

Care Now Service

Where financial planning is all about people

Is it time to make plans?

It might seem overwhelming or daunting but getting the right support and advice can turn lives around. We are here to help. Call for a chat on **01202 716455**.

The degree of assistance you require will depend on your individual circumstances, we offer a menu of services for you to choose from.



Some considerations when choosing the service(s) you need

- ▼ How easy or overwhelming you, your family, or legal representatives, find dealing with the many people and organisations required from care homes to NHS and the DSS, to estate agents.
- ▼ How emotionally ready people are for the changes.
- ▼ What kind of care is needed?
- ▼ Is a room available or do carers have capacity?
- ▼ Is there funding support?
- ▼ How much time/knowledge you have and if you would prefer Baker Davies expertise to assist?
- ▼ Is everyone in agreement or are there family members with conflicting views or priorities?
- ▼ Availability of information on savings, investments and pensions.

“It felt like a huge responsibility to do the best for my aunt. Advice from Baker Davies was invaluable and helped make sense of it all” Fiona, Power of Attorney



Not sure where to start?

Q. Do you need extra care or help now?

Are you physically not able to do the things you used to?
Is being at home alone becoming confusing or overwhelming?
Is lack of mobility contributing to loneliness?

There are much better alternatives.

Q. Is it difficult for your loved one to look after themselves now?

Has what used to be easy, become more difficult or confusing? Was there a sudden change following illness or accident, or did the change creep up gradually?
Are you their main carer and though you love them to bits, it's getting too much to manage?

It doesn't have to be this way.

Taking the stress out of care planning and funding decisions



 **BAKER DAVIES**
Independent Financial Advisers

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Why talk to Baker Davies?

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- ▶ We understand the many emotional, practical and financial issues you face and how overwhelming it can seem. We cut through the jargon, myths and worries to help you make wise decisions and feel in control.
- ▶ We can forecast income (including benefit entitlements) and compare to required outgoings.
- ▶ Unless you consult a licensed 'Later Life' adviser you will not be offered advice on the full range of solutions available including Long Term Care annuities and Equity Release.
- ▶ Baker Davies offer specialist later life planning expertise as well as wealth planning, investment advice and inheritance tax planning.

- ▶ Truly independent advice and guidance adds value. You choose how much or how little you want from our menu of services and we speak in plain English.
- ▶ We act only for you and do what's in your best interest.

Up to 1 in 4 'self funders'
run out of money

Source: LGiU Independent Ageing Report 2013

- ▶ People like working with Baker Davies because we really get to know you. We are used to working with family representatives, Powers of Attorney, solicitors, stockbrokers, accountants, and care homes.

Call Kerry now for
a FREE chat

01202 716455



"I could not have asked for a more informative, professional or patient person to deal with. I would highly recommend Kerry"

Client referring to meeting with Later Life authorised adviser Kerry Saunders

Why talk to Baker Davies?

Call us - tell us what is going on and what you are concerned about. We offer an initial consultation at our expense to guide you. We provide free useful information through to tailored specific specialist advice.

We know that some situations are far more complex than others. Some people need to do more research themselves while others are at the stage where they need specialist financial advice. This is why we devised the Care Now 'menu of services' for you to choose from.

Please refer to the Baker Davies Care Now 'Menu of Services' for further details.

01202 716455 www.bakerdavies.com



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