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My in-laws hit their mid 70's with no formal plans in place, their pensions kicked in at 60 and 62 and they have had a very happy and healthy life, still living in the family home and still very much in love.

Of course health wise we never expected them to start getting frail so quickly, and as is normal it was the father-in-law who got worse first.

Despite my twenty-eight years of financial services bureaucracy I was not prepared for what was coming next, confusion and complexity faced us. None of us are ever sure which one it's going to happen to first, but we must try and plan for every possible outcome.

Despite me being a knarled and experienced financial services professional, I understood a lot about what was going on only even I did not expect things to end up in such a mess.

And here is my warning, and I know it's difficult, and these are darn hard subjects to bring up with family – but bring them up you must.

Important: there are plenty of people out in the wild who will tell you that they have a plan to avoid both of these things – and they are in the main very wrong. Heed this warning now. Not much actually works and in case of Care Fees—virtually nothing will help.

And then, there is Social Services and Funding Applications for help with Care Fees – another huge pile of rules and regulations, you'll soon find that Social Services are not your paid adviser and offer little help – even less so since the 2014 Care Act.

It doesn't help when you read some of the specialist websites because many of these report different things, and there are conflicts everywhere. The issues with both of these things are clear, there are some things you can do to reduce your liability and there is some action you can take to manage what may be coming. But you do need to act, and act soon.

Having helped a number of individuals through these issues and having to deal with them personally I can assure you that very few advisers and consultants or the various statutory organisations can help you fully – which is why I have developed a couple of services to support you. (I also run a financial education website www.moneytrainers.co.uk with a sole purpose of telling you the truth about money and money matters).

Look, let me send you some more information. No catches, just a few things you can act on. Oh, and no one will call you.

Pop over to thefinancezone.co.uk/contact and drop me a message.

It is also one of reasons I started to tour the South East with a series of workshops outlining the truth about what really happens when parents need more than a bit of shopping and a cleaner and when there is an industry waiting to convince you that they have the solutions – when they don't.

Let me do a couple of things for you, let me send you some more information about these two subjects and allow me to guide you through some of the pitfalls. Even if you decide not to engage me further for some individual guidance (and that's fine) at least let me educate you a little.

... this could be worth many thousands of pounds to you, it will at least be worth many tens of hours in saved time.

I know these two subjects are difficult to discuss – but bring it up you must. Inheritance tax and care fees should be on the tip of your tongue until you understand and know how they will affect you and your family.

These are your major considerations...

What happens if one or both of your parents needs long term care, either in a nursing home or just care because they are frail. Simple things like cooking and cleaning can be a real problem.

Is there anything that can be done to reduce a liability? What are your options. Also, what happens to the things they own, their pensions, their house and other investments if they do die or if they live for longer than expected.

These are difficult subjects. The main considerations are care fees and inheritance tax – who pays and who doesn't and how can you legally reduce a liability to them without falling foul of the law, and without being accused of deliberate deprivation.

Beware Of The Snake Oil Salesman and The Shiny Suited Liars. One of the big problems is that there are plenty of 'scammers' out there offering solutions that will never work (at best) or at the very worst are plain scams, they base their scams on complexity and deceit, which is why I have spent the last four years providing education and knowledge instead of selling products. Of course I'll still help you solve the problem – just without selling you something.

You will require a forward plan, and not most definitely not a one size fits all product.

Thinking Time

The sooner you get started on this problem, the easier it will be. Knowing what your options are now will ensure that when the time comes, you can have a stress-free move to plan a or b. Whatever you decide based on what you know.

Whatever you decide based on what you know.

Below is part of an article I sent to Horsham, Crawley and East Grinstead Elderly Groups earlier on this year, when there was a highly targeted campaign by two firms.

Many of these plans are being sold 'door to door' or via local seminars/talks. It seems that the elderly are being targeted by these unregulated firms.

Since the 2014 Care Act more and more firms offering solutions have arrived in the market place. They offer a number of options - usually around a specific trust or trusts - with the promise to save homes being seized, and then sold in order to cover care costs for an individual.

These plans are being sold at a range of prices from £99 up to £9,000 (which is what one Crawley resident advised me on Friday) but are unlikely to have the desired effect - of reducing the amount of fees paid.

Both were offering plans that could never work and charging a small fortune for them.

It's clear that with record house prices in the South East, and the Government collecting more and more inheritance tax, and it's insistence of changing the rules every so often (like the 2014 Care Act) this problem is not going away soon.

Like you I was concerned for my in-laws, and I am a qualified financial consultant with over twenty-eight years experience in this area of personal planning. If it worries me it sure should worry you.

It's for that reason I have been managing an education program with everyone I have met over the last couple of months.

I have been presenting this information at over 50's groups across the county, and here is what one attendee said.

"No "hard sell" which is great. Given options to consider which were really clearly explained so I understood" - Mrs M London

You and I both know that death is not an option, and nor are the taxes that arrive with it, and the 2014 Care Act brings a similar threat when half dead or at least not coping.

Problems arrive when you consider what to do. Which is where I can help. I have no products to sell you, just simple face to face consultancy for a fixed fee – and a complete money back guarantee. This means you only pay if you are happy with what you receive.

You may be looking for a magic wand to help solve some of the problems for you and I can't promise that, but I can help you with a number of proven solutions – and the sooner these are discussed the easier/more efficient things will be for you.

You and I can look at exactly what can be done, what's safe to do and what is tested. You are then free to set things up by choice, on your own terms.

But, and this is a big but. You have to act on this. If your parents [or you] have assets in the form of a house that is worth more than £30,000 (thirty thousand pounds) and are still alive, and if you are remotely concerned about making sure the maximum amount of money is passed down then you need to consider this today – before it's too late.

As I mentioned above, no magic wand, just honest and truthful help without having to sell you something.

I don't even want you to make a decision today, all you need do is send me your email address using the box below, and some more information will be sent.

I'll follow this up via email (no one will call you) over the coming couple of days – you get some of what you need to know, certainly enough to start making some decisions – when you are ready we can arrange to meet or you can pop along to one of the open events being held in September/October (there is nothing to buy at these events).

Whatever you decide, doing nothing is not an option. If you own your own home and may need care or if your parents own their home; then at least one of these things will be of concern.

Even if you decide to act on this but not through me, that's fine and I fully accept that. But you do need to act, and you need to do it today.