



**GLOBAL**  
WEALTH ADVISORS

# **MENTAL HEALTH**

**A GUIDE FOR SENIORS AND THEIR FAMILIES**

# HELPING YOU PREPARE

Having a discussion about mental health and cognitive impairment issues can be an uncomfortable topic. Yet it's one that is important to consider as we age.

According to the Alzheimer's Association, one in nine people over the age of 65 and **nearly a third of people 85 and older will develop Alzheimer's.**



With dementia, there are some risk factors you have no control over like age, family history and genetics but there are also some risk factors you may be able to influence.

We'll look at some of the resources available that may help you recognize the warning signs, as well as the things you can do now to maximize your health and protect your financial future and that of your family's. For more information contact us at: [info@gwadvisors.net](mailto:info@gwadvisors.net).



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# WHAT DO I NEED TO KNOW?

## DEMENTIA

Dementia is a term used to describe overall decline in memory and thinking skills that is pronounced enough to interfere with daily life.

## ALZHEIMER'S

Alzheimer's is a form of dementia that causes difficulties with memory, thinking, behavior and personality changes.

## THE 10 WARNING SIGNS OF ALZHEIMER'S

1. Memory loss that disrupts daily life
2. Difficulties with problem-solving
3. Challenges completing familiar tasks
4. Confusion with time and place
5. Difficulty with three-dimensional space and images
6. Issues with speaking, writing and words
7. Misplacing items
8. Decreased judgement
9. Social withdrawal
10. Personality and mood changes

## CARE OPTIONS

- Home care offers independent living.
- Adult day care facilities may work for those with mild symptoms.
- Assisted living can bridge the gap between independent living and nursing home care.
- Memory care facilities can offer a combination of residential and assisted living.
- Nursing homes offer around the clock and long-term care.



### Resources

Memory Loss & 10 Early Signs of Alzheimer's. (n.d.). Retrieved from [https://www.alz.org/alzheimers\\_disease\\_10\\_signs\\_of\\_alzheimers.asp](https://www.alz.org/alzheimers_disease_10_signs_of_alzheimers.asp)

# STAGES OF ALZHEIMER'S

## MILD

- Memory and cognitive difficulties
- Challenges solving problems or planning
- Difficulty paying attention
- Decreased judgement
- Inability locating misplaced items
- Repetitive questions
- Difficulty with money and paying bills
- Difficulty communicating verbally and in writing
- Normal routines take longer than usual to complete
- Changes to personality and mood swings
- Getting lost or wandering
- Disorientation and confusion
- Difficulty judging distances
- Loss of motivation, withdrawal and apathy

## MODERATE

- Increasing confusion and memory loss
- Difficulty following steps
- Difficulty recognizing family and friends
- Difficulty coping with change
- Difficulty learning new things
- Impulsive behavior
- Changes to sleep patterns
- Trouble holding bladder or bowels
- Delusions, paranoia and hallucinations

## SEVERE

- Inability to carry on a conversation
- Inability to respond to the environment
- Inability to complete most tasks without help
- Failing bodily functions
- Vulnerable to infections
- Becoming bedridden

### Resources

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# FINANCIAL CONSIDERATIONS

## FINANCES

Planning in advance of any diagnosis can address insurance options, future care, financial matters and property. Planning enables time to work through the financing and facilitation of long-term care and the opportunity to select trusted people to make decisions on their behalf. Important things to review with your advisor include:

- Changes to insurance, income sources, bank administration, property and real estate
- Tax deduction considerations
- Documents available to you such as guardianship, Powers of Attorney, Advanced Health Care Directives, living will and trusts
- Appointment of representatives and fiduciaries who can help families prepare for the financial consequences of care
- Titling, ownership and beneficiary designations

## FUNDING

There are benefits and risks associated with any type of funding. It is best to meet with your advisor to discuss the options that are best for your situation.

- Self-funding
- Medicare vs Medicaid
- Life insurance options
- Long-term care insurance
- Bank financing



## QUESTIONS TO DISCUSS WITH YOUR ADVISOR

- How will I pay for care?
- What are the expenses for long-term care?
- Do I have an informal care network available to me consisting of family, friends, neighbors, faith communities and volunteer groups?
- What is my familiarity with Medicare and Medicaid eligibility, benefits, providers and costs?
- Do I have an understanding of the legal issues and documents that would need to be addressed?
- Have I expressed any treatment, care and end-of-life wishes?
- Are there any disagreements with family members about legal or financial issues?

# HEALTHY BRAINS

## NUTRITION

We all know the types of food we are supposed to be eating as part of a balanced diet, yet many of us choose not to. Changing our diets takes commitment and is a life-long practice, but benefits can be reaped when changes are made. Brain MD Health offers a list of [50 Best Brain Foods](#). Here are some of the top foods that nutritionists suggest may help with brain health and function:

- Herbs: cloves, sage, saffron, cinnamon, turmeric and curry
- Fruits: pomegranate, cherry juice and green tea
- Vegetables: cauliflower, brussel sprouts and cabbage
- Beans: black, pinto and garbanzo beans, soybeans, lentils and peas
- Protein: high-omega 3 fish like salmon and eggs
- Nuts: pistachios and raw almonds
- Along with eating colorful vegetables researchers suggest we remove things from our diets like sugar, bad fats and quick-burning carbohydrates

## ACTIVITIES THAT MAY HELP BRAIN HEALTH

Activities that use a combination of the five senses are helpful:

- Take up gardening
- Learn something new like a language or take classes. Being a lifelong learner can help reduce or slow decline
- Volunteer your time to help stimulate your senses and boost your mood
- Social engagement
- Exercise for vascular health. Neuroscientist [Wendy Suzuki's TED Talk](#) is highly recommended.

## MOBILE APPS

- [Lumosity](#) and online puzzles can help stimulate brain function
- [Think Dirty](#) can help you identify toxic products by tracking 4,000 brands and over 950,000 products you might have within your house that may contribute to Alzheimer's and other diseases
- [My Fitness Pal](#) offers motivation for staying fit

# ADDITIONAL RESOURCES

## DR. DANIEL AMAN AND BRIGHT MINDS

Research by psychiatrist Dr. Daniel Aman offers some guidance on brain health and nutritional needs. His program [Bright Minds](#) offers a look into possible risk factors and steps you can take that might help. Topics covered in this program are blood flow, aging, inflammation, genetics, head and brain trauma, toxins, mental health, immunity, neurohormones, diabetes, obesity, and sleep.

Dr. Aman offers suggestions on limiting toxins and healthy behaviors in this [memory rescue video](#).

## ALZ.ORG WEBSITE

Perhaps one of the most comprehensive websites to visit is [www.alz.org](http://www.alz.org) which offers people suffering from Alzheimer's and their caregivers helpful information through newsletters, ways to find healthcare professionals and lists of local support groups.

## NATIONAL INSTITUTE ON AGING

Read the latest articles and research published by the Department of Health and Human Services. You can view their video on how [Alzheimer's changes the brain](#).





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