



RETIREMENT READINESS
WORKSHOP
& Informational Luncheon



Where **WILL YOU LIVE?**
LIVING CHOICES AS WE MATURE

**Plan where you
want to live,
before someone
else has to.**

TODAY IS STEP ONE

WHERE WILL YOU *live?*



For many, downsizing, deaccumulation, relocation and planning for 'Where you should live' in the retirement years of life happens in real time.

Whether your move is desire based or medically necessary there are options worth considering well ahead of time so you can stay in the drivers seat of your own life.

Even if you have a plan in place, this informative workshop will walk you through questions to consider, how to involve, prepare and remove stress from family members and how to make the retirement you've been picturing all these years come to life!

STARTING RIGHT NOW....

PICTURE IT THEN MAKE A PLAN

Even if you aren't moving you may want to be thinking about how you can sort through clutter, so you or your loved ones don't have to do it later.

KEEP, TOSS, SELL or DONATE

Begin to sort through your belongings with a different lens. Ask yourself should I keep, toss, sell or donate?

(A handy guide is at the back of this booklet!)*

OFFER ITEMS TO FAMILY BUT...

Don't be surprised if they don't want/need those items. Work with professionals to find buyers for anything of value that you wish to sell.

ARRANGE HOME REPAIRS

Retirement is not a time to worry about deferred maintenance. Whether you plan to sell or age in place, delaying maintenance can depreciate your asset and cause stress.

LEAN ON PROFESSIONALS

If you do decide downsizing is right for you, find a realtor who partners with a Senior Move Management expert. They will have timelines, resources, and manpower to ease the burden of planning.

LEAN INTO THE POSSIBILITIES!

Purpose and longevity go hand in hand. Be open to new experiences, people, and activities that may enrich your mind and body!



MAKE A PLAN



STAY ACTIVE



STAY
SOCIALY
ENGAGED

GENTIAN
— RETIREMENT —

I AM GRATEFUL FOR:

.....

.....

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WHERE WILL YOU LIVE?

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HOW WILL THIS IMPACT THOSE YOU LOVE?

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.....

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WHAT IS ONE FRONT-OF-MIND CONCERN YOU HAVE:

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AGING IN PLACE | CONSIDERATIONS AND RELATED COSTS

Aging in place: Considerations and related costs

Home is where the heart is. Explore aging-in-place options to help you stay put while meeting your evolving needs.

There's no place like home. Given the choice, the majority of people – 77%, according to AARP research – would rather remain in their homes for the rest of their lives than move to an assisted living facility. That's where aging in place comes in.

Aging in place is the decision to remain in the home and community of your choice as you age. If planned for properly, aging in place can be an empowering option that allows you to maintain independence. Leveraging technology, applications and at-home services, you and your support systems can build a network of resources to help you stay in your home.

When considering aging in place, it's important to acknowledge how your needs could evolve over time. For instance, will you require long-term at-home care? Is limited mobility a growing concern for you? Social connections are imperative for good health, too. Have you established a network of family and friends in your community – one that would make moving away a lonesome and undesirable experience?

Crafting a plan for the potential progression of care needs can help you and your family be proactive as circumstances change instead of emotionally reacting to an emergency or changes in ability. It's also important to continually revisit that plan, checking in with yourself and your arrangement to ensure you continue to feel safe and secure in an independent environment.

Key considerations:

- Socialization
- Safety and mobility
- Medication management
- Financial management
- Transportation
- Meal preparation
- Home management
- Personal hygiene

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AGING IN PLACE | CONSIDERATIONS AND RELATED COSTS [CONTINUED]

Could you lead a happier, healthier life by having assistance to fulfill the above needs versus fulfilling them independently? If so, it's essential to reassess your living situation and determine if aging in place remains the most suitable option.

WHERE TO AGE IN PLACE

You may not have asked yourself this question, but is your current home where you'd like to live throughout your retirement? There are a number of factors to consider when determining where to age in place. Options can range from staying in your current home to relocating, moving in with family or having family move into your current residence.

STAYING IN YOUR CURRENT HOME

For most people, home is where the heart is. It's where they feel a sense of belonging and where they've spent years getting comfortable. But the majority of traditional homes aren't designed for those with limited mobility or similar challenges. Consider your own home: Are there parts that would need to be enhanced or modified to allow you to comfortably continue living there? If so, have you started budgeting for these changes?

To help ensure your home is safe for aging in place, you can begin by consulting a senior or geriatric care manager who can recommend different modifications to make your home a secure environment for your evolving needs. Some contractors and builders even hold a Certified Aging-in-Place Specialist designation. This signifies that they are specifically trained on making homes more secure, safe and livable for older adults. Of course, these services come at a cost. Working together, we can determine how to include these in your financial plan, helping ensure your well-being remains top of mind.

RELOCATING

While the majority of older adults prefer to stay in their homes, some are more concerned with simply staying in their current communities. Would relocating to a new home nearby make things easier for you in the long run? If so, have you considered moving into a smaller home? Downsizing can make home maintenance more manageable and affordable. For instance, older adults relocating to a single-floor home with improved lighting and a more accessible bathroom may find day-to-day activities simpler and less stressful, therefore improving their quality of life.

If this seems like a viable option for you, you can rely on specialized senior move managers to help organize, donate, pack and relocate your belongings.

MOVING IN WITH A FAMILY MEMBER

Do you know which relatives you could turn to as you navigate aging in place? Some older adults choose to move in with their family or have a loved one move in with them when they begin needing assistance. This can have numerous benefits, including added socialization and quality time with relatives. There are different options to accommodate this type of arrangement and help ensure those involved can still enjoy a certain amount of independence. For example, some families decide to add a mother-in-law suite (also known as an accessory dwelling unit) or a second master bedroom for



A GROWING NEED

The U.S. Census Bureau estimates that by the year 2030, 20% of Americans will be age 65 or older. As the U.S. population ages, the need for aging in place resources is growing dramatically.



GOODBYE NURSING HOMES, HELLO GRANNY PODS

Granny pods – also known as an in-law cottage or in-law apartments – are detached tiny homes that allow grandparents to stay close to their loved ones. Whether you opt for a cabin kit from Amazon or a customized, pre-made MEDCottage, which features high-tech medical equipment, there are granny pods fit for a wide array of needs.

Source: countryliving.com

AGING IN PLACE | CONSIDERATIONS AND RELATED COSTS [CONTINUED]

their aging loved ones. If you decide moving in with family is the best choice, will you still have access to senior organizations, volunteerism or other social activities outside your home?

When considering whether to move in with a loved one, it's important to speak with family members well in advance. This ensures enough time to establish a suitable arrangement for all involved, particularly if there are any necessary renovations to complete first.

HOW TO AGE IN PLACE

Adopting a proactive approach to aging in place and creating a plan now can help prepare you for unforeseen events that could compromise your ability to live independently. Thorough preparation calls for thinking through the safety and convenience of your home, as well as the accessibility of services to make your life easier. For example, what will you do about transportation if you're no longer comfortable behind the wheel? And does your budget support around-the-clock care if it becomes necessary? What about the costs of home modifications?

MAKE YOUR HOME ACCESSIBLE

If your plan is to stay in your home throughout your retirement, consider starting the aging in place process by working with experts, such as a senior care manager or Certified Aging-in-Place Specialist, to help ensure your dwelling remains accessible and secure as you age.

Key considerations include:

- Having the bathroom, bedroom and kitchen on the ground floor
- Being able to access the home without stairs
- Upgrading your bathroom to make it as safe as possible using the principles of universal design
- Ensuring you have even floors throughout

There are other factors to weigh in as well. For instance, what environmental or seasonal concerns – such as heavy snow or potential flooding – could impact your ability to remain in your current home? What kind of upgrades can you complete to address those concerns?



ONE FOR ALL

The purpose of universal design is to make buildings, products and environments accessible to all people, regardless of age, disability and other factors.

AGING IN PLACE | CONSIDERATIONS AND RELATED COSTS [CONTINUED]

PLANNING FOR COSTS ASSOCIATED WITH AGING IN PLACE

Have you considered the different costs associated with aging in place? These can include a wide array of home modifications, such as:

Project	Average cost
Widening doorways to accommodate wheelchairs or walkers	\$300 – \$2,500
Installing lever-style doorknobs for easier grip	\$15 – \$50
Installing grab bars to help prevent falls	\$85 – \$300
Adding a wheelchair ramp	\$1,500
Lowering kitchen countertops to increase wheelchair accessibility	\$600 – \$2,000
Installing chair lift	\$4,000 – \$8,000
Installing elevator	\$50,000
Bathroom remodel with universal design	\$16,000
Walk-in bathtub	\$5,000

Sources: nerdwallet.com

You may also require assistance in maintaining your home, help with daily activities or more advanced nursing care, such as:

Service	Average cost
Homemaker services	\$4,957 per month
Health aide services	\$5,148 per month
Cleaning services	\$75 – \$250 per visit
Paint home interior	\$3.50 per square foot
Paint home exterior	\$1,771 – \$4,349
Remove a tree stump	\$344
Mow and maintain lawn	\$125 per visit
Remove leaves	\$357
Repair clogged drain	\$230
Organize garage	\$1,386
Clean gutters	\$161
Install holiday lights	\$421
Remove snow	\$113

Sources: homeadvisor.com; Genworth 2022 Cost of Care Survey

AGING IN PLACE | CONSIDERATIONS AND RELATED COSTS [CONTINUED]

LOOKING AHEAD

It's important to take the time now to explore these potential aging-in-place needs and determine how you and your loved ones will financially, emotionally and physically prepare. Fortunately, you don't have to go it alone. We are here to help facilitate these conversations, build the costs into your financial plan and prioritize your peace of mind as you navigate aging in place.



KEY CONSIDERATIONS

For a more in-depth understanding of your potential aging-in-place needs, consider the following questions:

- Is your current home where you'd like to live throughout your retirement?
- Will you require long-term at-home care?
- Is limited mobility a growing concern for you?
- Have you established a network of family and friends in your community – one that would make moving away a lonesome and undesirable experience?
- Could you lead a happier, healthier life by having assistance to fulfill essential needs versus fulfilling them independently?
- Are there parts of your home that would need to be enhanced or modified to allow you to comfortably continue living there? If so, have you started budgeting for these changes?
- Would relocating to a new home nearby make things easier for you in the long run? If so, have you considered moving into a smaller home?
- Do you know which relatives you could turn to as you navigate aging in place?
- If you decide moving in with family is the best choice, will you still have access to senior organizations, volunteerism or other social activities outside your home?
- What will you do about transportation if you're no longer comfortable behind the wheel?
- Does your budget support around-the-clock care if it becomes necessary?
- Who will help manage your household and finances, and help address your daily needs, if you're not able to?
- What environmental or seasonal concerns – such as heavy snow or potential flooding – could impact your ability to remain in your current home? What kind of upgrades can you complete to address those concerns?
- How will you take care of home repair and home maintenance needs?
- Are you ready to account for aging in place in your financial plan?

PRESERVING YOUR INDEPENDENCE

A little help from assistive technology empowers older adults to live safe, healthy, independent lives.



It's not so much that we stop being able to live independently as we age. It's that sometimes we need just a little help.

Assistance that empowers us to keep performing everyday activities as we grow older helps us "age in place," which the U.S. Centers for Disease Control and Prevention defines as "the ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level." And according to a U.S. News & World Report survey of adults age 55 and older, a whopping 93% of us hope to do just that.

Despite the likelihood of impairments – large or small – to our mobility, vision and hearing as we get older, we can age in place longer than ever before thanks in part to clever devices that help with reaching, dressing, cooking, cleaning, communicating, getting around, summoning help in an emergency and more.



PRESERVING YOUR INDEPENDENCE I

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These little helpers – groupable under the name “assistive technology” (AT) – come in both high-tech versions, such as wheelchairs that respond to voice commands, and low-tech, such as rubber thimbles that make turning pages easier.

According to the Assistive Technology Industry Association (ATIA) – a nonprofit organization of manufacturers, sellers and providers of AT – assistive technology helps anyone – at any age – who has “difficulty speaking, typing, writing, remembering, pointing, seeing, hearing, learning, walking, and many other things.”

Martha and Snoop mark the highs and lows

If anyone serves as an independent-living role model for active older adults, it’s Martha Stewart. The Martha Stewart Living editor-in-chief just turned 82, and among her many other ventures she pitches for Silvertree Reach, a wearable device with an alert system that connects users to a call center in case of emergency.

Through YouTube videos and other public channels, Stewart demonstrates how the device helps her stay safe and connected on her farm in upstate New York. If she falls, the device knows it and can automatically call for help on her behalf. She can summon help herself for any other reason, at the press of a button. And because Reach features GPS technology, emergency responders can find Martha anywhere, even if she falls while strolling through the woods.

Though they’ve been around for decades in less capable forms, “medical alert devices” like Silvertree Reach have more recently acquired GPS and other powerful new capabilities that make them genuine lifesavers for people with dangerous health conditions. Piggybacking on technology developed for fitness watches (like the medical monitoring and fall detection built into Apple Watch or the caregiving capabilities of Alexa Together), a new generation of medical alert devices monitor a wearer’s vital signs – heart rate, oxygen saturation and more – and can alert a doctor or other medical caregiver if those vitals signal an oncoming stroke or other event requiring immediate attention.

While Stewart supports the high-tech Silvertree Reach,

rapper-producer Snoop Dogg hawks a device so low-tech that it’s on the floor: Skechers Slip-ins, an entire line of sneakers you can slip into and out of without reaching down. Innovations like Slip-ins reinforce an important truth: Not everything that makes life better needs a computer chip.

There’s no tech like low-tech

Like slip-on sneakers, many of the products helping older people live better lives are so wonderfully simple that they don’t even have batteries.

Those long tools for getting cans off a high shelf (some call them “grabber reachers”), magnifying reading glasses and compartmentalized pill organizers are among the simple, low-tech helpers that not only make life a little easier, but even improve our health by making sure we don’t hurt ourselves reaching, misread instructions or forget to take our daily medications. And the clever crowd isn’t done coming up with new low-tech solutions.

In the kitchen, a growing range of prepared foods and ingredients come in pop-top containers that users with low dexterity can open

with only one hand – and no can opener. In the bathroom, shower grab handles and walk-in tubs all enable seniors to safely perform daily bathroom activities independently – and privately. In the living room, large-print books, magazines and newspapers preserve the joy of reading for those whose eyes still need a little boost beyond spectacles.

High-tech = independence for everyone

In a world where Hallmark greeting cards contain tiny batteries, computer chips and speakers to sing you Happy Birthday, it’s not surprising that many of the most exciting

What matters most when using assistive tech

- ✓ Easy to use and set up
- ✓ Accessible via mobile app
- ✓ Wireless
- ✓ Voice activated
- ✓ Discreet product design

Source: usnews.com

PRESERVING YOUR INDEPENDENCE |

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developments in AT are the highest of high-tech. Each of these devices falls generally into one of four categories, based on the problem they help solve: reduced dexterity, limited mobility, and vision or hearing trouble.

Dexterity: Arthritis and other conditions that emerge most often in older people can diminish our fine motor skills, our ability to do things with our hands and fingers. AT inventors are on the case. Exhibit A: Beauty brand L'Oréal is helping people with limited dexterity apply makeup.

Based on technology invented to help people with dexterity impairments manage utensils to feed themselves, L'Oréal's HAPTA is a handheld, motorized makeup applicator so adept at steadying the operation that it can help paint a perfect face not just for people with limited hand or arm dexterity, but even for those without arms, who can operate the device with their feet.

This year, L'Oréal launched HAPTA as an applicator for two of the most commonly used makeup products, lipstick and mascara, and the company will add fittings for other kinds of makeup down the road.

It's no mystery that the older we get the more aches and pains we have. From backaches caused by old sports injuries to arthritis in the most essential body parts like hands, feet and legs, pain limits our abilities, because even when we still physically can perform certain actions, when doing so is painful, we prefer not to.

A device as common as a Roomba vacuum can be a huge help. This well-known robot vacuum turns one daunting chore into a breeze. Using a smartphone, you can program it to clean any day and at any time. You can even tell it where you don't want it to go. And if you have smart locks on your door, you can link your program settings to have the Roomba return to its charging base – saving you a trip to the floor. (A trip to Italy would definitely be more enjoyable.)

"Smart" home devices, like those you can control with Apple's Siri, Google Assistant or Alexa, allow users to speak voice commands to adjust their home environment: turning lights on or off, locking doors and so on. Such tools help not only those with limited dexterity, but also people with limited ability to easily wander the house seeing to little things like thermostats. Speaking of whom ...

Mobility: One significant factor in feeling like you still have your independence and freedom is mobility. Traditional devices like wheelchairs and walkers are helpful, but there are also newer options like motorized scooters, GPS-equipped walkers, and app-controlled wheelchairs that offer even more independence.

Robotic wheelchairs are available, but they can be expensive. A new gesture-controlled smart wheelchair system is being developed that's affordable and easy to use. You can control it with natural finger movements, and it even has safety features like obstacle and fall detection, as well as an emergency messaging system.

Vision and hearing: For people with vision impairments, high-tech assistive technology solutions such as talking clocks and calendars that audibly announce the time and date can be very helpful. Text-to-speech tools – sometimes powered by AI technology – enable listening to books, blogs and magazines with just one click.

A Norwegian startup named No Isolation has developed one-button computers that feature a large non-touch display for viewing calls and messages and answering video calls. The best part is that users no longer have to worry about remembering complex login details, as friends and family can control the computer via smartphone apps and send pictures and other content.

Now high-tech AT development is in overdrive, bringing users assistance that was unimaginable only a few years ago. The revolutionary "XRAI glasses" technology enables people with hearing loss to participate in conversations in real time by connecting to a mobile phone and generating closed captions.

Choosing the right helpers

With so many AT products on the market and still more in the pipeline, those requiring a little assistance in their lives may have trouble tracking down the best options for their unique needs. Fortunately, there's help for finding help.

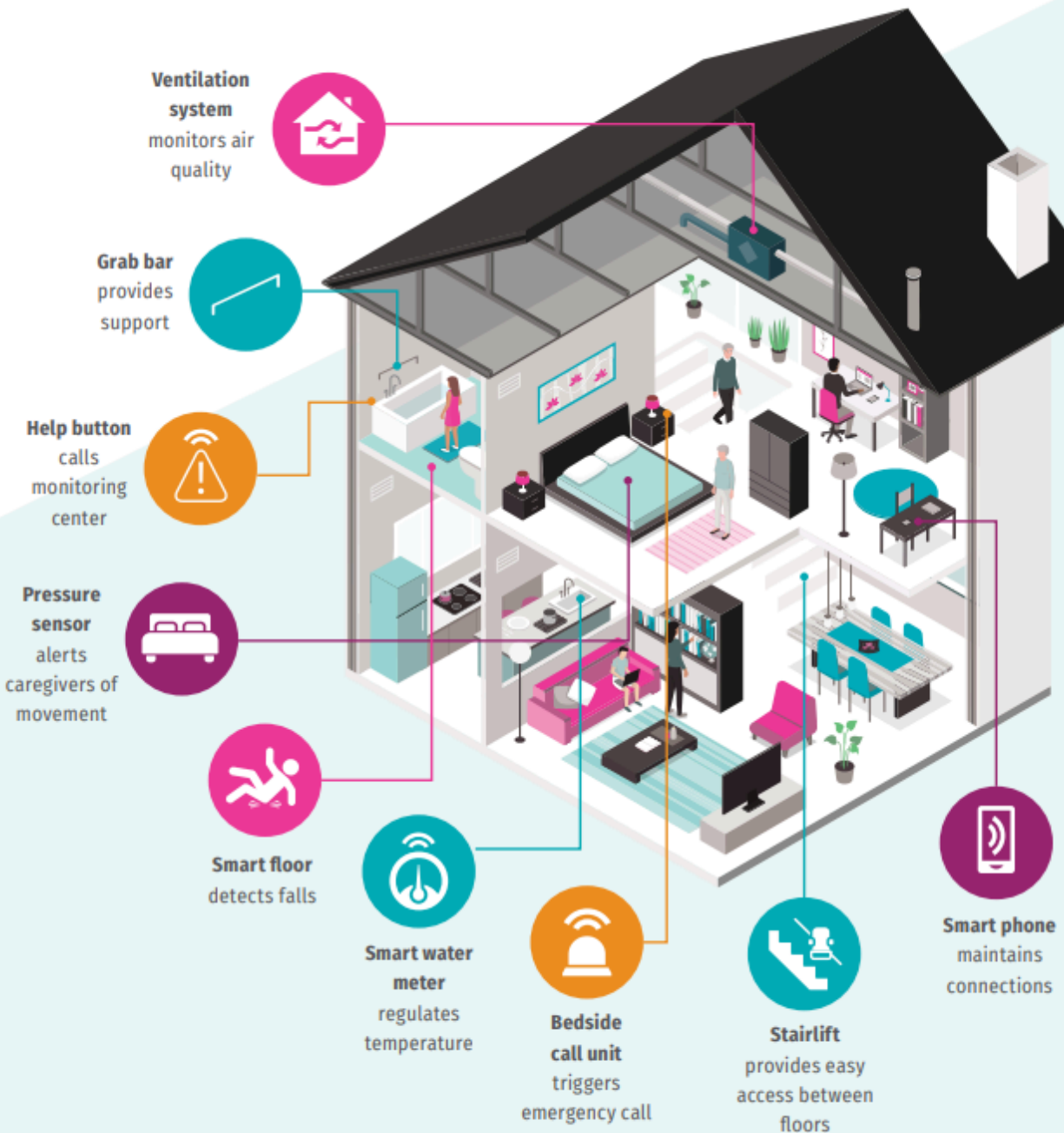
The ATIA advises anyone needing AT to reach out to professionals who can match available assistive technologies to the user's needs. "An AT team," the ATIA advises, "may include family doctors, regular and special education teachers, speech-language pathologists, rehabilitation engineers, occupational therapists, and other specialists including

PRESERVING YOUR INDEPENDENCE |

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Smart home of the future for independent living

Home modifications are advancing far beyond manual assistive technology to help us age in place. Intelligent technology like smart devices and even assistive robots are emerging. And have you heard of the **Internet of Things (IoT)**? This technology doesn't refer to a specific device – Amazon's IoT definition is a "network of connected devices that can use technology to communicate with each other and the cloud, and then unlock rich insights and outcomes." In layman's terms, it's a technical way to link devices, people, homes and health data to each other through a "BOT" on a network. It's an advanced home system that always keeps us connected and safe. These lead to better health outcomes: A BOT takes verbal commands to turn on a light in a dark hallway so one doesn't slip and fall, a BOT ensures the front door is locked (and locks it, if it isn't), or a BOT connects to your thermostat to adjust the temperature in your home as the outside temperature drops due to a snowstorm.



PRESERVING YOUR INDEPENDENCE |

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consulting representatives from companies that manufacture assistive technology.”

A good starting place for building your AT team is your primary care physician, who can suggest AT devices to meet some needs and also refer you to specialists with the right AT know-how to meet others. You can also dive into the websites of AT-specializing organizations to learn more about your options and how to find the right kind of specialist to hook you up:

- American Occupational Therapy Association
- American Speech-Language-Hearing Association
- RESNA, Rehabilitation Engineering & Assistive Technology Society of North America

While specialists can help you find the right devices to meet your needs, they have another important benefit: helping you pay for your AT.

Many AT products are covered for eligible users by government programs such as Social Security, the U.S. Department of Veterans Affairs and Medicare/Medicaid programs, and may


even be covered by private health insurance. Rehabilitation and job training programs may pay for the AT devices that support their therapy, and employers may pay for AT needed to do a job.

A qualified specialist can make sure you take the right steps, in the right order, to qualify for any program that can reduce the cost of acquiring the help you need to live independently.

Are you AT ready?

Some who have lived long, self-sufficient lives resist assistance when the need arises – they find the need embarrassing.

If you feel that way, you should know that the World Health Organization says that more than 2.5 billion people around the globe need one or more assistive products today, and that by 2050, more than 3.5 billion people will need at least one assistive product, with many needing two or more.

If we live long enough, we all eventually earn the right to a little assistance. And the better our AT options get, the longer and more comfortably we can live the way we like: looking after ourselves. 



12.1%

Mobility: Serious difficulty walking or climbing stairs



12.8%

Cognition: Serious difficulty concentrating, remembering or making decisions



7.2%

Independent living: Difficulty doing errands alone



6.1%

Hearing: Deafness or serious difficulty hearing



4.8%

Vision: Blindness or serious difficulty seeing



3.6%

Self-care: Difficulty dressing or bathing



1 in 4* adults in the United States have some type of disability

*Up to 27% | Source: cdc.gov



RESOURCES

Advocacy in your time of need

Raymond James is offering discounted access to Broadspire to help ensure you or your loved one receive the very best care

Through their holistic approach, Broadspire® can help successfully address the many challenges involved in caring for aging or disabled loved ones. They do this by taking on responsibilities such as interviewing and screening in-home caregivers, hiring contractors for home modifications, attending and coordinating medical visits, planning outings, visiting clients to celebrate special occasions and more.

If necessary, the care managers at Broadspire® can also help you choose the best nursing home or extended care facility for your loved one. They'll help facilitate this challenging task by reviewing credentials and touring the facility with you, determining suitable payment options and coordinating all the paperwork. Broadspire® is devoted to acting in the best interests of their clients.

A SUITE OF ADVOCACY SERVICES

Members of Broadspire® can depend on their care managers to assist them with every aspect of their loved one's care. As health advocates, they provide:

- Onsite assessment and recommendations
- Ongoing care coordination

- Crisis management
- Family guidance and education
- Environmental safety analysis

In addition to serving as health advocates, Broadspire® also specializes in financial advocacy by offering clients assistance with state and federal benefit applications as well as family education on helping prevent predatory behaviors. Their other specialty services include:

- Medical coordination
- Medication management
- Monitoring services
- Transition services
- Home life enrichment

Reach out to your financial advisor to learn more about how you can begin working with a care manager from Broadspire®.

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RESOURCES



Estate Planning



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Medicare Planning



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Sr. Move Specialist



PH 414.731.1608

lisa@bridgeforwardmoving.com



OPTIONS TO EXPLORE

Milwaukee, WI



Brookfield, WI



West Bend, WI



Mequon, WI



Wauwatosa, WI



Let Us Know How We Can Help!



SPEAKERS + RESOURCES

Use this **CLUTTER DECODER** to help lighten your load!

Whether you are moving or just decluttering, everything you own will fit into **ONE** of the **FIVE** categories below.


TRY IT!

1

KEEP: How to decide? If you love it, use it NOW. Don't save for a special occasion. Keep TWO of collection, not TEN. Take pictures of the rest and know, if it's sentimental, the person giving it to you wouldn't want you to be burdened by it!

2

FAMILY/FRIENDS: Sometimes we want the kids to have something more than they actually want it. So if they are not showing up to get an item you set aside, set a date and let them know that after said date the items are scheduled for pick up to be donated or sold. Each time the kids visit, send something home with them.

3

SELLABLE: Do you have enough items to have a sale of your own or do you prefer to simply offer the more specialized items to an antique dealer or reseller? The 'value' of an item changes with the times. **EXAMPLE:** Antiques 10 years ago were worth MORE than they are today simply because there were more people willing to purchase, and that will likely swing back as home décor trends ebb and flow.

4

DONATION: While it can be hard to part with your things, tell yourself the item is getting a renewed purpose and serving another family. Call in advance for pick-up as most organizations go by zip code and on a schedule. Get a receipt for your taxes.

5

TRASH: Get it to the curb! You can dispose of things little by little or all at once. Most areas allow for special pick-ups, a few times a year - check with your public works.

Once determined, grab a Post-it, label it, and move on!





UPCOMING EVENTS



← **RSVP!**

Hover your smartphone camera and tap!



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PLAN IT. LIVE IT. GIVE IT.

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