



A Circle of Care

RETIREMENT AND LONGEVITY

Meet the eldercare specialists you didn't know you'd need.

Thanks to advances in medicine and technology, Americans can expect to live about 22 years in retirement. And to maintain your desired lifestyle throughout those decades, you'll want the support of a well-orchestrated team.

Get to know some of the professionals who stand at the ready, if and when you should need them.

1. Healthcare advocates

These professionals can help patients and families navigate public and private medical resources such as Medicare or individual insurance, as well as help evaluate in-home and long-term care options. Families separated by distance may take comfort in knowing their loved one is guarded by a healthcare advocate committed to ideal outcomes.

Resources: [LeadingAge](#), [Department of Health and Human Services' Elder Care](#), [AARP](#)

2. Medical specialists

Beyond traditional specialists such as orthopedists or cardiologists, some doctors hold special designations that may be helpful in your situation. For example, Certified Dementia Practitioners specialize in memory care and medication management to help mitigate side effects that may exacerbate dementia and Alzheimer's symptoms. Some health professionals provide in-home care similar to services you'd find in a hospital or care facility. Start your search by looking for a caring, compassionate professional who also has experience with situations similar to yours. Verify that their training meets your state Department of Health's guidelines.

3. Elder law attorneys

Elder law goes beyond basic legal services to help older Americans prepare important documents – such as powers of attorney, medical privacy release forms, living will and legacy documents – as well as review estate plans and update beneficiary designations. Other services include long-term care planning, resolving

Social Security issues, fighting age discrimination, establishing conservatorship and litigating elder abuse cases.

Resources: [National Academy of Elder Law Attorneys](#), [Bar Association](#), [American Association of Trusts, Estates, and Elder Law Attorneys](#)

4. Transportation experts

Driving specialists or driver rehabilitation specialists have backgrounds in occupational therapy and can recommend mobility equipment that would keep you or a loved one safely on the road for longer. Look for experience, clear pricing and convenient locations. Experts may have formal designations like Certified Driver Rehabilitation Specialist.

Resources: [National Mobility Equipment Dealers Association](#), [Association for Driver Rehabilitation Specialists directory](#), [AAA](#)

5. Senior move managers

Moving can be overwhelming for anyone, but especially for seniors making a lifestyle change. Sorting through a lifetime of memories and possessions takes time and may be made more difficult by the realization that life is changing more than expected. That's where senior move managers come in to help declutter, organize and lend perspective when it's time to decide what stays and what goes. They can also arrange to sell or donate unwanted items, supervise movers and then set up a new home.

Resources: [National Association of Senior Move Managers](#)

6. Care managers

These professionals connect families caring for loved ones with the right services, whether for healthcare, housing and social activities, or legal and financial services. They develop and maintain a care plan that evolves as needs change. Many caregivers believe they can perform these services for themselves, but experienced care managers often find appropriate and cost-effective solutions more efficiently than most of us could on our own, saving money and alleviating stress in one fell swoop.

Resources: [National Association of Professional Geriatric Care Managers](#)

7. Aging in place experts

Certified aging in place specialists employ universal design ideas to modify and build safer living spaces for those who want to live independently. Those who have earned the CAPS designation have been certified as specialists by the National Association of Home Builders.

Resources: [National Association of Home Builders](#), [The National Aging in Place Council](#)

8. Professional fiduciaries

Professional fiduciaries provide critical assessments and planning for seniors and their families facing medical, psychological, housing, social, legal and/or financial obstacles. They may be tasked with managing financial affairs or coordinating day-to-day activities for those who can no longer do so for themselves.

9. Veterans services officers

These experts assist veterans and their families with navigating the benefits and integrated health services offered by the U.S. Department of Veterans Affairs. They can help you find a local VA medical hospital or outpatient facility; apply for federal benefits and employment assistance; and access specialized programs designed for military members. Widows and widowers also may need help applying for burial and survivors' benefits.

10. Financial professionals

Your financial advisor can work with your estate attorney and an accountant to help pull financial, tax and estate plans together, and coordinate with other specialists who can help you or a loved one live a fulfilling life throughout retirement. He or she has likely helped others in similar situations and has the expertise to bring together health and wealth solutions that can alleviate some of the burden that may come to rest on your shoulders.

You may never need some of these services. But understanding your options and having a contingency plan for “just in case” ensures you and your loved ones will be well taken care of at a time when they may need it the most.

Sources: [Barron's](#); [National Care Planning Council](#); [Transamerica](#); [MIT AgeLab](#)

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