

Self Funding?

Care Fees Planning for immediate needs

The best way for you to pay.



- Fees guaranteed for life (with increases)
- Preserve Capital as much as possible
- Saving your money



A confidential & personal service

HELPLINE
Freephone: 0800 027 40 50

www.carefeesonline.co.uk



**G. Barry Tompson, MLIA (dip)
Managing Director**

Starlight is dedicated to assisting clients, and their families, facing the financial problems associated with the need for Long Term Care, with the emphasis on saving money.

At Starlight we know how important it is for you to have independent specialist, unbiased advice when dealing with Care Fees. Anyone giving financial advice must be registered under the Financial Services Act 1986. Not many Nursing Homes, associated organisations, or Local Authorities, have a registered adviser: many are able to recommend our services.

If you have requirements yourself, or for a partner, relative or friend (maybe as the legal representative) please call us for an initial discussion to see how we can help you. There is a freephone number for your added convenience. We look forward to your call.

Do we cover your area? The answer is yes we do, either directly from our office or by an associate who lives nearer to you.

The information contained in this leaflet is based on the legislation as we know it at the time of printing; there are changes proposed by the government which we will tell you about when we meet.

Starlight
Independent Care Fees Advisers



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Starlight

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Northampton

NN3 3BR

Care Fees planning for your immediate needs

All of the problems with Long Term Care seem to come at once and sometimes unexpectedly. The cost is often another surprise: before 1993 all care was paid for by the government; now, in many cases, we are expected to pay for ourselves, or as it is called we are **Self Funding**. The Starlight service will help you through the financial and legal aspects of the situation. The best time to contact us is **as soon as possible** thereby enabling us to help you deal with the problems and protect your wealth.

Care Fees Planning for immediate needs:

- **Our objective** is to help you arrange the required fees for life, with increases, and **preserve as much of your capital as possible**, or at least make it last as long as possible, making substantial savings at the same time.
- **A Care Fees Plan** is the name we give to a plan that will pay a tax free income for life in exchange for a lump sum; arranged so that no more monthly payments need to be made by you.
- **Choice of Home.** By careful financial planning, making sure the money doesn't run out, you will be able to continue with Care in the home of your choice.
- **Care in your own home** is covered by our service in the same way.
- **Assets.** Where a person has assets, currently more than £20,500, the Local Authority will require you to meet the cost of Care even if they pay the bill in the first place.
- **Disregarded assets.** In certain circumstances property and some investments may be disregarded by the Local Authority.
- **The Local Authority** will provide Care where an assessment proves it necessary; however the cost will be charged to you where you have more than £20,500. Sometimes, because assets, like a house, are not immediately available a sale may appear to be the only choice. However there are alternatives we can discuss **which may mean the property is not sold.**
- **State Benefits.** There are financial benefits available to you where you qualify. In some circumstances these are neither taxed nor means tested - available to anyone. We will assist you and advise what benefits may be available to you in your circumstances.

We also offer Future Care Fees planning which is a different service.

How we can help you

- **Our service** helps you through the Legal and Financial procedures as well as dealing with your Local Authority. As independent advisers we 'shop around' to find the best plans for you.
- **Enduring or Continuing Power of Attorney.** Has this been arranged?
- **Cash benefits available.** Whoever you are they are available to you if you qualify: **not means tested and tax free**; we can advise you on your situation: call our Helpline 0800 027 40 50.
- **Checking the financial situation.** Particularly listing all sources of regular income and expenditure and using our computer facilities designed for this purpose.
- **Care Costs and shortfall.** How much are the care costs? Are future increases limited? What is the monthly shortfall?
- **Care Fees Plans introduced: all major companies used.** Applications are made without obligation.
- **Investment.** An appropriate selected investment strategy taking tax free income may be your preferred option.
- **Report.** Our written report will cover the various issues for consideration and offer recommendations showing the short-term costs and long term benefits of the options. This comprehensive report can be circulated to all interested parties. It will serve as a record of the facts and the reasons for your chosen course of action.
- **Our fees and commissions.** As **independent advisers** we offer you the choice of either to pay fees for our service or for us to be remunerated from commissions. An administration fee is payable where neither of these is received. Written terms and conditions will be provided.
- **A meeting with our adviser (for which no charge is made).** A meeting can be arranged with our local adviser as soon as convenient to discuss the above points, and to detail the service we offer.
- **How to contact us.** Tel: Freephone 0800 027 40 50, fax or email us; contact details are on the rear of this folder. Alternatively complete, detach and return the Reply Slip in an envelope. 



I am interested in the services you offer for Care Fees planning.

My particular interest is for: Immediate Needs Future Needs

Name: _____

Address: _____

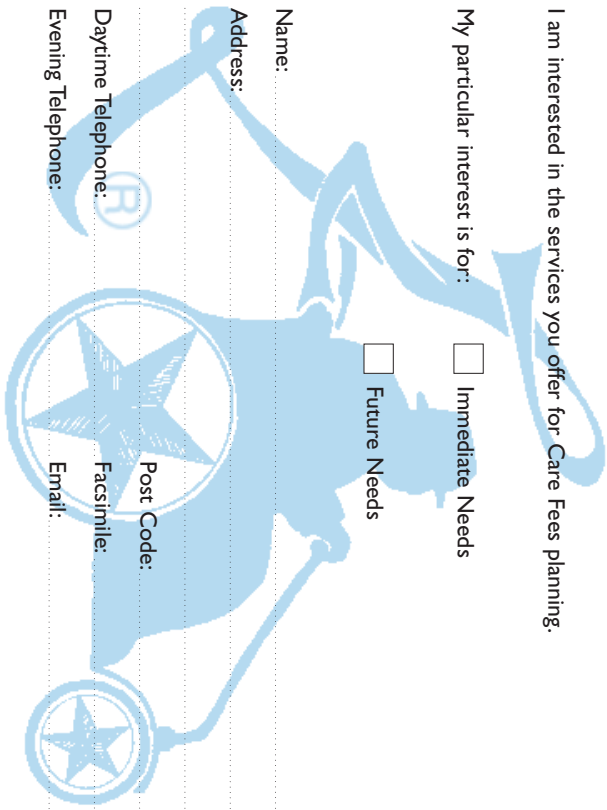
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