



**Information
and advice
to help ease
the worry of
paying for
long-term care**


carewise
WEST SUSSEX | Care Funding Advice



In West Sussex, most older people who are paying for their long-term care, either in a residential or nursing home or in their own home, do so from their own income and savings.

All too often, they don't know there are other options. Very few get the expert information and advice that's available.



We have worked with experts in planning for later life (Society of Later Life Advisers (SOLLA), Age UK West Sussex, and West Sussex Partners in Care) to introduce Carewise to help residents make informed choices about paying for long-term care.

Carewise offers a panel of local care fees specialists, who are qualified independent financial advisers specialising in later-life advice.



What can Carewise offer me?

Carewise offers you access to a panel of qualified independent care fees specialists who will:

- **review** your financial situation;
- **guide** you through the many products and options available to you; and
- **provide** independent advice from across the whole financial market.

You can also contact a free money advice service provided by Age UK West Sussex for advice on many topics, such as pensions, debt, benefits and budgeting.

Phone: 0800 019 1310

Email: information@ageukwestsussex.org.uk





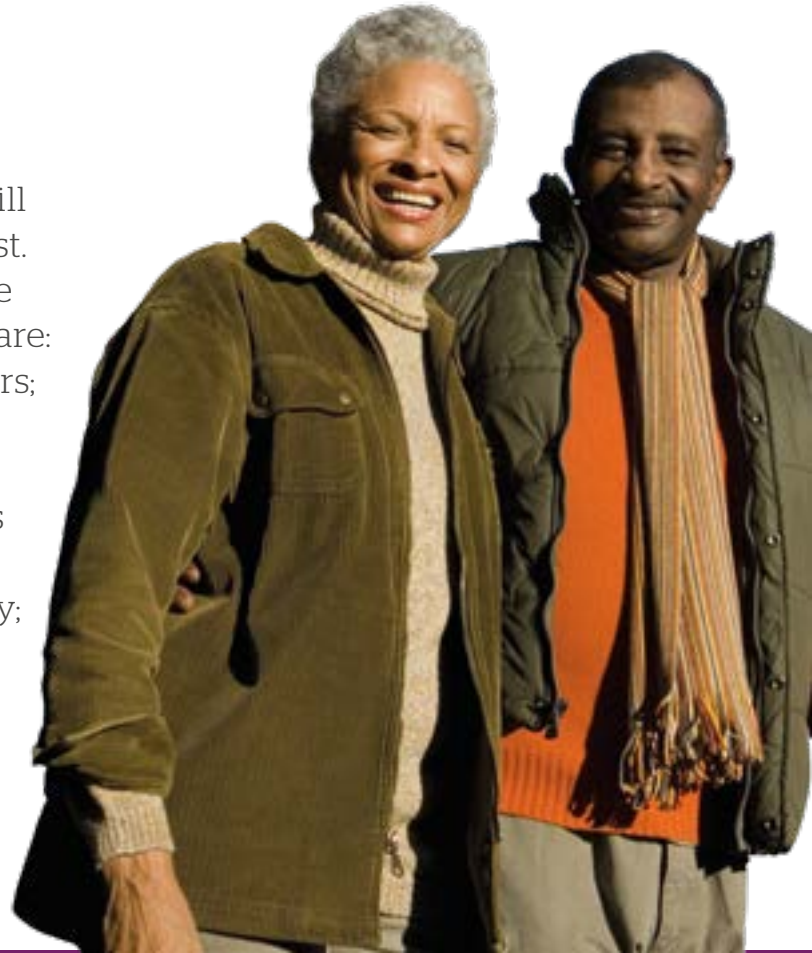
“Carewise helps you to make the right choice about your care and support.”

To book your free consultation with a care fees specialist, visit www.carewiseadvice.com

Peace of mind

We understand that you need to be confident that the care fees specialists will offer you appropriate advice you can trust. That's why we've made sure that all of the Carewise-approved care fees specialists are:

- qualified independent financial advisers;
- accredited by the Society of Later Life Advisers (SOLLA);
- approved under the Trading Standards 'Buy with confidence' or equivalent scheme approved by the local authority;
- checked by the Disclosure and Barring Service (DBS); and
- trained in safeguarding adults.



Rose's story by a Carewise care fees specialist

I first met 83-year-old Rose in 2005. She was in good mental and physical health, but she had lost confidence about living on her own and wanted to move into a care home. Once her house was sold, Rose had around £218,000 in available savings and investments. Together, we reviewed her income and spending, and worked out that she would have a shortfall of £16,410 a year in meeting the cost of her care home. I gathered quotes for an immediate care plan for Rose, and recommended she bought a plan where the payout would increase by 5% a year. This would help to cover future increases in care fees at the home. The income payments were paid to the care home, tax-free. Rose paid £85,925 for the plan. By 2009, Rose's care plan had paid for itself. In 2013, the plan had paid out £155,257, which is £69,332 more than she paid for it.

(This is a real case with the name of the customer changed.)



“Only 6% of people seek expert financial advice on paying for long-term care.”



Who will benefit from Carewise?

Carewise can help you to look for better ways of paying for your long-term care. You could benefit from speaking to a care fees specialist if you (or someone you support):

- need immediate long-term care in a residential or nursing home;
- want to receive care at home, but don't know how to pay for this;
- are already in a care home and paying for care from income and savings;
- are concerned about how you will pay for your care in the future;
- want to release extra income from property or other assets to pay for care;
- need to fund care without having to sell your home; or
- have power of attorney and are taking financial decisions on behalf of someone else.

Next steps

To make sure you are making informed decisions about paying for long-term care, arrange a free consultation with a care fees specialist. Visit www.carewiseadvice.com to see a list of care fees specialists. Once you have chosen an adviser, you can either ask them to call you or contact them direct. Or, if you prefer, you can call Adults' CarePoint 01243 642121 and they can contact an adviser on your behalf.

Remember, your first consultation is free and there is no pressure to go any further unless you want to.



We have provided details of independent care fees specialists and other information and advice services for your information only. The list is not complete and other care fees advisers are available.

West Sussex County Council, Age UK West Sussex, the Society of Later Life Advisers and West Sussex Partners in Care are not responsible for the products, policies or services offered by the care fees specialists approved by Carewise.

West Sussex County Council, Age UK West Sussex, the Society of Later Life Advisers and West Sussex Partners in Care will not be responsible for any damages or losses suffered by any person who relies on information and advice provided by organisations working with Carewise.

Age UK West Sussex

Information and advice about care and support options and money advice.

Website: www.ageukwestsussex.org.uk
Email: information@ageukwestsussex.org.uk
Phone: 0800 0191310

Society of Later Life Advisers (SOLLA)

A not-for-profit organisation helping people and their families to find trusted accredited financial advisers who understand financial needs in later life. SOLLA has a Code of Practice for its members, so that you can be clear about what to expect of the service provided.

Website: www.societyoflaterlifeadvisers.co.uk
Email: admin@societyoflaterlifeadvisers.co.uk
Phone: 0333 2020 454

West Sussex Partners in Care

The largest representative body for community care in West Sussex working on behalf of small, medium and large private, voluntary and not-for-profit organisations.

Website: www.westsussexpartnersincare.org
Email: admin@westsussexpartnersincare.org
Phone: 07810 194 091

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Clarity approved by
Plain English Campaign


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For more information:

Website: **www.carewiseadvice.com**

Email: **socialcare@westsussex.gov.uk**

Phone: **Adults' CarePoint 01243 642121**

NGT Text Relay: **18001 01243 642121**

(available on tablets and smartphones if you download the app)