



THE ADVISOR

LONGEVITY PLANNING GUIDE

Purpose of This Guide

bQuest makes you the hero in your clients' most complex life moments. This guide gives you both best practices and scripts to raise longevity planning and care coordination with confidence, no aging-care expertise required.



bQuest.



THE GOAL

Introduce longevity planning as a natural part of your services during review meetings. This proactive approach signals long-term partnership and creates multi generational connections. Introducing bQuest should feel like:



An exclusive benefit of working with your firm



A proactive layer of longevity and family support



A safety net for moments when life gets complicated

END-TO-END LONGEVITY PLANNING FRAMEWORK



1

Longevity Planning

Proactive planning for longer living.

2

Care Coordination

Personalized care when most needed.



BE THE CONNECTOR, NOT THE EXPERT

You don't need to have all the answers on aging care, and clients don't expect that from you. What they want is to know you'll help them find the right people when the time comes and that you are considering their long-term planning needs. Think of yourself as the connector, backed by a trusted partner.

THE LONGEVITY PLANNING FRAMEWORK

A seamless, four-step advisor process to help clients plan for a longer, healthier, more fulfilling life.

1



INTRODUCE

Present longevity planning as a natural extension of holistic wealth management.

2



ASSESS

Utilize the Longevity Readiness Assessment to understand a client's goals, family dynamics, care preferences, and overall preparedness.

3



PLAN

Incorporate those insights into the financial plan and identify the actions that will improve long-term outcomes.

4



ACTIVATE

Empower clients through bQuest's educational resources, Care Platform, and Care Concierge.



bQuest provides the operational backbone, including the Vetted Professional Network and scalable Care Coordination solution that firms struggle to build internally.



Positions advisors as the central point of contact for complex long-term life decisions, ensuring financial plans align with client goals.

THE RIGHT CONVERSATION AT THE RIGHT TIME

Tailored experiences based on client life stages and individual needs

CLIENT STAGE	PRIMARY FOCUS	bQUEST EXPERIENCE
40–59	Family Caregiver	Family Caregiver Readiness Assessment (coming soon!)
60–79	Longevity	Longevity Readiness Assessment
80+	Care Recipient	White-Glove Care Concierge

A structured process that evolves alongside the client throughout their lifetime.

THE LONGEVITY READINESS ASSESSMENT

5 PILLARS

1 Health

Am I prepared for how my health may change, and what that would mean for me and the people close to me?

2 Home & Community

Will my home and community continue to support the life I want as I grow older?

3 Family & Support

Do I have the people and support I need, and do they know my wishes?

4 Legal & Legacy

Are my wishes, affairs, and legacy organized for the future?

5 Financial

Can my financial resources support the life I want as I grow older?

A holistic view helps advisors identify the conversations that matter most to each client.

- 1 Client needs are surfaced through 10-minute readiness assessment.
- 2 When the client opts in, results are shared with the advisor so you can discuss what matters most.
- 3 bQuest builds clients personalized action plan for care support.

THE ADVISOR FRAMEWORK

Four steps for implementing longevity planning, including scripts and resources

STEP 1 — INTRODUCE THE WHY

“We’ve expanded our planning process to incorporate Longevity Planning to help ensure your financial plan supports not only your retirement, but the life you hope to live throughout your later years.”

Action Step:

- Add longevity planning to your client meeting agenda.
- Place the 1-slide Longevity Planning overview in your client meeting slide deck.
- Share the 1-page overview.

STEP 2 — INVITE THE CLIENT

“I’d like you to complete a ten-minute Longevity Readiness Assessment. It will help us identify your strengths, uncover planning opportunities, and ensure your financial plan is aligned with what matters most to you.”

Action Step:

- Sign in to your account to invite your clients to take the Longevity Planning Assessment.
- The client will receive an email invitation and click the link to take the assessment.



bQuest administers the assessment and delivers personalized scoring, reporting, recommendations, and ongoing resources.



STEP 3 — REVIEW THE RESULTS & STRENGTHEN THE PLAN

“We’ll review your Longevity Readiness Profile together, discuss your readiness score, identify your top planning priorities, and determine whether there are opportunities to strengthen your financial and longevity plan.”

Action Step:

- If your client has elected to share results, sign in to your account to review client results on your dashboard. Use the bQuest action plan to help direct client next steps.
- If your client has not shared results, prompt them to take the next steps their plan suggests.

STEP 4 — ACTIVATE THE PLAN

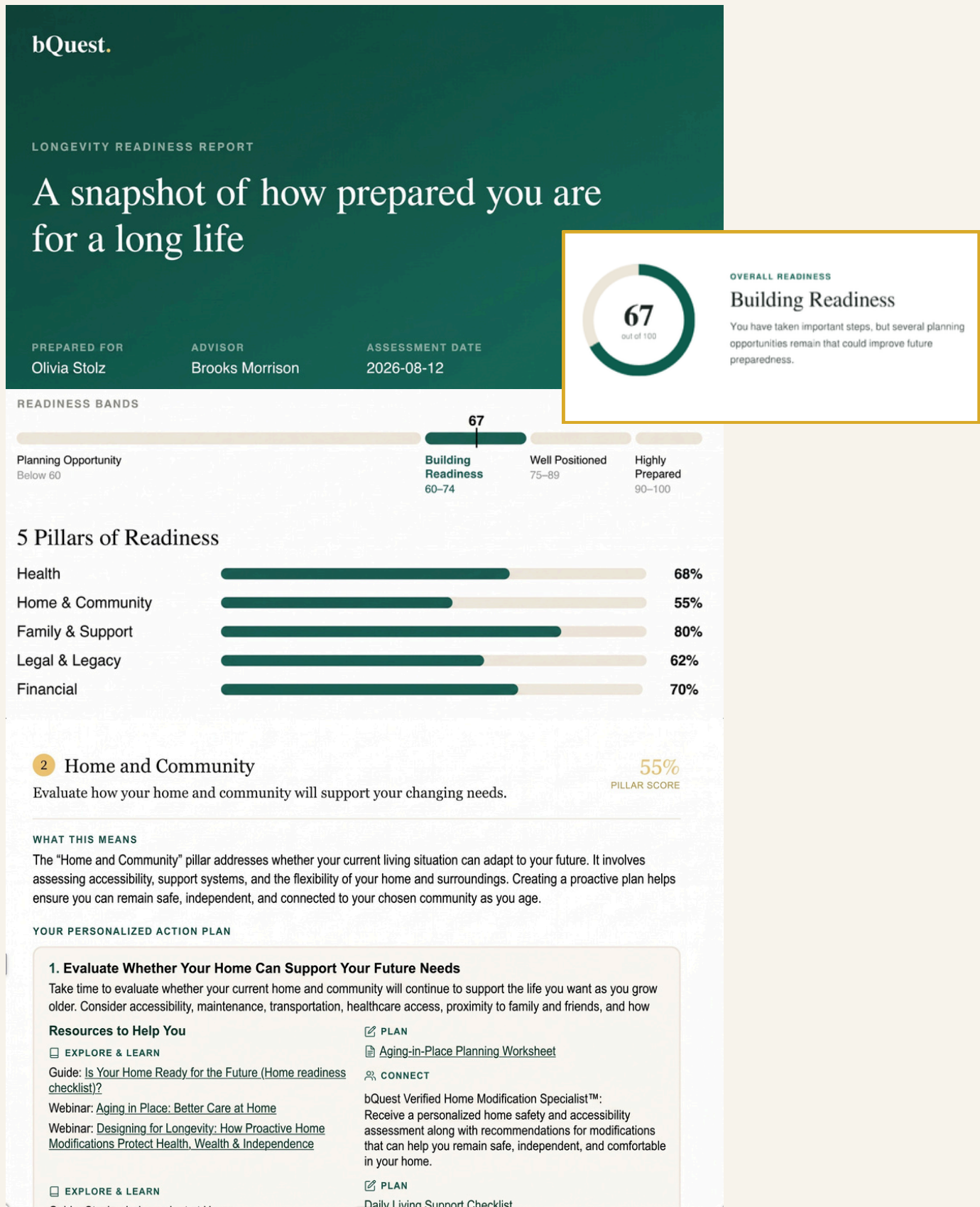
“Together, we’ll prioritize your next steps. As I continue guiding your overall plan, bQuest provides the resources, Care Platform, and trusted support network to help you confidently put that plan into action. Whether you’re strengthening your preparedness or navigating an immediate care need, bQuest connects you with the right care at the right time.”

Action Step:

- For proactive planning, direct clients to bQuest Care Navigator.
- For clients seeking 1:1 support, refer clients to bQuest Care Concierge.
- For urgent, immediate needs, connect with a local Aging Life Care Manager (TM).
- Use bQuest Cost Calculator for updating financial expenses, if needed.

THE CLIENT RESULTS

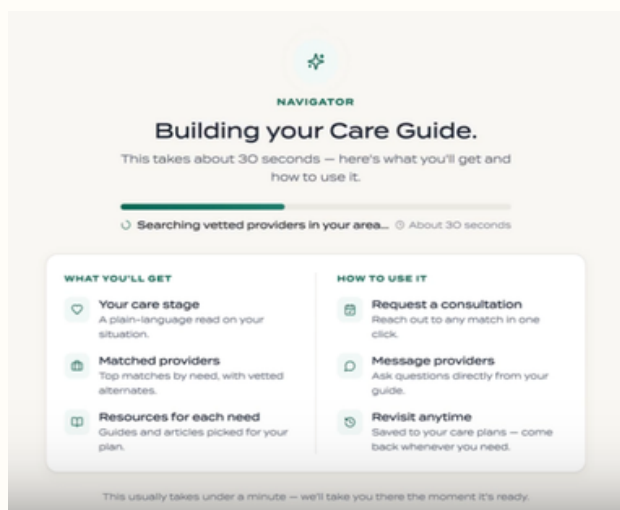
Your client will receive their readiness score for each of the five pillars, along with a personalized action plan.



NEXT STEPS: RESOURCES TO SUPPORT YOUR CLIENTS

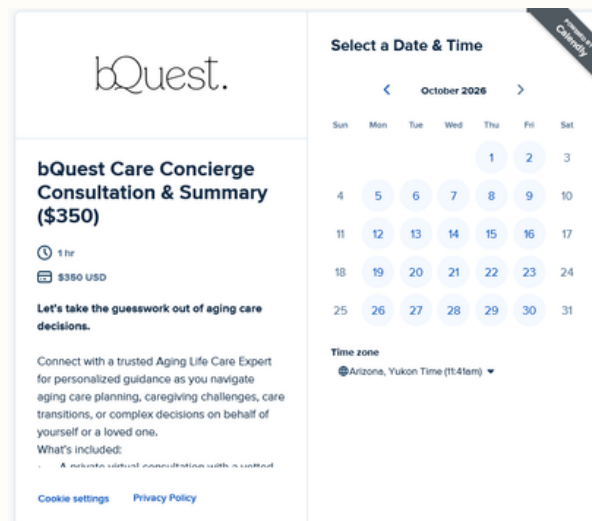
bQuest Care Navigator™

Quickly identify the right aging-care resources and next steps for clients, connecting them to trusted experts and support with our AI match-making tool.



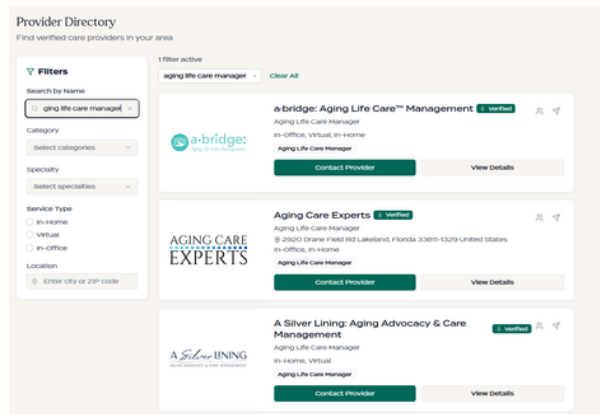
bQuest Care Concierge

Connect clients with trusted aging care experts for personalized guidance tailored to their unique care needs. Self-pay or advisor-sponsored.



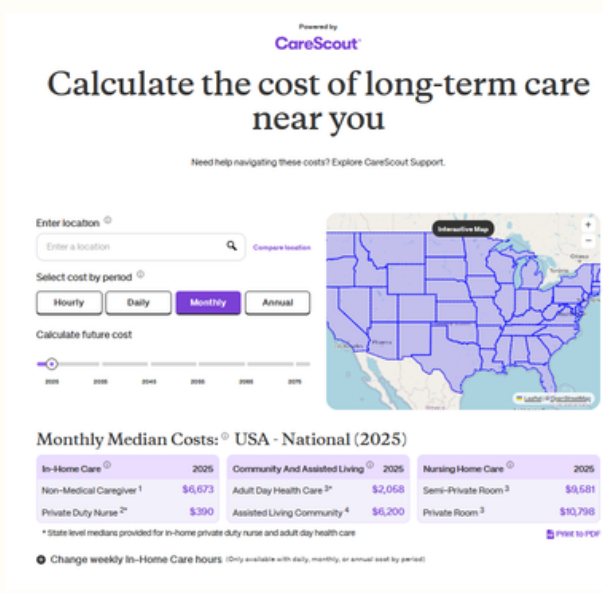
Aging Life Care™ Manager

Connect clients with an Aging Life™ Care Manager to navigate complex care needs, coordinate services, and make informed decisions about aging and caregiving. Locate one near you by searching by zip code in the Provider Directory or by using the Care Navigator.



Cost Calculator

Estimate and plan for the potential costs of long-term care based on location, type of care, and future costs.



LONGEVITY PLANNING FAQs

How do I send the assessment to my clients?

- ① Advisor initiates the conversation and sends the assessment from their bQuest dashboard.
- ② Client receives an email and starts the assessment.
- ③ Client completes the assessment.
- ④ Client opts to share the report with their advisor and creates an account to view results.
- ⑤ Advisor is notified that their client has completed the assessment and views results via the dashboard.

What are best practices for introducing longevity planning?

- Lead with care. This isn't a sales moment, it's an extension of how you already support clients.
- Normalize the topic. Aging and caregiving touch every family, even ones who haven't said so yet.
- Bring it up at the moments that matter. Annual reviews, life transitions, or whenever the topic naturally surfaces.

What do I do if my client wants to browse local service providers for their unique needs?

Search bQuest's vetted national network of care providers with the bQuest Navigator™, where clients can enter their personal care needs and receive recommendations for care providers. Clients choose who to contact, and providers never see their details unless they reach out.



LONGEVITY PLANNING FAQs

My client would like to learn more about aging care topics (and so would I). How do I learn more on the Resource Hub?

bQuest's Resource Hub is your central learning destination for aging care and longevity planning topics. You'll find:

- Articles — Research-backed guides covering aging-in-place, home transitions, end-of-life planning, estate administration, and other critical life stages
- Podcasts — Expert interviews and conversations with vetted bQuest providers sharing practical advice and real-world perspectives
- Webinars — Live and on-demand educational sessions designed to help you and your clients navigate complex aging and care decisions

Many of our content pieces are sourced directly from vetted bQuest providers and subject-matter experts, ensuring the information you're learning from comes from professionals with real credentials and experience. This means when your client encounters a care need, you'll already have grounded knowledge to guide the conversation.

How do I know what care expenses will cost if asked by a client?

bQuest's Care Calculator helps you estimate long-term care costs based on location, care type, and project future expenses. This gives you and your clients a clear financial picture to incorporate into your overall financial plan.

CARE COORDINATION FAQs

What do I do if my client has an immediate, complex need when I bring up care?

- If things get complex or overwhelming, bQuest's Care Concierge team steps in for hands-on coordination. You can opt to pay for the one-time \$350 fee or your client can pay for it themselves. [Share this link](#) below to learn more and schedule a one-on-one call to receive tailored guidance and recommendations.
- Script: “If it ever feels like too much to manage on your own, remember you have access to a Care Concierge team that offers one-on-one support for your family.”

What do I do if my client has a care concern or is planning for future needs?

- The bQuest Care Navigator™, an AI-powered care-matching platform designed for financial advisors to connect their clients with vetted aging-care, longevity, and end-of-life service providers, can help you connect clients with local, vetted support.
- Script: “Let’s use bQuest Navigator to help you figure out what resources and support might be available for your situation. You can describe what you’re dealing with in your own words, and it will help point you toward relevant, vetted resources and next steps.”

How will my support team know when to bring up bQuest?

Listen for verbal cues from clients, including life events that trigger bQuest, such as:

- Health diagnosis or cognitive concerns
- Hospitalization or rehab stay
- Caregiver burnout
- Home safety concerns
- Considering senior living
- Loss of a spouse or partner
- Adult children stepping into decision-making

As a rule of thumb, if a situation involves health and finances intersecting, family dynamics, uncertainty or overwhelm, or risk to continuity of planning, it’s a good time to introduce the Longevity Planning Assessment, bQuest Navigator, or Care Concierge.