



WISE ADVICE
Financial Services Pty Ltd

AGED CARE JOURNEY PLANNER

HELPING YOU FIND THE RIGHT PATH
ON YOUR AGED CARE JOURNEY



WHERE DO WE START?

Dealing with the move of a loved one into Aged Care can be an emotional and overwhelming experience for all the family. It can seem that there just isn't enough time to consider all of the options that are available.

At WiseAdvice, Belinda Rayment and our Aged Care Team understand just how stressful it can be.

We will help you find the right path to make sure:

- You know your choices and your rights before you make any decisions
- You have time to take care of yourself and your family
- We take the pressure and confusion away for you to enable you to make the best choices for your situation
- You are clear on exactly what you can afford
- You have the right financial plan in place for now and the future
- You are prepared for what is involved and how to manage the process

"I wish to thank **WiseAdvice**. Our mother needed nursing home care and we faced a black hole of forms, costing and no experience. It took WiseAdvice to get us through the maze. Thank you for excellent advice available readily. WiseAdvice took the burden from us. Thank you"

John H. Hurstville





'Our WiseAdvice'

Right now is when the
right advice counts and
our Specialists know
exactly what it is that
you need to know

WHAT DO WE NEED TO THINK ABOUT?

We know that making decisions about Aged Care is not something that people face every day. Right now it's possible that you don't know where to begin, but we do. That's our job.

What is for certain is that there is no 'one size fits all' solution when it comes to moving into a facility.

To place your trust in people at a time like this is not easy and we understand that too. Decisions made today, under pressure and without knowing the implications, can be devastating.

At WiseAdvice our Aged Care Team can help you to find the right solution for your family.

Ron and Barbara's story is one that shows how getting advice in time helped them to make a decision that improved their situation considerably. See back page for the full story....



HOW WILL WE MANAGE EVERYTHING?

Often, people can be overwhelmed at how much they have to deal with when facing the Aged Care environment for the first time. From dealing with the care professionals, your extended family, Centrelink, the banks and handling the volumes of paperwork involved, Belinda and the WiseAdvice team are here to assist you, allowing you and your loved ones to make the transition as easy as possible.

"Don't get overwhelmed in paperwork or confusion with Aged Care advice. I recommend the WiseAdvice Team. They have the knowledge and expertise to help, giving you peace of mind that you are doing the best for your loved one."

Trudy L. Yowie Bay

WHAT ARE OUR CHOICES? CAN WE AFFORD THEM? WHO GETS TO MAKE THE DECISIONS?

Knowing what you can afford and which facility to choose is only part of the picture. There are so many other decisions you will face that can make things confusing and difficult to work through.

We are extremely aware of the delicate situations that can occur within families at this emotional time and can help you avoid unnecessary stress.

The WiseAdvice Aged Care Team will help you to understand exactly where you stand because we know:

- How quickly you need to decide
- What are the costs involved
- Whether you need to sell the family home
- In what way moving into a facility could affect your Age Pension

'Our **WiseAdvice**'

The right financial advice is crucial to making your journey a smooth one

- How legislative changes may affect you
- Who the right specialists are that can help you when it comes to Care
- How to help you feel comfortable with your decisions

"When my grandmother went into Aged Care, the process was extremely confusing for me, so many forms and people that needed to be contacted. Belinda from WiseAdvice Financial Services took the stress away. Everything was explained in plain English and the advice given made the process a lot clearer and smoother. I highly recommend WiseAdvice."

Wendy C. Sutherland

Always know your choices **BEFORE** you make any decisions or sign anything

BELINDA, OUR AGED CARE SPECIALIST



Belinda Rayment heads up our Aged Care Specialist Team. She has been responsible for helping our clients on their Aged Care Journey for more than 10 years.

Belinda's natural caring nature is instilled in our team and equally felt by clients and other professionals when we interact with them. She values highly the strong relationships she has developed with her clients over the many years of providing advice and is passionate about helping her clients find the right financial path for them to achieve their financial and lifestyle goals, enabling them to enjoy the future they desire.

Ron and Barbara are in their eighties and had been managing in their own home with assistance from their children, but their deteriorating health was making this more difficult.

A short period of hospitalisation for Ron brought the family to the point of needing to consider respite, but Ron and Barbara insisted they would not be separated.

Finding a facility that was able to take both of them at the same time was difficult enough, but when the family was told that the Refundable Accommodation Deposit for this facility was \$450,000 each they thought their only option was to sell Ron and Barbara's home. Luckily they sought our help before making any decisions, and were able to understand how they could afford to keep the family home, retain Ron and Barbara's Aged Pension and reduce their total Aged Care fees.

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