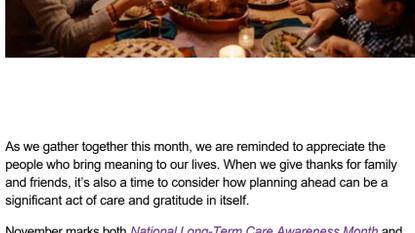


## Issue #155 News & Events

### In This Issue

- National Long-Term Care Awareness Month
- National Family Caregivers Month
- Caring For Aging Parents
- Office Closure: November 27th & 28th
- Office Hours Update
- LPL Market Research



As we gather together this month, we are reminded to appreciate the people who bring meaning to our lives. When we give thanks for family and friends, it's also a time to consider how planning ahead can be a significant act of care and gratitude in itself.

November marks both *National Long-Term Care Awareness Month* and *National Family Caregivers Month* — a meaningful reminder that planning for future care isn't just about managing costs. It's about aiming to preserve your independence, potentially easing burdens for those you love, and seeking to align your care with your wishes.

### What is Long-Term Care?

According to the U.S. Department of Health and Human Services, **nearly 70% of Americans over age 65 may need some form of long-term care during their lifetime.**<sup>1</sup>

Long-term care refers to a broad range of medical and non-medical services that support people living with chronic illness, disability, or limitations in daily activities such as bathing, dressing, or meal preparation. Care can be provided in a variety of settings:

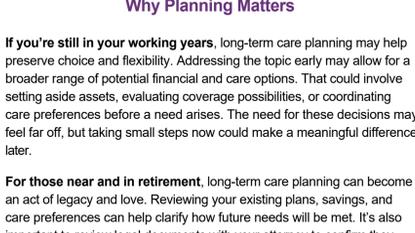
- **Home care:** Assistance with daily tasks in your own home.
- **Assisted living facilities:** Housing, meals, and help with personal care in a social environment.
- **Nursing homes:** 24-hour medical and personal care for individuals who need higher-level support.
- **Adult day health programs:** Daytime care in a community setting, offering supervision and engagement.
- **Community-based services:** Transportation, meal delivery, or respite care that helps individuals remain at home.

<sup>1</sup> U.S. Department of Health and Human Services, ACL, "How Much Care Will You Need?"

### Elements of a Long-Term Care Plan

Effective planning may include both practical and financial steps:

- **Assess needs:** Consider current health and potential future care levels.
- **Choose a setting:** Identify where you would prefer to receive care — at home, in assisted living, or another setting.
- **Plan financially:** Review available resources, savings, and coverage options to determine how care costs could be met.
- **Address legal aspects:** Work with an attorney familiar with elder law to review powers of attorney, healthcare directives, and estate documents.
- **Revisit regularly:** Update your plan as your health, family dynamics, and state laws change.



### Why Planning Matters

**If you're still in your working years**, long-term care planning may help preserve choice and flexibility. Addressing the topic early may allow for a broader range of potential financial and care options. That could involve setting aside assets, evaluating coverage possibilities, or coordinating care preferences before a need arises. The need for these decisions may feel far off, but taking small steps now could make a meaningful difference later.

**For those near and in retirement**, long-term care planning can become an act of legacy and love. Reviewing your existing plans, savings, and care preferences can help clarify how future needs will be met. It's also important to review legal documents with your attorney to confirm they reflect your current wishes and any changes in the law since they were drafted. Taking these steps may help protect your financial independence and support your family's well-being.

### Recognizing Family Caregivers

According to the U.S. Department of Health and Human Services' Administration for Community Living<sup>2</sup>, about **80% of care at home is provided by unpaid caregivers** — family and friends who may often be balancing work, finances, and their own family and well-being at the same time. From a planning perspective, one of the greatest gifts you can give future caregivers is clarity: written instructions, organized documents, and a funding strategy that reduces uncertainty.

<sup>2</sup> U.S. Department of Health and Human Services, ACL, "Who Will Provide Your Care?"



### A Conversation Worth Having

Thinking about future care doesn't have to happen all at once - share your thoughts with family members or consult a trusted legal or healthcare professional to get a dialogue going. What happens tomorrow starts with a conversation today.

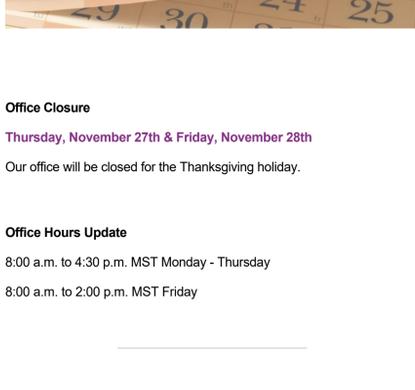
Please reach out any time with your questions - we are always here to support you!

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## Caring for Aging Parents



As our nation ages, many Americans are turning their attention to caring for aging parents.

[Learn More](#)

## Upcoming Important Dates



### Office Closure

**Thursday, November 27th & Friday, November 28th**

Our office will be closed for the Thanksgiving holiday.

### Office Hours Update

8:00 a.m. to 4:30 p.m. MST Monday - Thursday

8:00 a.m. to 2:00 p.m. MST Friday

## LPL Market Research



### Street View Video

### Managing Around a Changing Market

[Watch](#)



### Market Signals Podcast

### Putting the Stock Market Sell-Off Into Perspective

[Listen](#)



### Weekly Market Commentary

### Early Keys to 2026

[Read](#)



## Who to Contact

**Marion Steward, CFP®** for comprehensive financial planning, support with financial strategies and investment advice.

**Heather Williams, CFP®** for comprehensive financial planning, support with financial strategies and investment advice.

**Sid Smith, CFP®** for comprehensive financial planning, support with financial strategies and investment advice.

**Harmony Dunnick, Senior Client Service Associate** for opening new accounts and facilitating account transfers, coordinating contributions and withdrawals, and scheduling financial reviews.

**Ashlee Mauer, Branch Office Assistant** for opening new accounts and facilitating account transfers, coordinating contributions and withdrawals, scheduling, and answers on general info and special events.

**Christina Boykin, Office Manager** for answers on operations, general info, and special events.

**Not sure who to contact?**

Email us at [financial.steward@fpl.com](mailto:financial.steward@fpl.com) for our general inbox and we will direct you.

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