Prepare for the Unexpected

With Cynthia Hutchins, Director of Financial Gerontology
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Lisa Kent, Financial Advisor
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And Jane Francisco, Editorial Director
Hearst Lifestyle Group

[ON-SCREEN TEXT DISCLAIMER]
Please see important information at the end of this program. Filmed on 2/14/18.

Jane Francisco: Lisa, what are some of the biggest financial implications for women if they're not prepared to care for a loved one?

Lisa Kent: Typically when we become caregivers, it's unexpected. There's a sudden change in your lifecycle. There's a death, there's an illness, there's something that requires you to stop what you're doing. So no one's ever prepared. So always the anecdote that we feel, is to always have cash. I think any adviser would share with you the fact that if you have cash in the bank, we used to call it rainy day money, my mom used to call it pen money.

Jane Francisco: Yeah.

Lisa Kent: If you have a little bit of cash in the bank, you always feel a little safer. We, as advisers, like to suggest that you keep your portfolio balanced, be connected with the allocation across all the asset classes. Imagine how you would feel if you had to liquidate very suddenly to raise capital to support a need, or to help out a family member in need.

So active attention to your investments, and making sure that you've got a balance across all of the asset classes, is the best way you can prepare, really, for the unexpected.

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For more tips and insights, visit ml.com/caregiving

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