

# 5 things you need to know if your partner is diagnosed with Alzheimers or Dementia

## 1. Make sure that your legal documents are in place and up to date

Seek legal advice as early as you can about the implications of the diagnosis on your asset ownership structures.

Ensure that wills are made, and also that an Enduring Powers of Attorney (EPA) are made. An EPA appoints someone to make decisions about your finances and your personal care if you are no longer able to.

This is essential for someone that has been diagnosed with dementia.

## 2. Check out the financial requirements early in the journey

The residential care subsidy qualification rules are on the Work and Income website. They set out who can obtain a subsidy, how much you can get and how to apply for it.

If you have assets in a trust, please seek legal advice about how your trust will comply in terms of the residential care subsidy. There have been changes in this area in 2014 and it would be wise to seek advice early in the dementia process.

It would also be wise to seek advice from a financial planner about how to manage your money effectively as you prepare for the possibility of your partner having to enter into care.

## 3. Set up a pre-paid funeral trust for yourself and for your partner

If you are going to have to pay for residential care, pre-paid funeral trusts of up to \$10,000 each are exempt from asset testing.

A pre-paid funeral trust allows you to set money aside for the cost of paying for your funeral and other associated expenses.

Pre-paid funeral trusts have to meet specific rules and the money is generally locked in solely for the purpose of paying for funerals.

They are available from trustee companies such as Public Trust and Guardian Trust, and also from funeral directors.

## 4. Check out the residential care options well in advance

Putting your partner into full time care is going to be one of the hardest things that you will ever have to do.

Trialling potential rest homes under your respite care allowance will give you an idea of how they will work for your partner.

Take some time to prepare a care plan regarding your partner's routine, their daily challenges and what

calms them if they become agitated. Give a copy of this to the nursing manager at the rest home.

When your partner is in care, get other family and friends to pop in. Ask them to observe your partner's interaction with the staff and other residents.

When your partner is at the point that they need to go into permanent care, they will be with people who already know them and where you can feel comfortable that they will be cared for in a way that works for them.

**DO NOT LEAVE the decision to put your partner into care until you have depleted your mental and physical wellbeing to the point at which you have no reserves left. This will not help either of you adjust to your new living arrangements.**

## 5. You are never alone

[The Alzheimers Society](#) is a not-for-profit organisation widely accessible in NZ. Their website has many useful resources as well as general information about coping with dementia.

There are support groups available and paid staff who offer support, advice and information about the kinds of help that is available to you.

A good GP should also be a useful source of support and information.

Involve your family and friends on the journey.

I would highly recommend a book called "*Contented Dementia*" by Oliver James. This explains how dementia affects people and how you can manage dementia symptoms as people deteriorate.

It is a long and often arduous journey, but there are people who are willing to support you through.

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