



Aged Care Financial
Services

Aged Care made easy!



1800 243 322 | www.agedcarefinancialservices.com.au

We understand that when it comes time to access aged care services the process, paperwork and financial impact can be daunting. Most people feel like a fish out of water.

Our services range from completing means tested assessments and applications through to structuring fully tailored financial plans and fee negotiations.

Here's a simple checklist to start the process, and a list of issues to be considered.

First steps

- Obtain an aged care assessment
- Research care services or residential facilities that best match your needs
- Seek a clear understanding of the costs
- Secure professional help to clarify your financial options and to access all of your eligible entitlements

Important issues

- What are the likely monthly fees and charges, and are they sustainable?
- Can the aged pension be obtained and/or retained?
- How can investments and assets be best preserved?
- Will I have enough money to cover lifestyle and other expenses?
- Are there financial strategies available to improve my financial position?
- Can my estate planning wishes be honoured?
- How can the estate be best preserved so assets are not wasted?
- Are the agreed strategies sustainable in the future and how often should they be reviewed?

When moving into a residential aged care facility

- How do the fees and charges work?
- What's the best way to fund the Refundable Accommodation Deposit?
- Is it better to pay the Daily Accommodation Payment, or combine it with the Refundable Accommodation Deposit?
- What will my Means Tested Care Fee be, what's counted and is it realistic?
- Is it best to KEEP or SELL the family home to pay my costs?
- Can the home be rented and will it be sufficient to cover costs?
- Can money be borrowed?
- Can the family help, and if so, how?
- What's the cash flow impact of my choices?

Our financial specialists work to structure your finances so that aged care is affordable now and sustainable into the future; giving you peace of mind and professional support each step of the way.

Talk to us today National Toll Free **1800 AGEDCARE** (1800 243 322) Or make an appointment via our website: www.agedcarefinancialservices.com.au



Aged Care Adviser
Network.

Aged Care Financial Services International
is a member and corporate sponsor of the
Aged Care Adviser Network.
www.agedcareadviser.com.au

Aged Care Financial Services Int Pty Ltd is a corporate authorised representative
428 122 of Executive Wealth Management Financial Services Pty Ltd.
ABN 38 078 629 973. AFSL 245451