A Message from Shane

Entering Aged Care

Helping someone to enter aged care is very difficult emotionally. What makes everything even more stressful is the added pressure from trying to understand the complex aged care fee system and the associated Centrelink paperwork. This is all compounded by the time pressure.

Apart from taking away the stress from financial decisions, we may also be able to help with lowering aged care fees and increasing Centrelink / DVA payments.

Below is an example.

**Example**

Rose and Stan are 2 single homeowners, both wish to move to the same Aged Care Home, and both have exactly the same home value of $800,000, the same amount in a bank account of $100,000 and the same Refundable Accommodation Deposit (RAD) to pay of $500,000. They both also receive assessable superannuation pension income of $10,000 p.a. They both want to sell their home. It is important to note that they do not need to.

Rose gets expert advice

Stan doesn't get advice and Stan doesn't know about the strategies available.

<table>
<thead>
<tr>
<th></th>
<th>Stan (No Advice)</th>
<th>Rose (Expert Advice)</th>
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<tbody>
<tr>
<td>Centrelink or DVA payments per year</td>
<td>$13,513 p.a.</td>
<td>$19,163 p.a.</td>
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<tr>
<td>Aged care fees</td>
<td>$34,631 p.a.</td>
<td>$31,799 p.a.</td>
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**Rose is financially better off by $8,482 per year** through a combination of more Centrelink and by lower aged care fees. Over a 3 year period, Rose is better off by over $25,000.
Your accountant, solicitor, current financial advisor or next door neighbour may be experts in their own field, but they are highly unlikely to be experts in aged care financial advice.

When you’re dealing with life savings and want to consider all of your options, wouldn’t it be best to have an expert on your side?

Great care is required to make sure you are making the most of government assistance and minimising aged care fees. We are specialists in aged care financial advice, and have helped hundreds of families obtain peace of mind that they will be able to afford the aged care home of their choice. Families often come to us overwhelmed by all the issues. We do our very best to relieve the stress from this difficult time, so families can focus on the care and not the financial concerns.

Don’t jeopardise your financial position.

Please call us on 1300 944 011. We offer an initial no obligation consultation at no charge. From there, we will only suggest you engage our services if we can assist with your situation.

I look forward to speaking with you.

Regards,

Shane Lawler
Financial Adviser
Core Value Financial Advice,
B.Sc. ADFS (FS) G.Dip AFI