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How to talk to your parents about their future care

A practical guide to starting the conversation before your family needs the answers

Talking with your parents about how they want to live as they age can feel uncomfortable. A meaningful conversation can start with just one question. Use this guide to help you take the first step.



1 Look for a natural opening

You don't need to schedule a formal family meeting. Everyday moments can create natural opportunities to start the conversation.

Consider asking:

- When you talk about [friend or relative], it makes me wonder: What would you want if you were in a similar situation?
- I realized I'm not sure what you'd want if you ever needed a little more help. Have you thought about it?
- Would you be open to talking about what you'd want as you get older?



Keep the conversation going

Share what you learn with your financial professional.

2 Start with what matters to them

Before talking about plans or logistics, take time to understand what matters most to your parents and how they envision their future.

Consider asking:

- As you think about the years ahead, what's most important to you?
- If you needed more help day to day, what would you want that to look like?
- What does staying independent mean to you?
- Are there things you would prefer I/other family members don't have to take on?

What if your parents don't agree?

Your parents may have different ideas about their future. Look for common ground, but don't feel like you need to resolve every difference in one conversation.

If one parent isn't ready to talk, be patient. Listen to the parent who is ready and leave the door open for another conversation.

Tip:

Ask open-ended questions and listen. Understanding what matters is more important than getting through a list of questions.

3 Be ready for resistance

Your parents may not be open to talking, and that's okay. Respect where they are and focus on keeping lines of communication open.

If they say: We've already taken care of it.

Try: That's great. Is there anything you'd want us to know or anyone we'd need to contact if you ever needed our help?

If they say: We don't need to think about this yet.

Try: I hope we don't need to for a long time. That's why I'd rather understand what's important to you now, when there's no pressure to make decisions.

If they say: We don't want to talk about this.

Try: I understand. Is there one thing you'd want us to know if you ever did need more help?

Tip:

Know when to stop. A short, positive conversation can make the next one easier.

4 Talk about money without prying

You don't need every financial detail. What's more important is understanding whether there is a plan in place and where to turn if help is ever needed.

Consider asking:

- Have you thought about how you'd cover the cost if you needed ongoing help?
- Is this something you've discussed with your financial professional?
- Are there important financial or legal documents we should know about and know where to find?
- Who should we contact if you ever need help managing legal or financial matters?



5 Bring siblings into the conversation

Talking about expectations early can help everyone understand how they might contribute. This helps ensure you're not building a plan around assumptions that haven't been discussed.

Talk about:

- What each person could realistically help with
- Who might coordinate appointments, finances or other needs
- How you'll communicate and make decisions as a family



Tip:

If one sibling lives geographically closer than the others, consider how to create a plan that doesn't always default to them.



6 Keep the conversation going

One conversation doesn't have to cover everything. Afterward:.

- Write down what you learned
- Identify what's still unclear
- Agree on one next step
- Plan a time to continue the conversation

Facing the future, together

Planning for future care isn't always easy to discuss. But understanding what your parents want while there's time to plan can help your family feel more prepared when decisions need to be made.

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