, 2026; CareScout Cost of Care Survey 2025.

HOW TO USE THIS CHAPTER

Assess where you are today. **Consider** your options. **Talk** with the people your choices will affect. Write your answers right on the lines — there are no wrong ones.

Assess

Picture the life you want as you age. Do you want the same standard of living you have now — or better? How will you prepare for unexpected medical costs?

Picture your financial future. Wherever you are in life, what are your goals? Where are you now, and where do you want to be?

Estimate the cost of staying in your home versus moving to a care community. (If you did a cost comparison in Living choices, start there.) Compare local care costs to your mortgage or rent, utilities, and upkeep. Would you need to remodel to stay — or sell? Can you keep paying property taxes?

Consider

Find a trusted financial advisor who can help you reach your goals. And consider naming someone to hold power of attorney for your finances.

What will your chosen living option, everyday expenses, and leisure cost? Will you travel — short trips or one big vacation a year? Will you keep working, even part-time? If you're already retired, what changes will help you meet your goals?

Your health can affect your finances, too. How will you pay for health care and long-term care? It's never too late to ask a financial planner to help you estimate what you'll need.

Talk

Talking with a trusted, certified financial planner can help — especially for an older adult — feel more in control, like a weight has been lifted. Talking also makes these issues real and brings them into the open.

After assessing and considering, write down your financial choices. How will you share your expectations and needs with family? What steps do you need to take on your will?

CONVERSATION STARTERS

“Money feels tighter for everyone these days, Dad. Have you thought about downsizing?”

“I’m looking forward to the years ahead. So I don’t become a burden on anyone, I’d like to share my plans with you — and how I hope to pay for them.”

“Mom, would you like to see a financial planner together, so we know what kind of care we can afford?”

“I may have to scale back my retirement plans. Here’s why, and here’s what I think I’ll need. I’d feel better with a plan. Can you help?”

If This is You

IF YOU LIVE ALONE

Name a person with power of attorney to help if you can no longer make decisions. Setting up automatic bill pay can help, too.

IF YOU'RE PART OF A BLENDED FAMILY

Consider independent financial counsel for each family member.

IF YOU HAVE DEMENTIA

Keep important financial information secure, including bank accounts and credit cards. Consider naming a power of attorney. Think about timing, since the disease could affect income needs and care options.

Learn more

Tools and resources to help as you build your plan:

Let's Make a Plan (CFP Board) letsmakeaplan.org

Find and check the background of a CERTIFIED FINANCIAL PLANNER™ professional.

my Social Security ssa.gov/myaccount

Check your earnings record, benefit estimates, and more.

Social Security: Retirement benefits ssa.gov/retirement

Plan for retirement and learn when and how to apply.

Top 10 Ways to Prepare for Retirement (U.S. Department of Labor) dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/top-10-ways-to-prepare-for-retirement

Practical first steps for retirement savings.

Long-term care planning (Administration for Community Living) acl.gov/ltc

Long-term care services, costs, insurance, and how to plan.

American Association for Long-Term Care Insurance aaltci.org

Plain-language information on long-term care insurance.

USA.gov Benefit Finder usa.gov/benefit-finder

Find government benefits you may qualify for.

Ultimate Retirement Calculator (Financial Mentor) financialmentor.com/calculator/best-retirement-calculator

Run what-if scenarios on your retirement savings.

Estate planning information (American Bar Association)

americanbar.org/groups/real_property_trust_estate/resources/estate-planning

Wills, trusts, powers of attorney, and more.

AARP aarp.org

Money, work, and retirement resources for adults 50+.

CHAPTER 3

Health

A healthy body, mind, and spirit are at the heart of successful aging. The choices you make today can go a long way toward making the most of the years ahead — and your health touches everything else, from where you live to your finances, relationships, and driving.

93%

of older adults have at least one chronic health condition

Nearly 80%

have two or more

Source: National Council on Aging (2025), citing CDC Behavioral Risk Factor Surveillance System data, 2013–2023.

Don't have your first conversation at the hospital.

Too many family conversations about aging are sparked by a health crisis. Talking now — while everyone is calm and there's time to weigh options — makes for better decisions later.

HOW TO USE THIS CHAPTER

Assess where you are today. **Consider** your options. **Talk** with the people your choices will affect. Write your answers right on the lines — there are no wrong ones.

Assess

Think about your health today and the risks you could face as you age, based on your own history and your family's. Assess your mental and spiritual well-being, too.

Would you say you're physically healthy? What could you improve? How healthy do you want to be in your retirement years?

Do you see your doctor regularly and keep up with routine checkups and screenings? Ask your doctor which screenings are right for you — such as mammograms, prostate and colon cancer screening, and memory checks. Log the screenings you've scheduled or completed.

Review your medications and any side effects. Keep a written list of everything you take, and check with your doctor regularly about whether anything needs adjusting. Write down your plan for staying on top of your medications.

Where are you in your spiritual life? What matters to you about your spirituality? How do you find meaning, and how important will that be in the future?

Consider

Being proactive goes a long way. Consider how you can change your habits today for a healthier tomorrow.

Describe your daily diet. Do you get enough fruits and vegetables? (See [Learn more](#) for resources.)

Describe your social life. What activities bring meaning to your life, and will you keep them up as you age? What new things would you like to try?

How much do you exercise? Track the kinds of exercise you do and think about what you could improve. If you don't exercise, plan small ways to move more.

How do you keep your brain nimble? Reading, crosswords, cards, and games all count — and so do companionship and good conversation. How could you add more to your routine?

How do you express your spirituality — services, traditions, or something else? What other practices, like retreats, reading, or walking, might you add?

Talk

It's easy to set big goals. It's harder to stick with them, so ask someone to hold you accountable. If your health is slipping or you're becoming forgetful and don't know why, see a doctor — it could be a medication issue or something else. And if you have hard health news to share with family, gather all the information you need from your doctors first.

After assessing and considering, write down what you need to do to improve your health, including your doctor's recommendations. Who will be your accountability partner? Who knows about your health conditions and medications?

CONVERSATION STARTERS

“I just stopped at a great farmers market. I’d love to drop off some veggies for you to snack on.”

“I’m having some strange symptoms. Could it be my pills? Will you help me figure out what’s going on?”

“Wow, Mom, you take a lot of pills. I’m impressed you keep them straight. Want to try this pill organizer to make it easier?”

“Do you know anything about that water therapy class down the street? I’ve had trouble walking and wonder if it might help.”

If This is You

IF YOU LIVE ALONE

Find a trusted relative or friend who can help keep you motivated and on top of your health.

IF YOU’RE PART OF A BLENDED FAMILY

Schedule a family meeting or call about any health concerns. Know what you want from it — to inform, to ask for help, or to reach agreement.

IF YOU HAVE DEMENTIA

Reach out to your medical team for the help you need, and explore Home Instead’s Help for Alzheimer’s Families resources. Ask a friend or family member to come with you to appointments.

IF FAITH SHAPES HEALTH DECISIONS

Talk with your spiritual advisor if religious differences are affecting how family members feel about treatment. Remember, you likely won’t get everyone to agree.

Learn more

Tools and resources to help as you build your plan:

Let's Talk About Rx (Home Instead) homeinstead.com/care-resources/lets-talk-about-rx

Tips to help older adults avoid medication mistakes.

Help for Alzheimer's Families (Home Instead) homeinstead.com/help-for-alzheimers-families

Resources and support for families living with dementia.

Care resources (Home Instead) homeinstead.com/care-resources

Articles for family caregivers on nutrition, safety, caregiver stress, and more.

National Institute on Aging: Healthy aging nia.nih.gov/health/healthy-aging

Research-based tips on exercise, nutrition, sleep, and more.

CDC: Physical activity for older adults cdc.gov/physical-activity-basics/guidelines/older-adults.html

How much activity older adults need, and how to get it.

MyPlate (U.S. Department of Agriculture) myplate.gov

Healthy eating guidance, including tips for older adults.

Nutrition.gov nutrition.gov

Federal nutrition information in one place.

Alzheimer's Association: Brain health alz.org/help-support/brain-health

Everyday habits that support a healthy brain.

CHAPTER 4

Relationships & Dating

As careers wind down, relationships often take on new meaning. Families also grow, separate, and change through loss and new beginnings — and dating, in particular, can be a source of confusion for everyone. How do you tell your family you’re seeing someone? How do you ask a parent about a new relationship? This chapter helps you build the relationships that matter to you and handle the bumps along the way.

33%

of adults 50–80 felt lonely some of the time or often

29%

felt socially isolated some of the time or often

Source: University of Michigan National Poll on Healthy Aging, 2024.

HOW TO USE THIS CHAPTER

Assess where you are today. **Consider** your options. **Talk** with the people your choices will affect. Write your answers right on the lines — there are no wrong ones.

Assess

How important will relationships be to you as you grow older? What kind of support network do you picture?

Describe your innermost circle of family and friends. Who would you want around you for support as you age? Name them and the role you’d expect each to play.

Who would you turn to for help with tasks you can no longer do? What role would you expect them to play?

Are romantic relationships important to you as you grow older? Why or why not?

If you are — or were — single as an older adult, would you consider dating? Are you dating now? Why or why not?

Consider

Think about what life would look like if you were suddenly single. Where — and to whom — would you turn?

Imagine you're suddenly single (or maybe you already are). How important is companionship? Who do you turn to for support? What people or organizations could help? (See [Learn more.](#))

What are your interests? How would you build new relationships? List people you could reach out to, or groups that could help you meet new people.

Talk

Communication is the key to bridging any gap. Reaching out helps you put your needs into words.

After assessing and considering, write down how you'll stay socially connected and keep your relationships strong. Who will you talk with about making that happen?

CONVERSATION STARTERS

“So, Dad, you’ve been seeing quite a bit of Edith. What do you like about her?”

“You know, son, Fran and I have become close. I’d like to include her at our holiday gathering. How can we make it comfortable for everyone?”

“Mom, I know you loved bridge before your eyesight changed. Even if you’re not playing, why not join the group for lunch?”

“I’ve been lonely since your dad died. John down the street invited me for a weekend away, and I’d like to go. I’ll always love your dad — but we all need companionship.”

If This is You

IF YOU LIVE ALONE

Build both a social network and a practical one. Have a plan that names people who could help — or public and private services you could call on.

IF YOU’RE PART OF A BLENDED FAMILY

A counselor or financial planner can help you work through sensitive issues, such as money or inheritance.

IF FAITH IS PART OF THE PICTURE

Talk with a trusted spiritual advisor about handling religious differences — such as combining households of different faiths.

Learn more

Tools and resources to help as you build your plan:

HelpGuide: Relationships helpguide.org/relationships

Articles on building and keeping healthy relationships at any age.

Talking about aging (Home Instead) homeinstead.com/care-resources/communicating-touchy-topics

Tips for turning hard conversations into helpful ones.

AARP aarp.org

Resources on friendship, dating, and staying connected after 50.

Eldercare Locator eldercare.acl.gov

Find senior centers, volunteer programs, and other local connections. Call 1-800-677-1116.

CHAPTER 5

Driving

Few things say independence like getting behind the wheel. Driving means freedom, control, and the ability to go where you want and need to go — which is why giving it up, or being asked to, can be one of the hardest parts of aging. Growing older doesn't automatically make you a worse driver, and there's no set age to stop. But it does mean watching for physical and mental changes and adjusting as needed. This chapter can help.

28%

growth in the U.S. population
65+ from 2014 to 2023

19%

of U.S. traffic deaths in 2023
were people 65 and older

4.4%

of licensed drivers are 80+ —
more than drivers under 20
(3.7%)

Sources: National Highway Traffic Safety Administration (NHTSA), 2023 data; Federal Highway Administration, Our Nation's Highways 2026 (2024 data).

HOW TO USE THIS CHAPTER

Assess where you are today. **Consider** your options. **Talk** with the people your choices will affect. Write your answers right on the lines — there are no wrong ones.

Assess

It can be hard to judge your own driving — or a parent's. If you need help being objective, ask a family member or friend.

Has anything happened behind the wheel in the past six months that concerned you?

How do you feel about driving? How important is it to you? How would you feel if you had to cut back or stop?

What health issues might affect your driving, such as cataracts or hearing loss? (A driver rehabilitation specialist can do an in-depth driving evaluation. See [Learn more.](#))

Consider

Anyone, at any age, could lose the ability to drive. It's smart to have a plan.

If you could no longer drive, what would you do? How would you get where you need to go and get the things you need?

Who — or what services — could help if you couldn't drive? Think about family, friends, public transit, ride services, and senior transportation programs.

Talk

Talking about driving — yours or someone else's — is tough, and it's often easier to avoid it. But putting it off can be dangerous.

After assessing and considering, write down your plan for staying independent and safe on the road. Who will you share it with?

CONVERSATION STARTERS

“Hey, Dad, what happened to the car? Are you OK? Your safety matters most to me.”

“Now that my doctor's office moved farther out, I'm not comfortable driving that far. Will you help me figure out how to get there?”

“Mom, want to take a drive around the neighborhood? It's been a while since we rode together.”

“I know you're worried about my driving, but I'm afraid of losing touch with my friends. Let's find a solution together.”

If This is You

IF YOU LIVE ALONE

Not being able to drive could leave you vulnerable. Have a plan that names people who could help, plus public or private services you could call on.

IF YOU'RE PART OF A BLENDED FAMILY

If you're worried about someone, set up a family meeting or call. If you can't reach agreement, ask a professional or member of the clergy to help mediate.

IF YOU HAVE DEMENTIA

Talk with your doctor about whether you should still drive, and for how long — or see a driver rehabilitation specialist.

Learn more

Tools and resources to help as you build your plan:

AAA: Evaluate your driving ability exchange.aaa.com/safety/senior-driver-safety-mobility/evaluate-your-driving-ability

Includes Drivers 65 Plus, a 15-question self-rating assessment.

AAA: Senior driver safety & mobility exchange.aaa.com/safety/senior-driver-safety-mobility

Driver improvement courses, vehicle tips, and transportation options.

AARP Driver Safety aarp.org/auto/driver-safety

Home of the AARP Smart Driver™ course, online or in a classroom.

NHTSA: Older drivers nhtsa.gov/road-safety/older-drivers

How aging can affect driving, and how families can help.

ADED: Find a driver rehabilitation specialist aded.net

The Association for Driver Rehabilitation Specialists' provider search.

Eldercare Locator eldercare.acl.gov

Find local transportation services for older adults. Call 1-800-677-1116.

CHAPTER 6

End of Life

Planning for the end of life can bring real peace — knowing your family understands what you want. Decisions about where you'd like to be, whether you want extraordinary measures to prolong life, and who receives your belongings are far less likely to spark family conflict when your loved ones know your wishes. Completing this chapter can ease the burden on the people you love.

9 in 10

say talking with loved ones about end-of-life care is important

32%

have actually had that conversation

Source: The Conversation Project National Survey, 2018.

HOW TO USE THIS CHAPTER

Assess where you are today. **Consider** your options. **Talk** with the people your choices will affect. Write your answers right on the lines — there are no wrong ones.

Assess

Before you can share your wishes, take time to think about how you'd like to spend your final days.

Make a “bucket list” of things you want to do or resolve. If you knew you had only 30 days, what would you want to do and say — and to whom?

What matters most to you? If you could choose, where would you want to be at the end — at home or in a care community? Who would you want with you?

What kind of service would you like? What are your burial or cremation preferences?

Consider

One of the most important things to consider is what you'd want if you couldn't make decisions yourself.

How do you define quality of life? Would those closest to you understand your wishes? What were the defining moments of your life, and what are you most proud of?

Who would you want to make decisions for you if you couldn't — a family member, a power of attorney, a health care proxy? What would you want them to know?

Who would you want to receive any inheritance or valuables after you're gone?

What details would you want for your funeral or memorial?

Talk

Hearing about the end of your life is likely as hard for your family and friends as it is for you to discuss. Remind them you're doing everyone a favor by settling these decisions now. Plan alongside immediate family or a close friend. Have one-on-one conversations about what you want and why — then make the best decisions you can.

After assessing and considering, write down your end-of-life wishes. Who will you tell? Who will you name as your power of attorney and health care proxy? When will you see a lawyer?

CONVERSATION STARTERS

“Dad, I’m working on my end-of-life wishes. Would you go over them with me so I don’t miss anything? You might want to do this too.”

“I’m not planning on going anywhere soon, but I’m working on my will. Is there anything in the house you’d like to have someday?”

“Mom, I’d be so upset if something happened and you couldn’t tell me what you want. That’s why I need to know your wishes.”

“I’d love “Let It Be” played at my funeral. Let me tell you why that song means so much to me.”

If This is You

IF YOU LIVE ALONE

Have a network in place to help when it’s time to make important decisions. Reach out to a family member or close friend to start the conversation.

IF YOU’RE PART OF A BLENDED FAMILY

If family members can’t agree, consider a mediator everyone trusts to help resolve issues.

IF YOU HAVE DEMENTIA

Before dementia affects decision-making, name a power of attorney and a health care proxy so your wishes are carried out. A lawyer can help you assess your situation and make a plan.

IF FAITH SHAPES YOUR WISHES

Meet with your pastor, priest, rabbi, imam, or other faith leader to begin planning your service.

Learn more

Tools and resources to help as you build your plan:

The Conversation Project theconversationproject.org

Free guides to help you talk about your wishes for care through the end of life.

National Institute on Aging: Advance care planning nia.nih.gov/health/advance-care-planning

Advance directives, health care proxies, and how to get started.

American Cancer Society: Hospice care cancer.org/cancer/end-of-life-care/hospice-care.html

What hospice is and how it helps patients and families.

National Alliance for Care at Home allianceforcareathome.org

The national organization for hospice, palliative, and home care providers.

Hospice Foundation of America hospicefoundation.org

Free resources on hospice, caregiving, and grief.

Medicare Care Compare medicare.gov/care-compare

Find and compare hospice providers near you.

Estate planning information (American Bar Association)

americanbar.org/groups/real_property_trust_estate/resources/estate-planning

Wills, trusts, and estate basics.

TRACK YOUR PROGRESS

The 40-70 Rule Checklist

Once you've worked through your action plan, use this checklist to see how far you've come — and what's left to do.

Living Choices

- ☐ I've named someone — a family member, close friend, or power of attorney — to help me make decisions, and let them know I may need help.
- ☐ I've talked with family or close friends about where I'd like to age, and where I'd live if I couldn't stay home.
- ☐ I've listed the things at home that would be hard to give up, and what I could bring with me if I moved.
- ☐ I know what it costs in my area to live at home with help and to live in a care community.
- ☐ I know what makes home special to me, and I've written down the pros and cons of moving or staying.
- ☐ I've considered ways to adapt my home to help me stay safe there.
- ☐ I understand what would happen if I needed help at home.
- ☐ I do a home safety check every year.

Financial Choices

- ☐ I've found a trusted, certified financial planner and met with them.
- ☐ I've estimated my cost of living based on where I'd like to live as I age.
- ☐ I've decided on the lifestyle I want, including whether I'll keep working and how much I'll travel.
- ☐ I've listed my assets and where to find important documents, like my will, bank accounts, pensions, and retirement plans.
- ☐ My financial planner has helped me figure out how much money I'll need to live on.
- ☐ My financial planner has helped me plan for health care and long-term care costs.
- ☐ I've named a person with power of attorney in case I can't make decisions on my own.
- ☐ I have a backup plan if my spouse dies or my financial situation changes.

Health

- ☐ I've assessed my physical, mental, and spiritual health, and written down the healthy choices I'll start making.
- ☐ I've outlined my goals for a healthy lifestyle as I age.
- ☐ I've looked at my daily diet and mapped out positive changes.
- ☐ I'm up to date on checkups and recommended screenings.
- ☐ I've found activities that help me stay socially engaged.
- ☐ I've tracked how often I exercise and set goals to improve.
- ☐ I've talked with my doctor to make sure I'm on track physically and mentally.
- ☐ My loved ones know my doctors' names, the conditions I'm being treated for, and the medications I take.

Relationships & Dating

- ☐ I've identified my innermost circle.
- ☐ I've thought about how I might build a new friendship or relationship.
- ☐ I've written down how I might reach out to someone I'd like to get to know.
- ☐ I know which friends I can share good times and hard times with.
- ☐ If I'm single, I've thought about whether I'd like to date.
- ☐ If I'm single, I've written down how I'd explain to family why I'm dating (or would like to).

Driving

- ☐ I've written down how important driving is to me and how I'd feel if I had to give it up.
- ☐ I've identified health issues that might affect my driving.
- ☐ I have a plan to have my driving checked for safety.
- ☐ I've written down how I'd explain a change in my driving to others, so they can help me fill the gap.
- ☐ I've thought about what I'd do if I could no longer drive.
- ☐ I've identified people or services that could help if I couldn't drive.

End of Life

- ☐ I've made a bucket list of what I'd like to do or resolve.
- ☐ I know where I'd want to be at the end of my life — at home or in a care community.
- ☐ I've defined what quality of life means to me and shared it with those closest to me.
- ☐ I know who I'd want to receive my inheritance and valuables, and I've made a will.
- ☐ I've shared my wishes with family or close friends, including documents like advance directives, medical power of attorney, a Do Not Resuscitate (DNR) order, and funeral plans.
- ☐ I've named a health care proxy.

KEEP IT ALL IN ONE PLACE

Important Information

Use these pages to record key contacts and where important documents are kept. Store this plan somewhere safe, and let a trusted person know where to find it.

Your Support Team

Person with power of attorney, or family/friend contact

Contact

Phone

Certified financial planner

Contact

Phone

Attorney

Contact

Phone

Trust officer

Contact

Phone

Accountant

Contact

Phone

Banking representative(s)

Contact

Phone

Contact

Phone

Family member or friend who could go to appointments with you

Contact	Phone

Health care proxy

Contact	Phone

People or services to help if you can't drive

Contact	Phone

Contact	Phone

People to notify in a medical emergency or at death

Contact	Phone

Contact	Phone

Contact	Phone

Home & Property

Mortgage documents

Contact	Phone

Location

Home or renter's insurance policies

Contact	Location

HOA and utilities

Contact	Phone

Contact	Phone

Contact

Phone

Safe deposit box key

Contact

Location

Money & Benefits

List of assets and liabilities

Remember old savings bonds, silver dollars, collectibles, and the like.

Financial accounts (keep passwords stored somewhere safe)

Contact

Location

Contact

Location

Retirement accounts (IRA, 401(k), etc.)

Contact

Location

Contact

Location

Contact

Location

Social Security card

Location

Long-term care insurance

Contact	Location

Life insurance and annuity policies

Contact	Location

Health

Health insurance and supplemental policies (e.g., Medicare Advantage, Medigap, disability)

Contact	Location

Contact	Location

Medicare/Medicaid card (copy)

Contact	Location

Advance directives, such as a living will

Contact	Location

For tips on managing medications safely, visit homeinstead.com/care-resources/lets-talk-about-rx.

Driving

Driver's license

Number	Location

Automobile insurance

Contact	Location

Final Wishes

Funeral/burial information

Contact	Location
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Last will and testament and/or trust

Contact	Location
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WITH THANKS

Our Experts

Sincere thanks to the experts who contributed to the original content of this action plan. Titles and affiliations reflect their roles at the time.

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Professor of Communication and former director of the Graduate Program in Gerontology at the University of Arizona. His research focuses on communication and aging, particularly intergroup communication. He received the National Communication Association's Giles/Nussbaum Distinguished Scholar Award in 2004 and has written several books and articles on communication.

James B. Lammers, CFP®, CLU, ChFC, BFA

A registered representative with Trusted Wealth Partners in Omaha, Nebraska, specializing in wealth management. He is a past president of the Society of Financial Service Professionals and a 2003 recipient of the Paul S. Mills Scholarship, awarded for commitment to ethical business practices, lifelong professional education, and volunteerism.

Larry W. Parsons, M.D.

A board-certified geriatrician and consultant in hospice and palliative medicine.

Molly Carpenter, M.A.

Gerontologist, author, speaker, trainer, and family caregiver who brings years of personal and professional experience to families facing dementia. As director of Business and Academic Research at Home Instead, she worked with the team responsible for making sure Care Pros across the Home Instead network had the resources to provide quality care at home.

YOUR LOCAL HOME INSTEAD TEAM

Ready to put your plan into action?
We're here to help.

CALL (303) 389-5700 · VISIT [HOMEINSTEAD.COM/148](https://homeinstead.com/148)