What are the accommodation options?

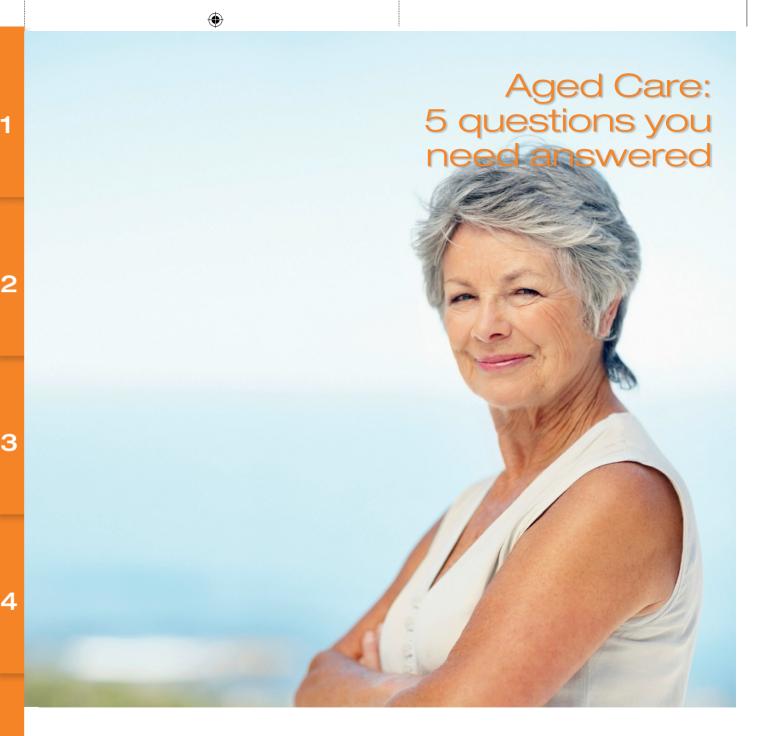
How much is it going to cost?

Does the family home need to be sold?

What are the impacts on the age pension?

How can ongoing income be maximised?

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Find clarity out of the confusion

Dealing with decisions on aged care can be overwhelming, but identifying the key issues and getting the right advice can help give you the clarity you need.

There is no doubt that the complexity surrounding aged care accommodation options and financial affairs can be daunting.

Fortunately there is a way to achieve clarity out of the confusion and help is available to get you there.

It all starts with a simple objective

The fundamental objective is to achieve the best care without spending more than is necessary.

The issues of assets, income, pension entitlements and type of care are interrelated and complex and there is no 'one-size-fits-all' solution.

We have identified five key questions that need to be addressed.

How we can help

We can help you find meaningful answers with advice that can help you to:

- minimise aged care fees
- maximise Centrelink entitlements
- structure assets and investments
- provide the best possible ongoing income solution.

A vital piece of a bigger picture

Our advice is designed to complement other assistance sourced from professional and government based services, such as your family doctor, the Department of Health (Aged Care, Assessment Team), your solicitor and Centrelink.

Accessing our advice is simple

If you decide you want to explore how our advice can help, the first step is to simply have a chat so that we can collect information on your situation and understand your concerns and wishes.

We take this information and make a careful analysis to determine action steps.

At a second meeting we present all the options clearly and simply, so that you can make decisions with certainty and confidence. If you agree, we can then proceed to put the plan into practice.

What are the costs?

We offer our professional advice on a fee-for-service basis, which is determind by the time we spend on your case and the complexity your situation.

In our first meeting we will explain the costs, so that you can assess the value before you commit to anything.

Talk to us today

If you want to take a positive step toward your peace of mind, call us now on **1800 684 653** and start getting the right answers to the five critical questions.

Low care and high care facilities each cater to different levels of need and have different cost structures.

The cost of care can vary depending on the type and value of assets held, but costs can be dramatically minimised with the right planning.

The family home is often the biggest asset, but don't assume it needs to be sold – there may be better options.

Maximising the age pension requires expert knowledge of how aged care can affect asset and income test rules.

To achieve the best ongoing income, all aspects of cost of care, pension entitlements and investment planning need to be coordinated properly.

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