



The main ways to pay for care:

- NHS
- Social Care
- Benefits
  
- Property – selling, renting, downsizing, moving, sharing
- Deferred Payment Agreements
- Investments
- Income and savings
- Third Party payments
- Equity Release/Care Fee Annuity



If you would like independent, expert advice on paying for care please get in touch.



## Paying For Care

---

Often care decisions are needed with little time, experience or knowledge of a complex care and benefit 'system'.

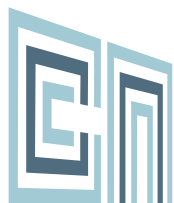
Some of the most common questions are: Can I keep the house? Can I give my savings to my children? Should I be paying, is there any help? What if my money runs out?

It is important for sustainable care, that you get the right advice before making life changing decisions.



---

Helping you through the Care Maze



# Care Navigators



If you are not eligible for FREE NHS Continuing Healthcare funding, then you may have to pay for your care or contribute towards it as Adult Social Care isn't free.

After the Local Authority has assessed your care and support needs, a financial means test will assess your income, savings and property to work out how much you have to pay (if anything) for your care and support.

## Don't forget to claim CARE BENEFITS!

### You don't know what you don't know!

It's easy to be guided by others, but when you are choosing one of the most expensive services of your lifetime expert advice can help save you time and money.

One in Four of us aged 65 are likely to need care or support and care. Care fees vary depending on the need and location.

Residential care costs, on average, more than £30,000 a year. A Nursing home over £40,000 and more if you live in the South East or are paying for your own care. Getting help to arrange the right care can save time and money.

Avoid over- spending on care that you don't need and may not qualify for if your money runs out

We can help you to claim benefits and get the right assessments which can lead to additional money to help you pay for your choice of care.