



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


carewise
WEST SUSSEX | Care Funding Advice



The Carewise care-funding scheme offers expert, impartial advice to help people consider their options, and decide how to pay for long-term care – either for themselves or a relative or friend.

All too often, people pay their care fees from money made from selling their home, and don't realise there could be other, more suitable options. Very few people get the expert information and advice that's available.



The Carewise scheme was set up in partnership with the Society of Later Life Advisers (SOLLA), Age UK West Sussex, Brighton and Hove, and West Sussex Partners in Care to help residents make informed choices about paying for long-term care.

Getting the right advice at the right time can make sure people choose the most cost-effective way to pay their care fees.



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
- **help** you make informed decisions.

You can also contact a free money advice service which covers many topics, such as pensions, debt, benefits and budgeting.

The service is provided by Age UK West Sussex, Brighton and Hove.

Phone: 0800 019 1310

Email: info@ageukwsbh.org.uk





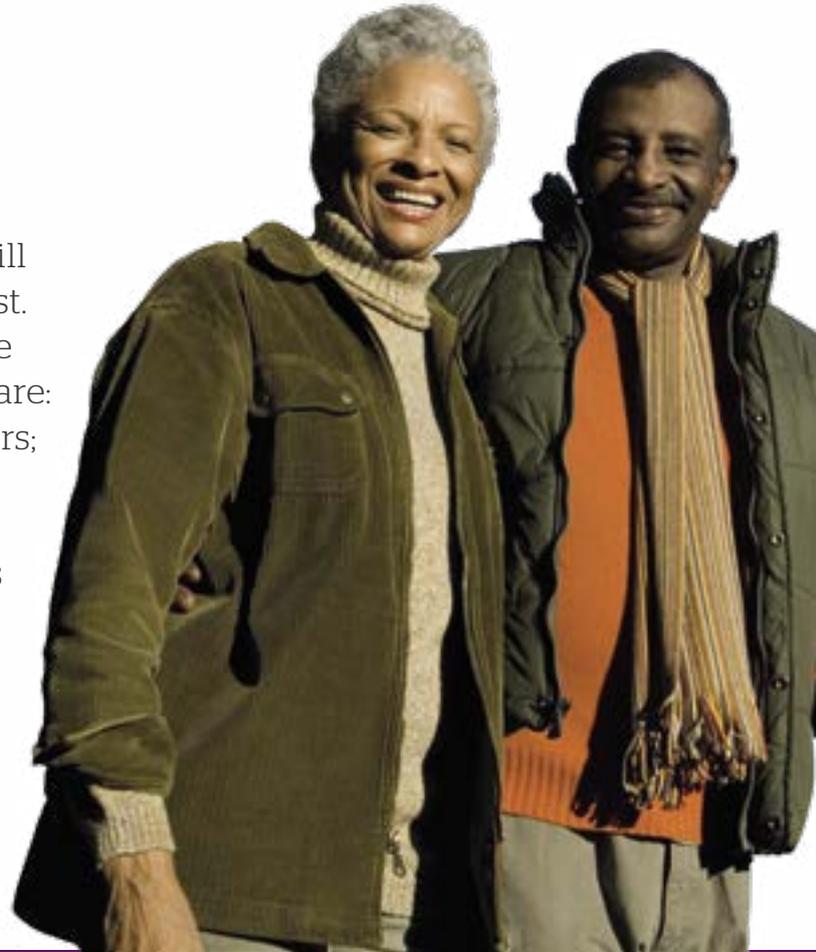
“I just want to say a big thank you...I couldn't have managed to sort everything out without your help.”

CA, Carewise customer

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' scheme;
- checked by the Disclosure and Barring Service (DBS); and
- trained in safeguarding adults.



CA's story

CA first contacted Carewise when she and her family were arranging for her mum to go into a residential care home. Her mum had a property to sell and some savings, but they realised they still wouldn't have enough to pay the care fees.

CA and her family took advantage of the free initial consultation with a Carewise adviser. This helped them understand the different options that were available to them. Following further meetings, the adviser recommended buying an immediate needs annuity (a type of insurance policy that provides a guaranteed income) to cover the shortfall in care fees and provide peace of mind that they would not run out of money.

“I just want to say a big thank you for all the help. I couldn't have managed to sort everything out without your help. You always took the time to explain everything.”



**Two thirds
of people
have no
financial
plans 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.

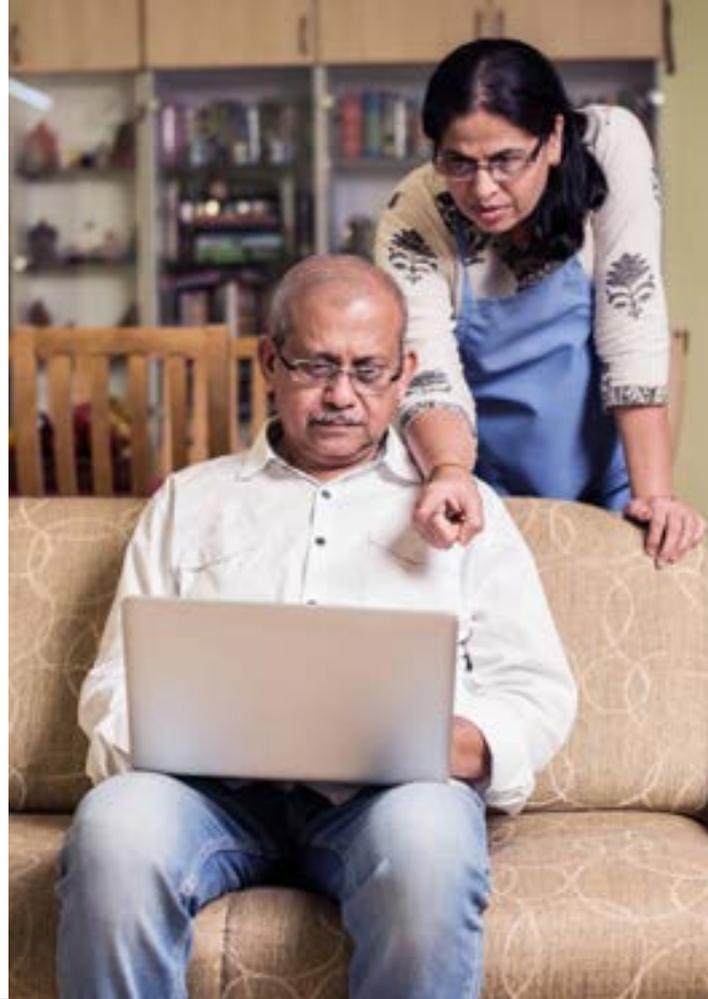
Next steps

To make sure you are making informed decisions about paying for long-term care, arrange a free consultation with a care fees specialist. Visit **carewiseadvice.com** and request a call back from one of the advisers, or you can contact them direct.

If you prefer, you can ask us to refer you to a Carewise adviser. Phone: 0330 222 7000

Call using Relay UK: 18001 0330 222 7000 (from a textphone or the NGT Lite app, which you can download onto a computer, tablet or smartphone)

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, Brighton and Hove), 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. And 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, Brighton and Hove

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

Website: [ageuk.org.uk/
westsussexbrightonhove](http://ageuk.org.uk/westsussexbrightonhove)
Email: info@ageukwsbh.org.uk
Phone: **0800 019 1310**

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: 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: westsussexpartnersincare.org
Email: admin@westsussexpartnersincare.org
Phone: **07376 722952**

Crystal
Mark
22950



Clarity approved by
Plain English Campaign


carewise

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For more information:

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