

NHFA

Long Term Care Guide

PAYING FOR CARE



NHFA CARE ADVICE LINE 0800 99 88 33 - www.nhfa.co.uk

The NHFA

The need for care often arises when least expected and many people have to make important decisions on matters with which they are not familiar.

Independent of all care groups, authorities and financial institutions, we provide a free advisory service on all the important financial and legal issues related to obtaining and paying for care. Each year for over 10 years thousands of families have benefited from our award winning advice and support encompassing financial advice with the complexities of our care system. To enable older people retain their independence and dignity this includes:

*NHFA advice
and information
is free and
available to all
regardless of
means.*

- ◆ Advice on claiming DSS benefits, local authority charging procedures, Health Authority responsibilities and, up to date information on changes in Government policy towards funding long term care.
- ◆ Guidance on choosing appropriate care.
- ◆ Financial advice and specialist care fee payment plans aiming to meet immediate care costs for life and preserve capital or, planning for possible future care.
- ◆ Tax planning to include mitigation of Income Tax, Capital Gains Tax and Inheritance Tax through our Estate Planning Service.
- ◆ Access to continuing advice on the most appropriate way of meeting care costs as needs change.
- ◆ Guidance on legal issues relating to long term care, in particular, care home contracts, Will writing, Enduring Powers of Attorney and the use of Trusts.
- ◆ Access to the NHFA solicitors fixed fee panel.
- ◆ Assistance on applying for Grant of Probate.

Our aim is to enable older people to:

- ◆ afford the care of their choice for as long as they need it
- ◆ preserve their original capital
- ◆ retain their independence and dignity
- ◆ leave an inheritance.





Many older people today do not meet the criteria for State financial assistance or may be choosing to obtain care independently. Whatever the reason, their available capital, perhaps the proceeds from the sale of a former home, if left on deposit, may not cover the cost of care. Consequently, long before the need for care ceases, their money can run out and they may be faced with the difficulty of meeting care fees that are far greater than the State will pay. This could mean moving to cheaper accommodation or families trying to afford a top-up if the care provider is reluctant to reduce the fees. At the centre of all this, having to rely on what the State provides, older people may be ending their days with the loss of the independence and dignity they deserve at perhaps the most vulnerable time of their life.

This situation need not arise

The worry of paying for care can be alleviated with the help of our care fee advisers. With their specialist knowledge they will consider:

- ◆ The most suitable financial plans to meet high care costs over the long term
- ◆ Entitlement to local authority support
- ◆ Health authority responsibilities / financial support
- ◆ DSS benefits, tax efficiency and legal arrangements.



Our ultimate aim is to arrange an older person's affairs in a way that enables them to meet the cost of their chosen care for life. In doing so, also preserving their original capital, and, as many wish, being able to remain independent and leave an inheritance.

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Choosing a Care Home

Moving to a care home is a major change to anybody's life therefore choosing the right home to suit your personal needs is essential.

There are many caring organisations that can help you make the right decisions including your local Social Services, branches of Age Concern and similar authorities.

There are many caring organisations that can help you make the right decisions including your local Social Services, branches of Age Concern and similar authorities. You may have a relative or close friend who can approach these authorities for you to obtain information. The important thing is to choose a home that can provide the care you need. This may be just personal care, assisting you with activities of daily living like washing, dressing, feeding, toileting and mobility or you may also require nursing care or specialist mental health care. Some homes provide for mixed dependency, preventing you having to move if your care needs change or providing for married couples or friends who wish to stay together but have different needs.



Care homes generally fall into two categories:

Private and Voluntary Care Homes

Private Homes – owned by private individuals or companies, normally run as a business charging fees for accommodation.

Voluntary Homes – are run by voluntary bodies, often charities or organisations related to particular trades, professions or religions. Eligibility for places in these homes may therefore be restricted. Fees for these homes may be based on assessment of the residents' capital and income.

Fees charged by independent care homes vary and may depend on the area, type of Home or accommodation provided. For example, shared or single rooms or even the size of room may determine the fee.

Local Authority Homes – run by the local authority Social Services Department. These are usually purpose-built for disabled or older people. They are often quite large but sometimes divided into smaller residential groups to avoid an institutional atmosphere. The local authority fix a standard weekly charge for accommodation in their homes and assess the resident's ability to pay.

Each Local Authority fixes a maximum weekly charge for accommodation. The amount you pay will depend on your financial circumstances which the Local Authority will assess taking into account both income and capital. If this reveals that you do not have to pay the full cost the Local Authority will subsidise you, therefore guaranteeing that Local Authority residents can always meet their weekly charge

Alternatives To Care Homes

Before deciding to enter a Care Home you may consider more independent options which provide occasional care, like a home help, meals on wheels, visiting health workers or home nursing.

Domiciliary Care

Care and help at home is available from your local Social Services Department and voluntary organisations as well as from private care and nursing agencies. Your local Social Services department and Health Authority should be able to advise you of the facilities that exist in your area.

Sheltered Housing

Sheltered Housing schemes are ideal for active retired people who wish to lead independent lives but enjoy the security of a warden who can help with emergencies. Such wardens only offer a neighbourly watchful eye and cannot provide care.

Sheltered Housing can be rented or purchased and may be freehold or leasehold. Your local authority should be able to provide a list of Sheltered Housing providers in your area.



Choosing Your Care Home

Your local Social Services should be able to provide you with a list of all Care Homes in their area.

The care home you choose may of course be dictated to a degree by the financial resources available to you, but every possible care should be taken to ensure the best choice is made not just for now, but also for future changing needs.

The next step is to choose the accommodation you would like to be your home.

Think about what is important to you to make your new home comfortable with a happy environment. The checklist we have provided may be useful to you when looking at homes, but not intended to cover all needs. However, too many negative points may lead one to question the suitability of the care offered.

Care should be taken to ensure the best choice is made not just for now, but also for future changing needs

Location

You may wish to remain close to your present home, relatives and friends or General Practitioner. If however you are considering a change in location:

- Do you want to live in the locality or community you have been used to?
- Is the home situated where relatives and friends can visit you easily?
- Will you be able to keep your GP in the new location?
- Is there easy access to public transport?
- Will you be close to local amenities which are important to you, e.g. a church, post office or shops?
- What public recreational facilities would you wish to use?
- Are the surroundings too noisy or too quiet and what would you feel comfortable in?

The Home

If the home has a brochure take it and read it. Obtain a copy of any Terms and Conditions of residence. Is it run by the local authority or independently owned?

The Room

Your room will become your own private place so you may wish to consider the following:-

- Will you have your own room?
- What is the outlook from the room?
- Will the room accommodate your personal possessions or some of your own special small pieces of furniture, or a pet?
- Is there an aerial socket for your own television?
- Can you have your own telephone with a separate number?

Facilities

Consider what facilities the home needs to offer and the type of care you need, for example:

- Is the accommodation on the ground floor or is there a lift if you need it?
- Do any of the following visit regularly:- minister, hairdresser, chiropodist, library etc?
- Can you manage any steps in or around the home?
- Are there smoking and non-smoking areas? Is smoking allowed in the bedrooms?
- What are the arrangements for laundry and dry-cleaning?
- Is there more than one lounge, so that you can be quiet if you feel like it?
- Are there regulations about staying in your own room?
- Are there lifts or bath-aids etc. to assist you?
- Is there a garden and can residents use it?
- Is there a facility to secure valuables, are personal possessions covered by insurance?
- Are you disabled or do you have special medical needs?
- What is included in your room?
- Does the home provide facilities for you to pursue your interests or hobbies?
- What communal areas are there?
- Is there access to a telephone in private? Does the telephone have an amplifier on it if you are hard of hearing?

Menus

Look at some sample menus. It is important that you have a good balanced diet chosen from foods enjoyed.

- Is the food interesting and varied?
- Is there a choice of menus?
- Do you like the quality of food?
- Do you have a special diet to be catered for?
- Can meals be taken in your room if you wish?
- Can you offer visiting friends or relatives refreshments?

Atmosphere

Try to assess how you would feel in the home. Do you like the staff and would you feel comfortable with the other residents? Try to meet them and discuss the home.

Restrictions

Does the Home have rules for residents, what are they and could you live with them? These may include:

- Set times for going to bed and getting up, or having a bath.
- Visitors may be allowed only at certain times or not in your own room.
- Are there enough staff on duty? Do they respect residents' privacy?
- Can you consume alcohol in communal areas or in your own room?

The Cost

Can you afford the fees? Be clear of what is included, for example, the cost of any personal hygiene or medical needs and personal laundry.

Remember if you are paying your fees from restricted capital it may not last forever. **If necessary, will the home accommodate you on Local Authority funding?**



Making the move

Once you have chosen your care home and organised your affairs you will be ready to move in, but remember your comfort and happiness is the most important thing. Perhaps give yourself a trial period in your new environment and delay selling your own home until you are certain that you have made the right choice.

State Assistance – Commonly Asked Questions

The NHFA have produced a number of useful 'Infosheets' that provide detailed information addressing many of the issues people encounter when the need for care arises. These are referred to below as we look at some commonly asked questions and can be obtained on request from your adviser.

Do you need care?

If you consider yourself, a friend or relative is in need of care, you can ask the social services to carry out an assessment of your needs. Once informed that somebody may be in need of care the social services department, often jointly with the health authority or GP has a duty to carry out an assessment. This may reveal care needed at home or in a residential setting. **Ask for NHFA Infosheet 3 'The Legal Framework'**

Do I have to pay for my care?

Subject to an assessment, your health authority may provide or contribute towards your nursing needs. Unfortunately, the concept of free care from cradle to grave does not apply to all long-term care provided through the social services. If you need care at home you may be asked to contribute towards the cost if it is considered you can afford it. If you need care in a care home you will have to undergo a financial assessment which has set rules for means testing to ascertain whether or not you qualify for State assistance.

Ask for NHFA Infosheet 4 'Local Authority Charging Procedures'

How does this means test work?

If you have capital below the means test limit, you may be entitled to some assistance from the State towards your care costs. Once assessed as needing a care home place you will

be asked to claim any income support benefits you may be entitled to and these will be taken into account to ascertain how much you can afford to pay. Normally you will have to pay all your income towards the fees less an amount you must retain for personal expenses. If you have capital below the lower limit, you will receive the maximum help. If you have capital of between the lower and upper limit you will also have to make a capital contribution of £1 for each £250 of capital between those figures.

What is the personal expenses allowance?

This is the fixed amount of money for your personal expenses. It is only a small amount for covering the cost of small personal items and you cannot use it to top-up care fees.

Is the value of my home taken into account?

The value of your home is disregarded for the first 12 weeks of permanent care otherwise, it will be treated as capital and is only disregarded if occupied by your partner or, a relative who

- ◆ is aged over 60 or
- ◆ is aged under 16 and is a child who you are liable to maintain, or
- ◆ is incapacitated

There is also discretion to ignore property if someone who gave up his or her own home to be a carer occupies it.



What if somebody other than my partner jointly owns it?

Because the value taken into account should be the market value and it could be impossible to find an outsider to be a willing buyer for a share of a jointly owned property. It could be argued that in these circumstances the capital value is nil.

Can I give my home away to avoid the cost of care?

This is not recommended. Consider the consequences of the recipient undergoing divorce proceedings, insolvency or defaulting on borrowing against the property. In any event the authorities can go back as far as they wish when considering whether a property has been given away to avoid care costs. Consider also, that if you did get away with it, your choice of care would be restricted to what the local authority could afford which may be of a lesser standard than you would otherwise choose if you were independent. Remember there are now ways of meeting care costs that may only use up part of your capital. **Ask for NHFA Infosheet 5 'Deprivation of Assets'**

Will the Social Services pay my fees whilst I am selling the property?

Yes if your other capital is below the threshold there is provision for the local authority to help you while your property is on the market. You will be asked to claim any income support benefits you are entitled to and, after keeping your personal expenses allowance contribute all your remaining income towards your care fees. The balance that social services lay out on your behalf after the first 12 weeks will form a charge against the property and be recovered from the sale proceeds.

Do I have to sell my property?

No, there is a loan scheme whereby Social Services can lend you money towards your care and recover this from the eventual sale

proceeds of your property. However, they would normally only pay up to their set maximum amount which may not be enough to pay for your chosen care. This route may not necessarily be the best for funding your care costs when other factors are taken into account.

Ask for NHFA Infosheet 2 'Treatment of Property'

My partner needs care. How does this affect me?

The social services only have the right to means test the member of a couple whom requires the care. In which case they will take into account any capital they own and all their income. However, property occupied by a partner is disregarded and fifty percent of any private pension must be returned to the partner at home. Called a liable relative's contribution, for which there are no fixed rules for calculating, the local authority can ask a married partner remaining at home to contribute towards his or her spouses care costs if they feel they can afford it.

Couples with joint savings

In assessing entitlement to financial assistance, the DSS and Local Authority will take into account joint savings with a spouse or partner and, until those joint savings fall to double the means test limit, no financial help is available. Those who are paying for their accommodation from joint savings with a partner at home, should split their accounts into separate single accounts immediately to benefit from State assistance as early as possible.

What if we both need care?

Again, it is important to remember that members of a couple must be financially assessed separately and each paying only according to their individual resources.

Ask for NHFA Infosheet 7 'Treatment of Couples'

If the State is paying do I have a choice of care home?

Yes you do. You can choose a State home, a private home or one owned by a charity. It does not have to be in the same county as your local authority so if you wish to move to be near friends or relatives you can do so. There are conditions. The home you choose must be suitable for your assessed needs, it must comply with any terms and conditions set by the authority and, often the stumbling block, it must not cost any more than the local authority would usually pay for someone with your assessed needs. **Ask for NHFA Infosheet 1 'Issues Surrounding Choice.'**

What if the home does cost more than the local authority are prepared to pay for?

The local authority will allow a top-up from a third party who is able and willing to do so over the long term. You are not allowed to top up the fees yourself unless you are self-funding and benefiting from the twelve week property disregard or participating in the loan scheme.

Are there any benefits I can claim that are not means tested.

Yes, Attendance Allowance is a non-means tested, non-taxable allowance paid at the lower rate for those needing care by day or night and, at a higher rate for those needing care by day and night. However, it is not payable if the local authority is paying towards your care.

What happens if after I have moved into a care home independently I run out of money?

Once your capital reduces to the means test limit you can seek assistance from the local authority. However, you may find you have chosen a care home which costs more than

the local authority is prepared to pay. For example, if the home you chose independently costs £450 per week you may find the local authority will only pay £350 per week. Families can find themselves in the precarious situation of having taken responsibility for care home contracts for full fees and unable to fulfil the commitment. The problem you have is then either to find a source of top-up, ask the home to reduce their fees or move to cheaper accommodation which could be detrimental to an older person's health and well being.

What can I do to avoid this situation?

It is important to seek specialist advice when moving into a care home. If on examination of your finances it is likely that you will run out of money you should discuss this matter with the social services department to make sure they will step into help. You should also discuss the matter with the care home owner to obtain the reassurance that you can remain in your chosen accommodation at social services funding rates. **Ask for NHFA Infosheet 6 'Immediate Care Plan Case Studies'**



Families can find themselves in the precarious situation of having taken responsibility for care home contracts for full fees and unable to fulfil the commitment.



Meeting immediate care costs

Families must consider the possible short-term loss of capital against the peace-of-mind of longer-term benefits should their relatives survive in care.

Ideal financial products for meeting care costs are those that can provide a guaranteed regular income and incorporate flexibility to meet any future changes in care needs. For example, fee increases or the cost of higher dependency, specialist care.

The financial products that lend themselves to these criteria vary according to age, health, required income and the degree of financial risk a family is prepared to take. Many plans have produced returns significantly above those provided by deposit-based savings. As interest rates remain low, leaving monies in **Banks or Building Societies** is rarely a suitable option for meeting care costs. One alternative are specially designed **Care Fee Payment Plans** offering a higher level of guaranteed income for life and greater tax advantages than can usually be provided by traditional investments or annuities. They often require only part of the capital to meet care costs releasing the remainder to invest for growth and an eventual inheritance. In

principle, for a capital sum, these plans provide increasing payments for life covering the shortfall between income and care costs. Their price is subject to medical underwriting and, unlike usual life or health insurance, the more impaired the life the lower the cost. Importantly they offer the reassurance that care costs can be met for life regardless of changes in interest rates or stock markets. Capital protection can be included although standard plans do not normally provide a return of capital on death. The sensitivity therefore of judging whether they are suitable cannot be over estimated. Families must consider the possible short-term loss of capital against the peace-of-mind of longer-term benefits should their relatives survive in care.



Case study

Ruby is 80 years old, having suffered a stroke needs nursing home care. The capital from selling her house is £75,000 and she has a state pension and benefits totalling £555 per month. A home has been chosen where the fees are £400 per week (£1,733 per month). Leaving a monthly shortfall of £1,178 to be met from her capital

A Care Fees Payment plan providing £1,178 monthly rising by 5% per annum for life, nil capital protection will meet the monthly shortfall and could cost approximately £30,000. Her remaining capital of £45,000 invested primarily for growth, if achieving 6% per annum, would have grown to approximately £60,000 after five years. Unlike many older people, paying for care today, the longer Ruby enjoys her stay in the care home the more money she will be able to leave for her family. This can be illustrated as follows:

| Income per month | Bank or Building Society Deposit | NHFA Care Fee Plan and Investments |
|-------------------------------------|---|---|
| Basic State pension and benefits | 555.00 | 555.00 |
| Deposit interest | 202.00 | – |
| Care Fee Plan Income | – | 1,178.00 |
| TOTAL MONTHLY INCOME | 757.00 | 1,733.00 |
| COST OF CARE | 1,733.00 | 1,733.00 |
| Monthly Shortfall in Income | £ 976.00 | NIL |
| Effect on Capital | | |
| Capital remaining after three years | £36,000.00 | £53,595.00 |
| Capital remaining after five years | *£11,500.00 | £60,220.00 |

(*assuming state assistance in payment)

The cost of care fee payment plans can vary depending on each company's actuarial assessment of life expectancy. To overcome this the NHFA has developed a single application form accepted by all companies to simplify the application process and source the lowest cost.

Other suitable financial products for meeting care costs will depend on individual circumstances but would generally aim to provide a greater return than leaving money on deposit as well as enabling regular withdrawals. Although many forms of investment are not usually guaranteed we have secured arrangements with some financial institutions to include capital guarantees on death.

For further advice please complete and return the enclosed care fees planning questionnaire. Your local adviser will then, without charge or placing you under any obligation, assess your particular circumstances and provide you with a written report detailing our recommendations for meeting your care costs.



The financial and legal implications to be considered when paying for care do require careful planning if you are to avoid taking on a commitment you are unsure of being able to afford over the long-term. The NHFA can help you make the right decisions.

Legal matters

Contracts

It is essential that you read and understand any contract to pay fees to a care home before you sign it. If necessary, take both legal and financial advice before committing yourself.

Enduring Power of Attorney

This is a sensible precaution if you consider that at some time in the future you may not be able to look after your own affairs. In the event of becoming unable to cope, an enduring power of attorney in force should dispel the need for the complicated and possibly costly procedure of applying to the Court of Protection to administer your affairs. The need for such a document is a matter that should be addressed now, even if there is no immediate need for its existence.

Wills

It is essential that legal advice is sought when making a will, as it cannot be enforced unless it is properly drawn up. It is also extremely unlikely that the laws of intestacy will distribute your estate in the way that you wish. Dying intestate imposes unnecessary extra burdens on the family which can easily be avoided.

Trusts

These can be used to organise your estate in a way in which you feel it may most benefit you and your family. They are particularly useful in reducing inheritance tax liabilities.

Estate Planning

The NHFA can advise you on arranging your affairs for inheritance tax mitigation as well as care fee planning.

Free Probate Service

NHFA clients can take advantage of our free probate service saving considerable amounts of time and money in settling the estates of deceased relatives.

Fixed Fee Legal Services

We have a panel of solicitors who have agreed to special fixed rate fees for our clients requiring legal services, including conveyancing, enduring power of attorneys and wills.

Ask for details of NHFA Estate planning and fixed fee legal services.



Some Useful Contacts

THE ABBEYFIELD SOCIETY

53 Victoria Street, St. Albans, Herts. AL1 3UW Telephone 01727 857536

For information on Abbeyfield houses and housing with care.

Website www.abbeyfield.com

ANCHOR TRUST

Fountain Court, Oxford Spire Business Park, Kidlington, Oxford OX5 1NZ

Telephone 01865 854000

Dedicated primarily to meeting the appropriate housing and care needs of older people from all backgrounds. Housing with care/Housing with nursing care.

Helpline 0800 526735

Website www.anchor.org.uk

COUNSEL AND CARE

Twyman House, Lower Ground Floor, 16 Bonny Street, London NW1 9PG

Telephone 0845 300 7585

Advice and fact sheets for older people.

Website www.counselandcare.org.uk

ELDERLY ACCOMMODATION COUNSEL

3rd Floor, 89 Albert Embankment, London, SE1 7TP

Telephone 020 7820 1343

Provides advice and assistance to older people seeking suitable accommodation.

HELP THE AGED

207-221 Pentonville Road, London, N1

9UZ Freephone advice line: 0808 800 6565

A national charity dedicated to improving the quality of life for older people in need of help in the United Kingdom.

Website: www.helptheaged.org.uk

THE RELATIVES AND RESIDENTS ASSOCIATION

5 Tavistock Place, London, WC1H 9SN

Telephone 020-7916-6055

Practical advice and local groups for anyone with an older relative or friend in a care home.

Email relres@totalise.co.uk

SOCIAL SECURITY BENEFITS AGENCY

Freephone 0800-882200 or your local Social

Security Benefits Office for information on benefits available to older people requiring care.



Planning for future independence

With long term care insurance

Demography, social change and advances in medical science have led to older people living longer in a society where they are less likely to be supported by family. Couple this with the expectation that there will be a reduction in the working population to pay for welfare benefit, it is no wonder that the Community Care Act allows only those with the least resources to receive care provided by the State. Even for those few, the provision and choice of their care will be limited to the extent that Local Authority budgets dictate.



Most people would prefer to be cared for in their own homes but, in reality, the amount of home care the State is likely to provide is limited by cost.

Most people would prefer to be cared for in their own homes but, in reality, the amount of home care the State is likely to provide is limited by cost. Whether you prefer to be cared for in your own home or in a residential setting, the cost may use up your income and capital to the extent where you no longer have control of the type of care you would wish for.

Long-term care insurance may provide the solution with funds for home care or care home fees. Some companies also allow money to be spent on adapting your home for disability.

Subject to health, long term care insurance is available for anyone below 85 years of age. However, the healthier you are and the earlier you take a policy the lower the premiums. Basic types of long term care insurance are:

Regular Premium Contracts – These require monthly or annual premiums depending on your age, health and the benefit for the type of care you may wish to cover.

Single Premium Contracts – These require a lump sum premium. Again, as with regular premium contracts, the cost will depend on your circumstances and required cover. There are also more sophisticated contracts. For example, offshore bonds funding premiums from growth of the investment or, bonds that provide for return of premium on death.

Long term care insurance does not just insure against a financial loss, the ability to leave an inheritance or the devastation paying for care can impose on one's lifestyle in retirement. More importantly it can enable older people to retain their independence and dignity at perhaps the most vulnerable time of their life. It provides choice and more control over the future, without having to rely on the State or feeling a burden on the family.

As specialist long term care advisers, the NHFA has a wealth of experience in advising people how best to meet their care costs. Being independent and applying this knowledge to long term care insurance, we can look at all insurance schemes and their suitability to your particular circumstances. Furthermore, should you need to claim, we will help organise, manage and monitor your chosen care plan in consultation with you and your family. You will not have to manage on your own.

For further advice, please complete and return the enclosed care fees planning questionnaire. We will then, without charge or placing you under any obligation, assess your particular circumstances, obtain quotes which best suit your individual needs and then provide you with a written report detailing the level and type of cover which appears the most appropriate for you.

"I wish to express on behalf of my husband, myself and the rest of the family, our thanks to your firm whose understanding and knowledgeable advice has enabled us to not only provide my father with a very high standard of care but also mitigated capital erosion to a degree that would not have been possible without such expert guidance." – **Mrs S.B. (Warwickshire)**

"Thank you so much for all your excellent advice which saw the nursing home fees through so successfully for so long. It made the whole situation much easier to cope with knowing the finances were under control." – **J. K. (Oxfordshire)**

"Thanks for your help to date I really appreciate it – I can't believe what a minefield this is, and how I would have got on without your advice. I'll have no hesitation in recommending you to anyone else considering a placement in a residential home."
– **S.Y. (Herts)**

"Thank you so very much for all your help. Without your intervention I would not be in my current situation. Some of the money is currently being spent on several excursions for my father, hoping to enrich the quality of his life."
– **Mrs B.E.Mc C. (Surrey)**

"The quality of your service, your professionalism and customer-first approach are first class. Your pleasant manner and total flexibility very much reduced the stress associated with this sensitive task" – **K.W. (Bucks)**

"It is most reassuring that you, the NHFA, exist to provide clear impartial and most importantly, expert advice to people who find themselves in particularly difficult and complex financial situations" – **Mr M.S. (London)**



NHFA
CARE FEES SPECIALISTS
Independence • Dignity • Choice

www.nhfa.co.uk

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Oxford
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Facsimile 01865 733001



The NHFA is a trading name of
SB Tyler Clark, who is regulated
by the FSA.

Any personal information you provide is treated in the strictest of confidence and there is never any obligation for you to implement any of our recommendations.

1. Advice required to meet

- Immediate care costs
- Planning for future care

2. Applicant's details

Full Name inc. title

Address

Postcode

Telephone

Day

Evening

Name and address to whom correspondence should be sent if different

Relationship to applicant

Full Name inc. title

Address

E-mail

Postcode

Telephone

Day

Evening

Marital status

Self

Spouse

Date of Birth

Health (*good/average/poor*)

Objectives, priorities and personal concerns

YOUR FREE PERSONAL REPORT will clearly illustrate our recommended options for meeting care costs enabling you to enjoy peace of mind

3. Financial information

Existing or anticipated retirement income (per week)

| | <i>Self</i> | <i>Spouse</i> |
|---------------------------|-------------|---------------|
| State Pensions | £ | £ |
| Private Pensions | £ | £ |
| State Benefits/Allowances | £ | £ |
| Investment Income | £ | £ |
| Other Income | £ | £ |

Capital and Savings

| | | |
|---------------------------------|---|---|
| Property | £ | £ |
| Bank/Building Society Deposits | £ | £ |
| Shares or other investments etc | £ | £ |
| National Savings | £ | £ |
| TESSAS, ISAS or PEPS | £ | £ |
| Other | £ | £ |

4. Care Details

| | <i>Self</i> | <i>Spouse</i> |
|---|-------------|---------------|
| Name and Address of Care Provider | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| Type of care <i>e.g: Nursing/Residential/Domiciliary</i> | | |
| Cost of Care per week | £ | £ |

5. Is an Enduring Power of Attorney held?

Yes No

6. How did you hear of our services?

PLEASE MAIL YOUR COMPLETED FORM TO:

NHFA Freepost (SCE12765), St Leonard's House, Mill Street, Eynsham, Oxford OX29 4BR

Telephone 01865 733000, Facsimile 01865 733001

or **contact us if you need any help completing this form.**

The Nursing Home Fees Agency (NHFA) is a trading name of SB Tyler Clark who are regulated by the FSA.