



# Long-Term Care Alternatives & Solutions

*William M. Upson*

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## **Long-Term Care Alternatives & Solutions** William M. Upson

This book is designed to educate you about what to do before you become ill, or when you become seriously ill or disabled, what you should do. We urge you to consider how you will meet long-term care needs for yourself and your family. We have tried to provide you with as many options as possible on how to prepare for this potential crisis. As a financial asset manager and insurance advisor, I felt compelled to write this book as a result of numerous experiences I have had with clients, family, and friends who have needed long-term care. Those who planned well maintained their ability to choose the type of care they wanted and also preserved their estates. Others have lost their chance to choose their own care, having been financially, and in many cases, emotionally and physically devastated in the process. Our goal is to see people preserve their assets while maintaining their freedom to choose the type of care that best meets their needs. This book explains what long-term care is and who may need it. It provides checklists to determine your individual needs. It provides guidelines on choosing a professional who can help you design a plan that will preserve the physical, emotional, and financial well being of you and your family. All of the stories you will read in this book are true. Some are heart wrenching, while others, thankfully, have positive outcomes. The names have been changed out of respect for the individuals and families involved. Please take the time to educate yourself and your family about long-term care. It may affect you when you least expect it. It could mean the difference between financial and emotional security or winding up in a government-mandated facility far from home and family. Scary? Yes! Only you can decide to plan for a secure future, but do it now.

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