

# When a Parent Experiences Cognitive Decline



How the foundational role of healthcare and finance power of attorney documents play in achieving peace of mind.

## “Lucille” was 80 when her husband noticed her memory “slipping.”

She became routinely irritable. She would forget where she placed things or that there was food cooking on the stove. She was paranoid, thinking things were being taken from her because she couldn't find them. She stopped driving, ate poorly, and started making notes on just about everything.

However, Lucille's memory loss and confusion was not obvious to the extended family. Her husband had become an expert in covering the gaps responding for her and managing her day-to-day needs. When he died suddenly, the family quickly saw how significant Lucille's decline was: she could not manage medicine, would become confused on time, day, and location, and started to have some difficulty verbalizing thoughts.

Everything indicated she needed some significant help. Now the family had to scramble to find the resources most appropriate for her needs.

## Where Do You Begin

Financial and estate planning can't take away the heartache, however it can help families avoid a heart wrenching situation like this one. But where do you begin? The first step - talk to your loved one. Open conversation even prior to any signs of decline will ensure everyone is on the same page.

- Determine who should be a part of the conversation. Depending on the family dynamics, it could start with the immediate family, including both a spouse and adult children.

- Maintain respect and sensitivity. It's common for a loved one to be in denial, embarrassed and even paranoid.
- Listen carefully to their thoughts, fears and wishes.
- Deal with topics a piece at a time so the conversation does not become overwhelming.
- Reassure your loved one that their safety and care is most important to you.

## Seek Out Resources

There are numerous organizations that offer resources, provide support and have programs and services for eligible seniors.

Here are some options:

- Alzheimer's Association
- Family Caregiver Alliance
- National Council on Aging
- Administration on Aging
- Benefits.gov
- Department of Veterans Affairs
- Your local Human Services Department
- Your local Aging and Disability Resource Center

## Use Technology

In our ever-changing technical world, there is a myriad of app solutions that can be helpful in caring for an elderly loved one. For instance, there are apps that help stimulate cognitive ability, stay on top of medications and allow you to track and manage the level of pain a loved one is experiencing.

## Engage Professionals To Create A Plan

In Lucille's case, finding resources was hard enough—but now consider how much harder it is when no properly executed power of attorney for healthcare and finance is in place. Guardianship legal proceedings may be necessary before meaningful intervention can be taken. Guardianship is the drastic step of removing an individual's rights and assigning them to another individual to act in the ward's best interest.

Far better is to have power of attorney documents in place ahead of a major decline. Then, trusted agents can act on behalf of an individual in ways the person would want, so long as those wishes don't run afoul of the law.



### WANT TO LEARN MORE?

Use the QR code to view a list of cognitive decline warning signs and tips to getting your estate plan started, or visit

[JohnsonFinancialGroup.com/my-estate-plan](https://JohnsonFinancialGroup.com/my-estate-plan)

Nothing can substitute for careful planning, powers of attorney for healthcare and finance, a solid financial plan, and the affection and insight of a close family member or friend dedicated to clear communication. These let us advocate for and achieve the best and most appropriate care possible.

Engaging with an estate planning professional today to execute power of attorney documents for health and finance is critical for every adult. The United States Department of Health and Human Services says individuals over the age of 65 will make up nearly a quarter of the population by the year 2040. More of us will be in the role of caregiver and ultimately in the care receiving position as we live longer.

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