Estate & Legacy CONSIDERATIONS

ESTATE & LEGACY PLANNING

- **Inheritance Goals** - Consider how real estate decisions affect what you leave behind for loved ones
- **Trusts & Title** - Meet with an estate planning attorney to ensure your property is titled appropriately (e.g., in a trust, with a transfer-on-death deed)

LONG TERM CARE PLANNING

- **Insurance & Housing** - If you have long-term care insurance, explore how it covers home-based vs. facility-based car
- **Medicaid/Medi-Cal Planning** - Know the rules around asset ownership and real estate before applying for benefits

MONTHLY BUDGET IMPACT

- **Cash Flow Focus** - Evaluate how your housing choice will affect your monthly income from Social Security, pensions, or retirement accounts
- **Avoid Being House-Rich, Cash-Poor** - Prioritize liquidity and flexibility over square footage

PROFESSIONAL GUIDANCE

- **Financial Advisor** - To help with investment strategy and income planning
- **Real Estate Specialist** - A Seniors Real Estate Specialist (SRES®) can guide housing choices with financial and emotional needs in mind.
- **CPA/Attorney** - To advise on tax and legal ramifications of selling or transferring

TOM & NANCY HARVEY

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