

“WILL MY MONEY RUN OUT?”

When considering the possible effect of the cost of Long Term Care on your assets, mistakes are often made, which can prove very costly. We have a Consultant with years of experience in this area who can help you make the right decision.

We continually come across problems caused by a lack of understanding of this complex area. If you want to ensure that you fund for care in the correct way and that you will not run out of money, ask us to help. We will produce a report which will examine all the options available to you.

By making a phone call today we could save you time and money. Call now on 01324 670555.



ACT NOW

Whilst we are based in Scotland, our friendly and professional service is available to all clients wherever they are in the UK.

A.R.D. Consultancy Limited
The Forum
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FK1 1XR

Telephone: 01324 670555

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A.R.D Consultancy Limited are members of the Society of Will Writers and Estate Planning Practitioners and are regulated by the Society.

Private Care Funding

PAYING FOR LONG TERM CARE



Helpline:

Tel: 01324 670555

**A.R.D. Consultancy
Limited**



THE LONG TERM CARE PLANNING SERVICE

There are several ways in which Long Term Care (LTC) can be planned for, whether the need is immediate or in the future. Our service includes a private consultation with our Consultant and a specialist report tailored for each client's individual circumstances.

This report will include advice on:

- ❖ *Local Authority & Benefits agency support – the options and potential pitfalls*
- ❖ *Establishing Continuing & Welfare Powers of Attorney and Court of Protection issues*
- ❖ *Legal aspects such as Will and Estate Planning*
- ❖ *Long Term Care plans*
- ❖ *Investment strategy for the elderly*
- ❖ *Advice on the most appropriate way of paying for care*
- ❖ *Common problems we encounter and how to avoid them,*
- ❖ *How to preserve as much of your estate for your family*
- ❖ *How to minimise the effects of taxation*
- ❖ *General financial advice if required*

“Should my Mother gift her house to me?”

One of the most common problems encountered is clients panicking that they will see their hard earned assets dwindle through the effect of paying care fees. We would suggest that NO gift should be made until you have spoken to our Consultant and he explains your options and the problems associated with making gifts.

“Is there any way of me giving money to my grandchildren?”

If you are attempting to avoid care fees, it is important that you understand the ‘Deprivation of Assets’ rules. When assessing your eligibility for Local Authority funding, they may include some gifts if they believe you have made the gift to deliberately avoid having to pay for your own care fees.

“Can I claim any benefits to help?”

Yes depending on your circumstances. The most common benefit is Attendance Allowance, which is NOT means tested

“Can we act for my Father?”

Yes if you have established properly executed Continuing & Welfare Powers of Attorney.



INFORMATION REQUEST

For further information and help on the following subjects either telephone our helpline or send this reply slip to us in the post.

State Benefits

- Attendance allowance
- Income supports

Legal Issues

- Continuing & Welfare Powers of Attorney
- Will Planning
- Inheritance Tax issues

Local Authority Funding

- Tariff rates
- Free Personal and Nursing Care
- The Deprivation of Assets rule
- 12 Week Rule

Funding for Care

- Paying for care before the house is sold
- Paying for care in the long term
- Preliminary Report

Requests for other advice should be detailed here.....

Name

Address

Telephone*

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* We will use this number to contact you in the first instance