



Thriving as You Age

A Roadmap for
Health &
Preparedness



The Power of Proactive Aging

Aging well isn't just about good genes or a bit of luck—it requires thoughtful, proactive planning. As a financial planner, you already help clients look ahead and prepare for the future. Financial readiness is a key part of the puzzle, but true preparedness also means planning for unexpected health events, possible incapacity, and important decisions about care, support, and quality of life in later years.

In today's landscape, clients are seeking advisors who support their whole life—not just their wealth. By incorporating health and wellness planning into your advisory conversations, you position yourself as a holistic, forward-thinking advisor who truly looks out for your clients' long-term well-being.

In this article, we'll introduce you to **Plan Well Guide**—a suite of research-informed tools that can help your clients plan ahead with clarity and confidence. From preparing for serious illness to setting goals for lifelong wellness, you'll discover how these resources can spark meaningful conversations, deepen your client relationships, and set your practice apart.

Read on to discover how you can help your clients incorporate serious illness planning into their incapacity strategies, enhance their aging experience through improved health and wellness, and distinguish your practice with turnkey resources, proven benefits, and ready-to-share tools.

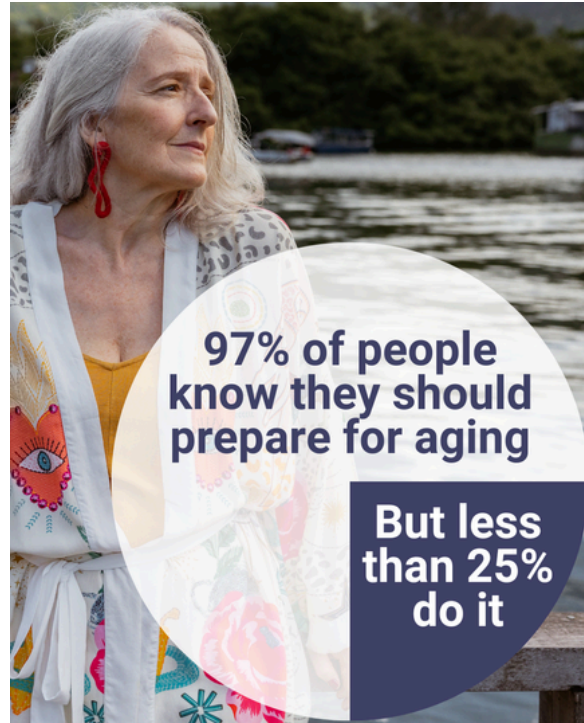
Why Planning Matters for Healthy Aging

As a financial planner, you're already helping clients prepare for the future—but truly holistic planning goes beyond finances. It includes preparing for the health and care challenges that inevitably come with aging.

Many people understand the importance of planning ahead, yet few take meaningful steps to do so. According to the Health Education Journal, Plan Well Guide's *Preparedness for the Future Questionnaire* revealed that while 97% of people believe it's important to think about themselves as an older person, fewer than 25% have spent time reflecting on what aging will look like for them. This disconnect leaves families vulnerable to confusion, emotional stress, and rushed decision-making during health crises.

By initiating conversations around healthy aging, incapacity and serious illness planning as part of your financial reviews, you can position yourself as a trusted, proactive partner who truly looks after your clients' full well-being. Encouraging clients to think about how they want to age—and who will speak on their behalf if they can't—helps them feel more confident and empowered in their planning journey.

Offering resources like Plan Well Guide's planning tools demonstrates that you care about your clients beyond financial protection. It reinforces your value as a trusted, proactive partner and enhances your brand as someone who supports not just portfolios, but people.



Advisor Resource

To help your clients get organized for healthy aging, share our **Important Documents List**, a one-stop resource outlining the most essential documents to have on hand in the event of an emergency. This includes health planning forms, insurance policies, financial and property documents, and more.

Download it as part of our free **Handbook of Caregiving Essentials**, which also includes 15+ helpful worksheets:



The Advance Serious Illness Planning (ASIP) Guides: A Framework for Incapacity and Care Planning

Advance Serious Illness Planning (ASIP) offers a comprehensive, structured approach to preparing clients and their families for the possibility of incapacity due to serious illness or injury—such as a heart attack, stroke, or car accident. Through an educational and reflective process, your clients can explore their values and preferences for medical care, personal support, and financial management. The result is a clear, actionable plan that ensures decision-makers are fully informed and equipped to advocate for your client's wishes.

Plan Well Guide supports this process through three thoughtfully developed guides:

- **Guide to Exploring:** Helps clients explore their values and preferences for healthcare and personal care.
- **Guide to Equipping:** Provides clients with strategies to prepare and inform their substitute decision-makers (SDMs).
- **Guide to Entrusting:** Helps clients protect against misuse of funds and prepare a detailed brief to aid their lawyer in preparation of a Power of Attorney for Finances.

This three-part approach ensures that planning goes beyond documents—it prepares people very well for some of life's most challenging times.



Why It Matters

When people become seriously ill, only 1 in 3 receive the care that aligns with their values. Families are often unprepared to make critical decisions on their behalf, leading to unnecessary anxiety, conflict, and uncertainty. Even when individuals survive serious illness, families may struggle with how to best use financial resources or provide appropriate care. The current systems for advance care planning ahead simply aren't working—Dr. Heyland, a critical care physician and founder of Plan Well Guide, is on a mission to change that. How you plan matters—both for your finances and your health!

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Dr. Daren Heyland

Opportunity for Financial Planners

Introduce these guides to your clients as an essential part of incapacity planning or when your clients are experiencing the transition to retirement or following a serious illness diagnosis. They complement financial and legal incapacity preparations and ensure your clients' wishes are clearly understood and respected.

Benefits to Your Clients

Confidence in Care: Ensure care decisions reflect what matters most.

Peace of Mind: Know that wishes are documented and accessible.

Stronger Relationships: Foster open, meaningful discussions with loved ones.

Prepared Advocates: Equip SDMs with clear guidance to reduce stress and uncertainty.

All-in-One Planning: Access a full suite of planning tools in one comprehensive bundle.

Advisor Resource

Invite clients to experience the world's first **360° Virtual Reality ICU** to better understand what it means to face critical illness and depend on others to make life-and-death decisions. This immersive experience offers powerful insight and can be a catalyst for deeper planning conversations.

Explore the experience on your mobile phone, tablet or computer – no VR headset required!:



Enhancing Wellness with the Guide to Enhancing

Wellness isn't just about reacting to health issues—it's about building the habits today that shape a better tomorrow. Taking a proactive approach to wellness is an important—but often forgotten—part of planning for healthy aging. That's where the Guide to Enhancing comes in. Developed by Dr. Daren Heyland, a physician and internationally-ranked research scientist, this guide is a science-based, life management platform designed to help clients improve their physical and mental well-being, no matter their age or health status.

Grounded in evidence-based strategies and proven behaviour change theory, the Guide meets clients where they are and supports them in setting meaningful goals that stick.

Key Features

- 20+ evidence-based strategies to support healthy aging
- A personalized **Preparedness for the Future Report** to highlight key areas for improvement
- Tools for setting and tracking health and wellness goals
- Behavioural change techniques based on scientifically-backed behavioural change frameworks

Why It Matters

Research shows that 75% of what determines how well we age is based on lifestyle factors within our control (MedlinePlus, U.S. National Library of Medicine, 2020). Yet many people struggle to make lasting changes. The Guide to Enhancing helps bridge that gap using behavioural science to create real, sustainable improvements in health.

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Opportunity for Financial Planners

Encourage clients to take meaningful steps toward better health as part of their broader life and retirement planning. Whether they're in great shape or managing health challenges, this guide helps clients become more resilient, goal-oriented, and engaged in their aging process.

Benefits

Healthier Clients: Reduces risk of serious illness and promotes long-term vitality

Fewer Claims: May reduce future critical illness insurance claims

Deeper Engagement: Reinforces your role as a holistic, life-focused advisor

Prevention and Preparedness: Offers value that supports both clients and insurers

Advisor Resource

Invite clients to assess their current wellness with the "**How Well Will You Age?**" Quiz. This scientifically validated tool helps them evaluate their risk for dementia and frailty based on current lifestyle habits and shows areas where change can make a real impact.

Take the quiz:





Taking Action: How Advisors Can Add Value

Planning is only valuable if it turns into action. As a financial advisor, you can play a pivotal role in helping clients take the first step toward aging well by introducing the right tools at the right time.

Our research shows the clients most likely to engage with Plan Well Guide tools are:

- Age 50+, educated, and proactive in their planning
- Women (who are statistically more engaged in this type of planning than men)
- Couples in the “sandwich generation” managing both aging parents and dependent children
- Individuals who have experienced a health issue themselves or through someone close to them

Clients navigating retirement, chronic illness, or caregiving responsibilities are especially well-suited to start with the Advance Serious Illness Planning Guides (Exploring, Equipping, Entrusting).

The Guide to Enhancing can be introduced earlier—either as a starting point for personal planning or as a tool for adult children of aging parents.



“Leaving someone to make medical, personal, and financial decisions for you without a plan is like leaving them to navigate uncharted territory without a compass or a guide.

Equip them with planning tools from Plan Well Guide, giving them confidence in knowing their decisions are guided by your values.”

— Legal Representative

Opportunity for Financial Planners: Differentiate Your Practice with Deeper Planning Support

Most financial advisors help clients prepare financial strategies for incapacity—but few if any go deeper into the considerations of future medical and personal care of serious illness planning. By offering Plan Well Guide's Advance Serious Illness Planning tools, you elevate your role from traditional advisor to comprehensive life planner. You'll stand out in a competitive market by offering guidance that goes beyond financial protection and supports the full scope of your clients' well-being.

Benefits to You and Your Clients

- **Stand Out from Competitors:**
Most financial advisors stop at financial prep. You'll go further by helping clients prepare emotionally and medically for incapacity.
- **Build Trust and Loyalty:**
Helping clients with sensitive, value-driven planning deepens long-term relationships.
- **Promote Healthier Aging:**
Better prepared clients may reduce future medical crises—and critical illness claims.
- **Comprehensive Support:**
These tools help clients make informed decisions not just about money, but about the kind of care and life they want.

Advisor Resource

Our **Financial Planners Toolkit** makes it simple to introduce Plan Well Guide to your clients. It includes:

- A conversation guide to identify ideal clients for each guide
- Email templates to invite clients into the planning process
- Newsletter content for educational outreach
- Social media posts for easy promotion

Everything is customizable and ready to use. With turnkey content and accessible tools, integrating Plan Well Guide into your client communications can be as simple as copy and paste.

Want a preview of the Financial Planner's Toolkit? Just reach out to us at info@planwellguide.com to request access.



Conclusion: A Holistic Approach to Aging and Planning

Aging well doesn't happen by accident—it's the result of thoughtful planning, proactive decisions, and supportive guidance. As a financial advisor, you have a unique opportunity to help your clients prepare not only financially but personally, medically, and emotionally for the future. By introducing the Plan Well Guide resources into your practice, you become more than a planner—you become a trusted partner in helping clients age with intention.

Plan Well Guide provides the structure, language, and tools to support values-based planning that aligns with your clients' goals and enhances their confidence in the years ahead. Whether it's serious illness planning, personal wellness, or end-of-life considerations, our suite of resources empowers your clients to make informed decisions and live with clarity and purpose.



The Opportunity for Advisors

Strengthen relationships, deepen client trust, and differentiate your services by integrating Plan Well Guide into your advisory practice. Show clients that you care not just about their assets, but about their quality of life and peace of mind.

The Benefit

Better outcomes for your clients, less decision-making stress for their families, and stronger, longer-lasting client relationships for your practice.

Ready to Get Started?

Book a free 30-minute call to learn how Plan Well Guide's tools can support more holistic client conversations around health, aging, and serious illness. Select a time that works best for your schedule:

