

# **No matter how old you get, You have a life – Keep it! And your **Loved Ones** can Keep theirs!**

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Your life is your journey. Ever since you left the shelter of your childhood, you called the shots.

Where you lived, worked, vacationed, spent money, saved money. You chose your doctor, pharmacist, and dentist. You consulted professionals here and there, but the ultimate decisions were yours.

Most people eventually reach a point in their health where they start to need help with everyday things. Let's call this "frailty." You might never become frail, physically or mentally. But . . . what if you do? Even though most people do, you could be in that minority that does not become frail toward the end.

Can you guarantee that?

Clearly, no, you can't. Nobody can. Neither can you know if your frailty will last months or years? So common sense says to plan for the frailty—just in case.

Without dwelling on it, have you thought about your final years and months?

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Do you envision it to be in some way a precious sunset surrounded by **Loved Ones** unified in their compassion for you?

But left to unfold on its own, what would your eventual frailty trigger?

Devastating losses of finances, families, friendships, and mental fortitude. That is, you lose your life before its rightful, dignified end.

Worse, your **most trusted Loved Ones** lose *their* intended lives.

How's that? They sacrifice their own dreams, relationships, careers, health, and finances.

Tens of millions of people are enduring this now, and tens of millions more will soon if they don't head it off.

Will *your* **Loved Ones** be among them?

Once it happens it's nearly unstoppable.

Then you are powerless.

Many suffer isolation, indifference, even false accusations of unthinkable selfishness while in the throes of sacrificial selflessness. It's unjust, exasperating, and consuming.

But that's not you or your Loved Ones . . . yet!

Today you have **POWER**.

But you lack a path to deploy your power.

Until now!

What if there were a path that unleashes your power and your love in a way that solves *your* biggest concerns?

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Your way.  
Always.  
No Loved Ones bearing  
unreasonable burdens.

**You keep *your* life.  
They keep *their* lives.**

***Isn't this what you want?  
So what does it take to get you there?***

1. Honest assessments of your relationships with
  - a. People
  - b. Money
2. Deciding how you want those relationships to change over the course of the rest of your life, and after you're gone.
3. Deciding if you're going to orchestrate all this, or if you want help.

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# Your Relationships with People

Think about your family members in each generation.

How's it going?

Are you growing closer over time, or drifting apart? At the heart level, that is.

As complications of life unfold, are you able to communicate more meaningfully or less meaningfully with each person?

Is your level of trust rising or falling with them?

These are tough questions, and the answers might be more grey than black or white.

And we haven't added the next layer of complexity—frailty.

Even if your house is paid off, you still insure it, right? Just in case it burns down, you need the means to offset that loss.

Just in case you become frail, you need the means to deal with the consequences—to you and to your Loved Ones.

Conversations with Loved Ones are the *beginning* of preparation.

Then, while you have control, you set *boundaries* of authority. Who gets to decide what, and under what circumstances, when you lose your ability to decide on your own.

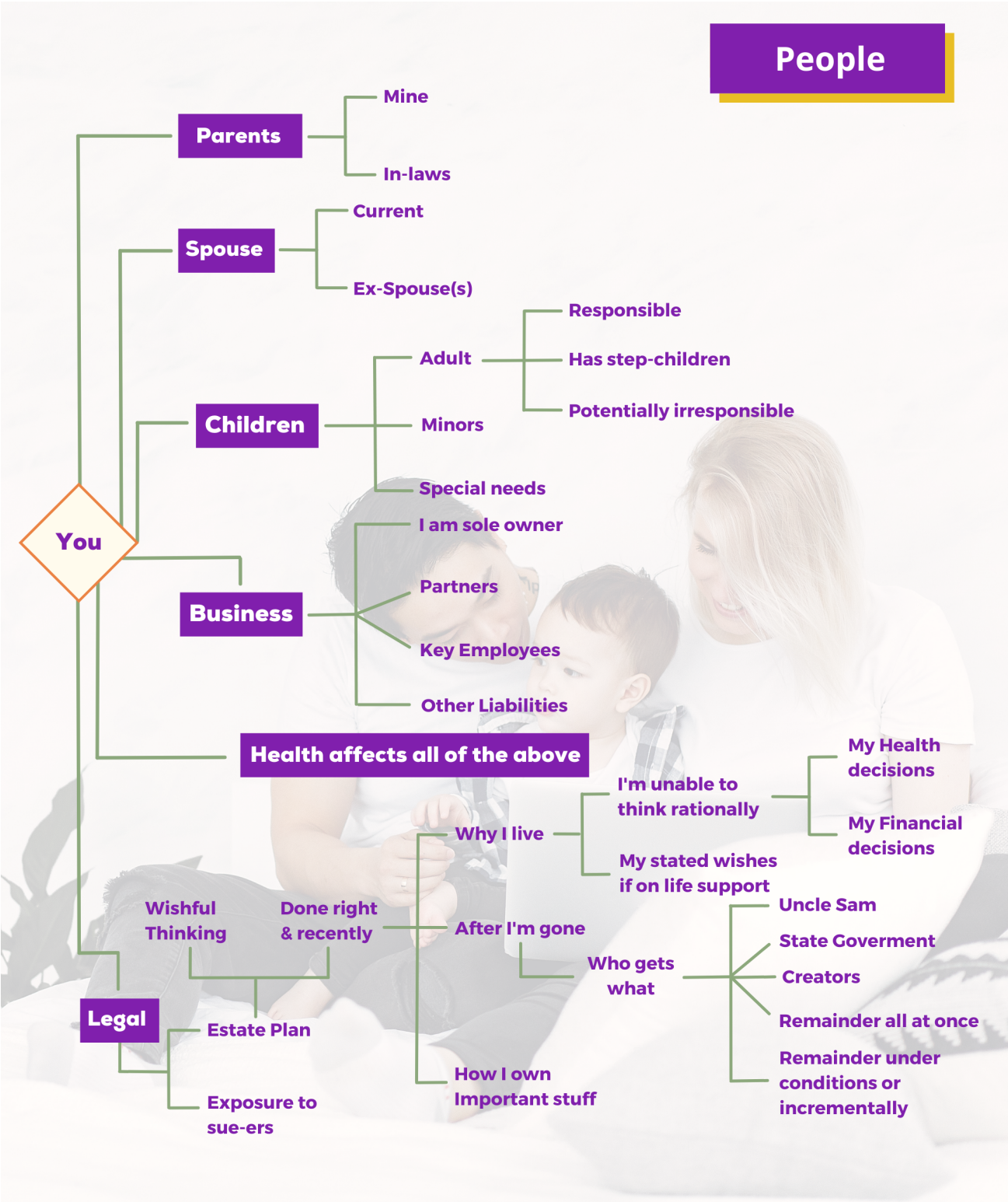
This is where you must formalize legal authorities that you specifically define and delegate. Assume nothing. This is not the time to be logical!

For example, do not assume that your spouse will have any legal authority to speak or act on your behalf in any situation.

All of the above applies in some way to your business relationships, too, if you have them.

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The bird's-eye view of your relationships with people looks something like this:



# Your Relationships with Money

Although in our hearts we would never elevate money to the priority of people, especially our **Loved Ones**, we can't avoid the simple truth that money is the primary means of exchanging value.

Think about your household income before and after retirement. Consider the **sources** and their **tax type**. Looking ahead, do you know what your income will be for the rest of your life? How much of it is really yours, and how much of it is the **IRS**?

Perhaps you had a fairly steady stream of paychecks in your working years. Do you expect the same in retirement? Perhaps you ran a business. You're all too familiar with "**feast and famine**." In retirement, would you still be comfortable with not having guarantees to your income?

We're all different. Even so, we all tend to change as we age. Most tend to prefer simplicity over complexity. Will you? Before you retire, your health affects your ability to produce income. If you're not retired yet and you suddenly couldn't work anymore, do you have a palatable way in place to deal with it?

After you retire, eventual frailty (that we already decided we better plan for, just in case) will affect not only what you need to spend your money on, it will affect how clearly and patiently you think about finances.

Who will take over managing your finances?

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What will trigger that transition?

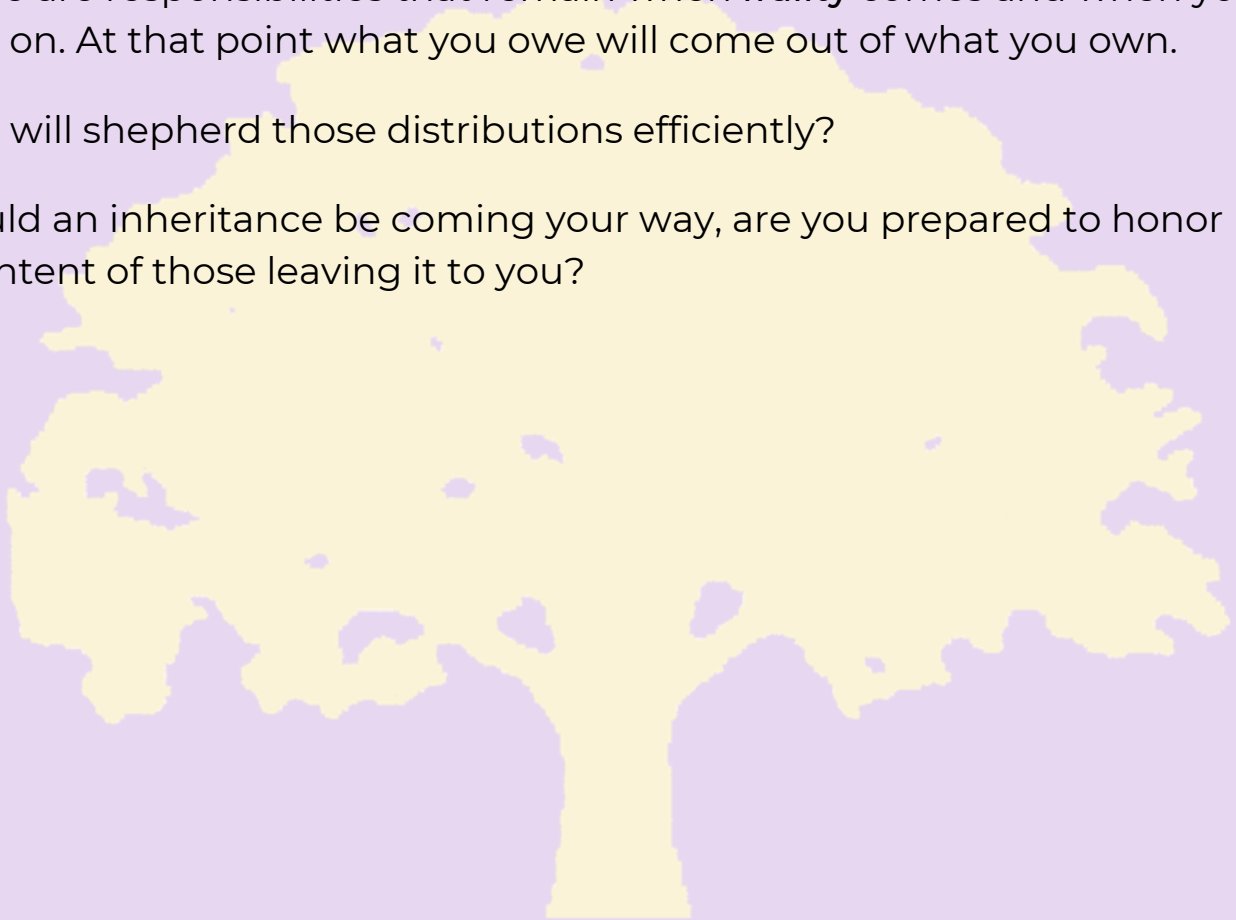
Will that person be ready, willing, and able?

Will that person have accountability?

Besides income, there are assets that you own, and debt that you owe. These are responsibilities that remain when **frailty** comes and when you pass on. At that point what you owe will come out of what you own.

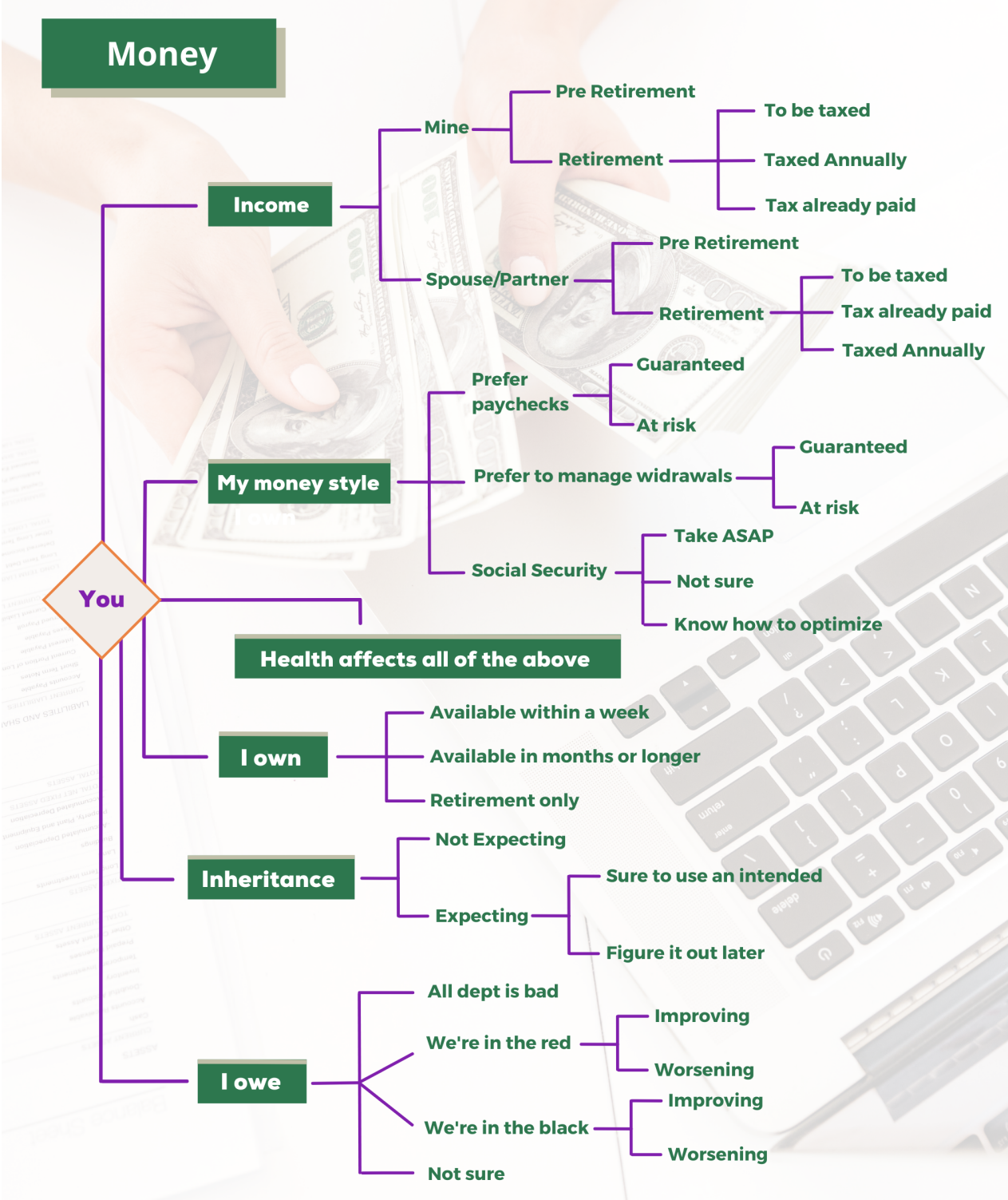
Who will shepherd those distributions efficiently?

Should an inheritance be coming your way, are you prepared to honor the intent of those leaving it to you?



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The bird's-eye view of your relationship with money looks something like this:



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## Changes with Time

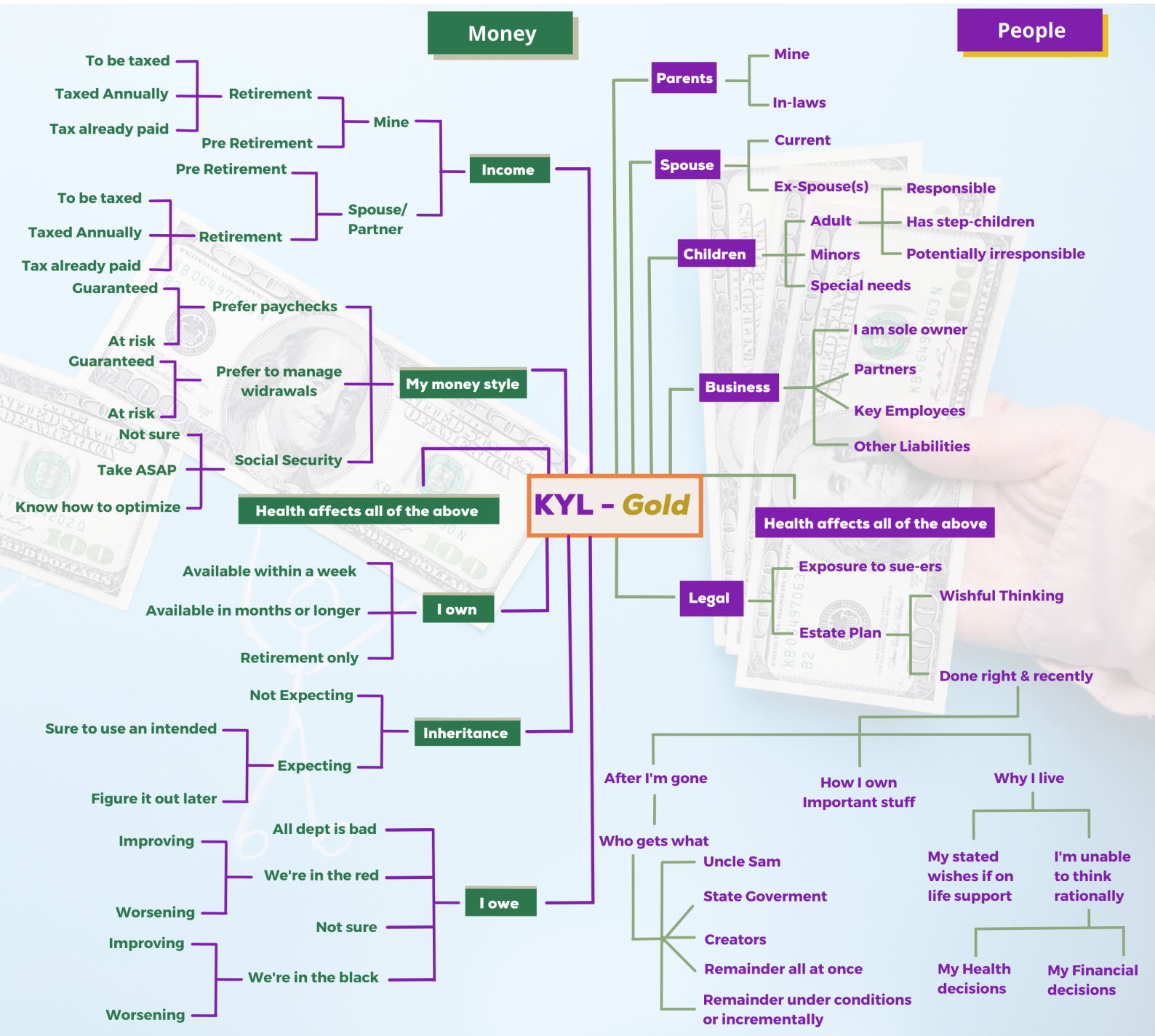
Marriage, divorce, births, deaths, new loves, estrangements, maturing to adulthood. All of these changes in relationships with people create an expanding spectrum of **responsibilities, liabilities, assets, and vulnerabilities**—emotionally and financially!

Every definitive development could mean you need to change your decisions, your plans.

Putting it all together:



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Now that you have an idea of what the main factors are, decide if you want to take it from here, or if you prefer to get help.

**Do-it-myself project. I got this!** 🧠🗣️

**Help!**



The help offered here is the **Keep Your Life** journey. It's a measurable path to follow, not some magic pill to swallow.

The **Keep Your Life** journey entails three levels of accomplishment. These levels follow the familiar awards or “medal” levels of **Bronze**, **Silver**, and **Gold**

Except I call them **Keep Your Life (KYL)** “mettle” levels.

Because you will need *bravery and determination* (definition of “mettle” from the **Cambridge Academic Content Dictionary** © Cambridge University Press).

OMG! Really? I'll need mettle?

Yes!

Because the truth is **nobody** can do it *for* you.

Anyone who claims they can do it *for* you will simply do it to you!

😬 Ouch!

How can I say that?

Because only **you** have access to **all** the information to be factored into **your** plan.

But the right people can do it *with* you!

You'll gain:

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**Confidence**



**Control**



**Relief**



**Let's get your power going!**

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# KYL – BRONZE

## RESOLVE

Having seen the sorrow, regrets, and tears of exasperation from friends and neighbors caring for parents and spouses, *I'll no longer put off my power*. I accept responsibility for doing what only I can do while benefiting from smartly selected people who are committed to my best interest.

- I have resolved to achieve **KYL – GOLD**
- I have recognized my *season of life* and completed the next step.

| SEASON OF LIFE | WHAT IT MEANS                                                                                             | NEXT STEP                                                                            |
|----------------|-----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| Spring         | Neither I, nor my spouse/life partner, nor my parents, nor parents-in-law are on the cusp of needing care | Gather all my important documents into one place                                     |
| Summer         | One or more of my parents or my parents-in-law need care                                                  | Contact Loved One's Estate Planning attorney, or if none, a local Elder Law attorney |
| Autumn         | My spouse/life partner needs care                                                                         |                                                                                      |
| Winter         | I think I need care                                                                                       |                                                                                      |

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# KYL – SILVER

## RELATIONSHIPS

How I relate with people—family, friends, and professionals—can make or break my quality of life for the rest of my life. The more tough decisions I make now, the easier it will be in the future for everyone that matters.

- ▶ I understand and accept the crucial role of my Team Leader in optimizing and protecting my intended endgame lifestyle.
- ▶ I have penciled my short list of professionals who will coordinate for my best interest.
- ▶ I have honestly considered my **Loved Ones** (and their Loved Ones/Ex-Loved Ones) and decided who will speak for me when I can't speak for myself.
- ▶ I have noted who should also be on my team (starters and standby), who should not, who might be prone to causing discontent (intentionally or unintentionally) and who might have special needs.

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# KYL – GOLD

## REALIZATION

With help and dedication, I can make it happen!

- ▶ I have exercised my capacity to make the tough decisions that will affect me as soon as tomorrow to beyond my last breath
  - decisions are legal and binding, and where necessary, financed so they can be carried out fully.
- ▶ Where I can't anticipate every decision, I have legally empowered those I trust most to speak for me when I can no longer speak for myself.
- ▶ In accordance with my informed beliefs about future risks, I have legally and ethically positioned my resources to be most available for responsible distributions to benefit me and my Loved Ones.
  - As a result, my Loved Ones will not be compelled to sacrifice their income, time, careers, relationships, health, and sanity to attend to my basic needs.
  - Rather, all of us can remain Loved Ones.

**My Loved Ones are free to  
give me their love  
AND keep their lives!**



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