

Caregiver Story: "My Dad"



Lisa Wendt, President & CEO of LifeSecure Insurance Company

If you called me an idealist, over-protective, or if you said I was biting off more than I could chew, I would have argued vehemently – but you would have been right! Without a single bit of information, save for my imagination on what it would be like and my sense of duty and commitment, I insisted on having my Dad, age 83, move in with my husband and me.

I told my husband it wouldn't be a problem: Dad's cool. No Alzheimer's. He still gets around the house and takes care of himself. After all, he lived alone with limited help. It will be fine. Six years later, complete with the battle scars from learn-as-you-go frustrations, I am more convinced than ever that planning for my own later years is a must for me and my family, **because I did not know that...**

1. You can't take vacations without a live-in (\$20 hour). In my case, Dad refused to go to a short-term nursing facility and I felt guilty.
2. My Dad's senile dementia, though not very perceptible initially, would deteriorate and trap us so we could not go out to the store or anywhere for more than a few hours for fear he would decide to cook or walk down the street alone – neither of which he could do without hurting himself.
3. Numerous and inevitable health issues would pop up with more frequency, causing me to miss critical work time.
4. My husband's dream of building his restaurant as a retirement income strategy would fall to the wayside because it would cost more and more to support my Dad while we both worked extensive hours.
5. The issue of dealing with memory loss and associated combative behavior would cause fights, arguments and guilt.
6. The progressive need for care would create a need for more skilled "sitters" if my husband and I succeeded in getting away for a few days. Such care was needed for prevention of bed sores, maintenance of feeding tubes, and monitoring of questionable continence.

My Dad is almost 90 now and near the end of his retirement savings. He is still relatively healthy (physically) and I expect he will be with us for some time, needing more care and support. I will keep my promise to him to have him stay with us for as long as he is able, but I have paid a bigger price than I could have imagined all those years ago.

Few people really understand the impact of longevity and frailty on the family. That is perhaps why studies show that individuals who actually plan for their long term care needs are those who have gone through something similar to my experience. Most, however, remain committed to the caring of their loved ones, and like I was, are blissfully unaware.



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