



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


carewise
WEST SUSSEX | Care Funding Advice



Did you know?

Under government rules, if you have over £23,250 in savings and investments (which may include the value of your main or only home), you will probably need to pay the full cost of your care. It's important to get specialist financial advice to make sure your care fees are paid in the most cost-effective way possible.

The Carewise care-funding 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.

The scheme offers expert, impartial information and advice to help you consider your options, and decide how to pay for long-term care.



All too often, people pay their care fees from savings or money made from selling their home, and don't realise there could be other options that are more suitable.

Getting the right advice at the right time can make all the difference in helping you make the most of your finances and, in some cases, taking away the worry about whether the money will last for as long as you need care.



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, provided by Age UK West Sussex, Brighton and Hove. This covers many topics, such as pensions, benefits and budgeting, which could help you increase your income.

Phone: 0800 019 1310

Email: info@ageukwsbh.org.uk



Research shows that 74% of UK families struggle to pay for care for elderly relatives. It's important to get expert advice to help you make informed choices.

Peace of mind

We understand that you need to be confident that the care fees specialists will offer you expert 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);
- checked by the Disclosure and Barring Service (DBS); and
- trained in safeguarding adults.



We have created an example case study to show how a care fees specialist can support decision-making. This example is not based on a real person.

Mary, 84, has arthritis and Alzheimer's disease. She sold her flat for £250,000 to pay care home fees of £1,350 a week, and has £50,000 in savings. Based on average life expectancy, she may need care for five more years, which would cost about £351,000.

Her family worried the money wouldn't last, so they consulted a care fees specialist. The specialist helped them plan how to use the money cost-effectively. Some of the money was invested to grow over time, and the rest was used to buy a care fees annuity to pay towards her care for life. They also made sure that Mary claimed the benefits she was entitled to, including Attendance Allowance.

Thanks to this advice, Mary's family has peace of mind that Mary will not run out of money to pay her care fees.



**Almost half
of residents
in care homes
for older
people are
paying their
own care fees.**



Who could 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 long-term care in a residential or nursing home;
- 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.

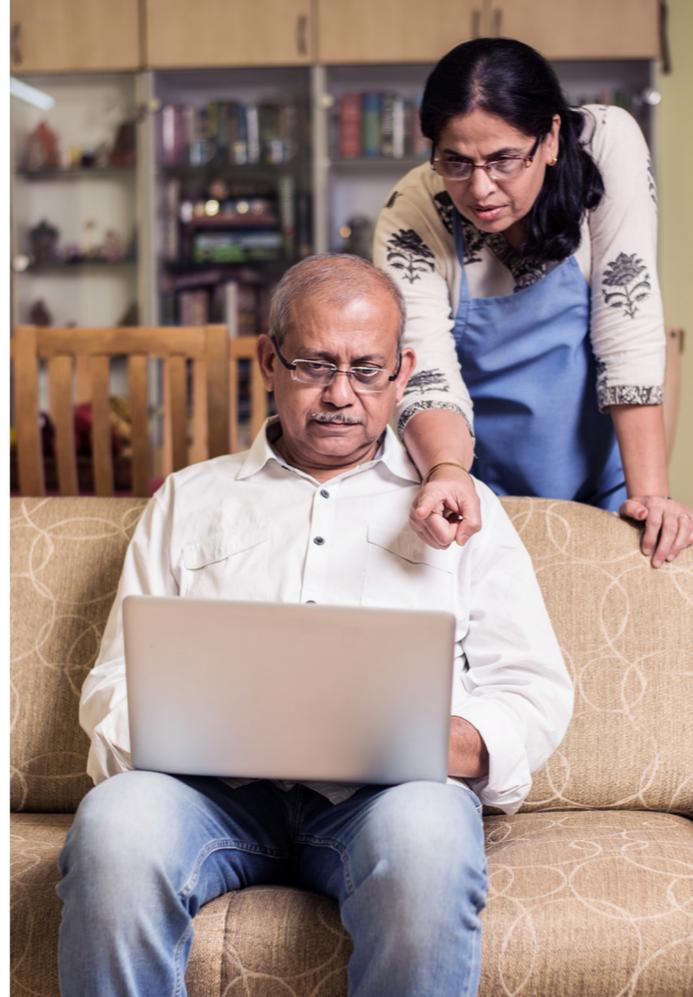
Next steps

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](https://www.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 BT Relay UK: 18001 0330 222 7000 (from a textphone or the BT Relay UK 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](https://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: 07960 924 771

Crystal
Mark
22950



Clarity approved by
Plain English Campaign

**carewise**

WEST SUSSEX | Care Funding Advice

For more information:

Website: **carewiseadvice.com**

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

Phone: **0330 222 7000**

BT Relay UK: **18001 0330 222 7000**

(from a textphone or the BT Relay UK app, which you can
download onto a computer, tablet or smartphone)