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The ripple effect of future care costs

6 questions to consider as part of your broader financial plan

A strong financial plan accounts for more than whether you can afford an expense. It considers where the money would come from, when you might need it, and what using those assets could mean for the rest of your goals.

Even if you're confident you could cover future care expenses, it is worth considering the ripple effects. Here are six questions to help you think beyond the cost of care and consider your bigger financial picture.

1 Your retirement income

Your retirement assets may provide several sources of income, but they may not necessarily work the same way when you need to access them.

Consider which assets you would use first, the potential tax implications and whether market conditions could influence when or how you access them.

Ask: If my expenses increased significantly for several years, how would my retirement income plan need to adjust?

2 Your tax picture

Depending on your circumstances, accessing available assets may have different tax implications.

Depending on where the money comes from, larger or more frequent withdrawals could increase your taxable income. Understanding the potential tax impact can help you consider which assets to use and when.

Ask: How could a significant increase in my expenses affect my tax picture?

3 Your Medicare costs

Higher taxable income can affect more than your tax bill; it may also increase what you pay for Medicare.

Medicare enrollees with a modified adjusted gross income above certain thresholds pay an Income-Related Monthly Adjustment Amount (IRMAA) in addition to their standard Medicare Part B and Part D premiums. Because large withdrawals from certain assets can increase your taxable income, they may also affect the amount you pay for Medicare premiums in future years.

Ask: Could the way I access assets to cover additional expenses affect what I pay for Medicare?

4 Your investment strategy

If significant new expenses coincided with a market downturn, your financial decisions might look different than they would during stronger market conditions.

If higher spending coincided with a market downturn, it could affect decisions about where money comes from, your investment strategy and, for couples, the financial plan for their partner.

Ask: How would my financial plan respond if a significant ongoing expense began during a market downturn?

5 Your other financial goals

The assets you might use for future care may also be intended to serve other purposes, such as supporting your partner, leaving a legacy, or other financial priorities.

Unexpected expenses don't necessarily mean those goals have to change. But understanding how your assets may need to support competing priorities can help you plan more intentionally.

Ask: If my expenses were significantly higher than expected, how could that impact the other financial goals that matter to me?

6 Your family's readiness

A financial plan is only as useful as the ability to execute it. Your partner and other loved ones should understand the plan, the appropriate people should know how to reach your financial, tax and/or legal professionals, and important documents should be accessible to those who may need them.

Ask yourself: If I couldn't manage my finances tomorrow, would the right people know what to do next?

Your plan is about more than having enough

Having the resources to address future care expenses is one part of the planning conversation. Where those resources come from, how they're accessed, and the potential impact on your taxes, Medicare costs, investments and other priorities can matter, too.

Planning for these ripple effects can help you make more informed decisions and feel better prepared for whatever the future may bring.





Ready to take the next step?

Contact your financial professional to discuss how planning for future care can fit into your family's broader goals.

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