



CONVERSATION STARTERS FOR CAREGIVERS

Talking with aging family members
about their preferences for future care



Allianz Life Insurance Company of North America
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It's important to have conversations now with aging family members about their preferences for how and where they want to be cared for in the future.

As the adult child of aging parents, or the spouse of an aging loved one, it can often be hard to initiate a conversation. You may be afraid to acknowledge a medical situation. Maybe you're hoping they already have a plan. Family dynamics can get in the way or maybe your aging family members just don't want to talk about it.

But trying to have this discussion in the midst of a crisis can intensify emotions and family discomfort. Worse, it can result in spur-of-the-moment decisions which are more likely to be uninformed ones.

Having an open, honest conversation now can help you know what your parents, spouse, or other loved ones want so you can help them live life as fully as possible, on their terms. It gives you a chance to get important documents and policies in place.

And done properly and respectfully, it can help everyone feel more relaxed and secure about the future.

DON'T WAIT FOR SOMEONE ELSE TO START THE CONVERSATION ON AGING. MAKE IT YOUR JOB.

The more you all communicate, the more you'll learn. Include siblings, friends, or extended family in the discussions as appropriate. The goal is to get everyone on the same page regarding a loved one's wants and wishes – procrastinating or leaving it to unexpected events or “the system” to force the decisions can cause distress for family members and your loved one that could have been avoided.

ASK QUESTIONS AND ACKNOWLEDGE WISHES.

Asking open-ended questions (ones without simple yes or no answers) will encourage loved ones to share their thoughts and feelings in more detail. Give them time to respond and let their answers help guide the discussion. For you, the most important part of these conversations will be listening. Don't assume that you already know what your loved one is thinking – what you learn may surprise you.

CONVERSATIONS WILL TAKE TIME AND BE ONGOING.

This is not a once around the dinner table and done situation. It can take months to just open the door, and even more time to work through the decisions and details.

Try not to wait until the first sign of an illness or an unanticipated need for more care – it can complicate the discussion by adding stress, urgency, and a need to jump into deeper conversations quicker.

REMEMBER THAT YOUR CHOICE OF WORDS CAN HAVE A HUGE IMPACT.

For example, if you're initiating a conversation on living arrangements, words like "right-sizing" in place of "downsizing" can help assure your loved ones of your respect and your intention to honor their wishes.

Try to avoid "you" statements (e.g., "You're getting too old to live by yourself."). Instead, use "I" statements (e.g., "I want to help you stay independent as long as possible."). Just as important, ask loved ones for their thoughts, needs, and wishes, and be a good and sympathetic listener.

Start with a high-level discussion and move gradually into more details.

There is no right or wrong approach – but generally speaking, starting with less personal and emotional statements and questions can result in more relaxed and open discussions.

Home

“Let’s talk about where you want to live as you get older.”

“How important is it that you stay in this home as long as possible?”

“Have you thought about moving to another location that can better accommodate your needs?”

“What type of home might be right for you as you get older?”

Help

“Tell me about what would make life easier for you right now.”

“Are there specific household chores you’d like help with – such as cooking, cleaning, doing laundry, or doing yardwork?”

“Do you need a driver to take you on errands?”

“Are you able to keep up on paying bills and managing your bank accounts?”

“Have you thought about what help you might need in the future related to your health?”



Takes notes on what you learn as you go along.

Having a journal or informal question-and-answer sheet can help you record, organize, and document what you hear.

Health

“What fears do you have about getting sick or receiving medical care?”

“Which spiritual, religious, philosophical, or cultural beliefs guide you when you make medical decisions?”

Legacy

“Let’s talk about what’s important to you that you want your family to know.”

“Are there personal possessions of emotional value that you want to distribute to family members now, in order to free up space or to avoid having to bring if you relocate?”

“Are there life lessons or family traditions that you want to pass along or discuss at family gatherings?”

Banking, financial, and legal documents

“Do you know where all your necessary documents are stored?”

“It would bring me a lot of peace of mind if I knew where that information was in case of an emergency.”

“Are you okay with discussing the details of your financial plan with me, just in case something happened to you?”



We encourage you to have your local estate planning attorney draft all legal documents necessary.



End-of-life planning

"My concern is to make sure you receive the care and comfort that you want when the need arises. I also want to make sure I have all your medical and legal documents available."

"What are the most important things that you want us (your family, friends, and/or doctors) to understand about your wishes for end-of-life care?"

"What kind of care would you want (or not want) to receive if you were not capable of deciding for yourself?"

"Who would you want to make decisions for you if you weren't able to?"

"Are there important milestones you'd like to meet, if possible?" (e.g., grandson's marriage, birth of a grandchild, a birthday or anniversary)

Do's and don'ts for productive conversations

Do talk in person if you can

Don't bring piles of forms

Do keep the discussion focused on your loved one

Don't treat your loved one like a child

Do have a sense of humor

Don't drift into old hurts from the past

Do make it a point to really listen

Don't make assumptions

Do allow the conversation to go where it will

Don't hold conversations when you are tired or emotions are heated

Above all, remember that coming to grips with losing your independence can be hard to accept.

Loved ones may resist talking about long term care needs and necessary decisions. Introduce the topic of long term care issues gently and don't force the discussion before they're comfortable. You may need to come back and try again at a later time.

An objective third party – such as a social worker, care manager, estate planning attorney, or financial professional – may be able to help. Their involvement may lessen any emotion and tension from the conversation, and help you and your loved ones to listen and understand what needs to be done. These professionals can also provide important information about options.

The more you know about your spouse's or parents' wishes, the better you'll be able to help them with their decisions or to act on their behalf.

And by starting this process now, you're not just assuring them their wishes will be respected – you'll be sparing yourself (or your children) the uncertainty and frustration of trying to make decisions in the future without your loved one's guidance.

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