Home Safety Checklist – For Caregivers

Whether you are caring for a loved one who lives with you, resides on their own, or in assisted living. Here's a checklist to help keep them safe.

- ☐ Check electrical and telephone cords. Safely tuck them out of walkways.
- ☐ Put phones in each room or have some sort of alarm in case of emergency – such as a fall.
- ☐ Update emergency contacts – such as their primary care doctor so that you are notified if there is a problem.
- ☐ Ensure rugs, runners and mats are secured by non-slip backing.
- ☐ Test smoke detectors and replace batteries.
- ☐ Install handrails on stairways, in bath and shower.
- ☐ Install ramps to enter/exit home if needed.
- ☐ Ensure porches, stairs and walkways have lighting.
- ☐ Do a full home sweep to remove unnecessary clutter.
- ☐ Create emergency exit strategy, leave copies in easy to access areas and review periodically.
- ☐ Check and maintain home's structure and systems such as roof, electrical, septic, etc.

1 Before rolling over the proceeds of your retirement plan to an Individual Retirement Account (IRA) or annuity, consider whether you would benefit from other possible options such as leaving the funds in your current plan or transferring them into a new employer's plan. Consult with each employer's Human Resources Department to learn about important plan features and rules. Be sure to compare the fees and expenses of each plan and investment option to those of any other investments that you are considering. Review plan documents and the IRA agreement, as well as the prospectuses for plan investment options and any other investments that you are considering. Your registered representative can help explain any new product being offered. Neither New York Life nor its representatives or affiliates provide tax or legal advice. Consult with a tax or legal advisor to discuss any questions or concerns that you have, such as the tax consequences of withdrawing funds or removing shares of an employer's stock from a retirement plan and whether money invested in a retirement plan receives greater protection from creditors and legal judgments in your state than money invested in an IRA or annuity. Also consider that you may be able to take taxable, but penalty-free withdrawals from an employer-sponsored retirement plan between the ages of 55 and 59.5 that you would not be able to take if you invest in an IRA or annuity. Additionally, if you plan to work after you reach age 70.5, you may not be required to take minimum distributions from your current employer's retirement plan but would be required to do so for funds invested in an IRA or annuity.