



PLANNING FOR AGED CARE.

Moving into residential aged care can be a stressful and costly time as you will be faced with many personal and financial decisions.

The key is to build a plan with the help of a financial adviser accredited to provide aged care advice to provide you with peace of mind when making such a significant decision.

1 Planning

- Discuss options and preferences,
- Explore any concerns,
- Decide who needs to be involved in the process.



2 Assessing options

Have you reviewed all the options available? There are many options that can suit changing needs: residential aged care, retirement villages, home care packages and more.



3 Understanding and covering costs

Things to cover include refundable accommodation deposit (RADs) or daily accommodation deposit (DAP), daily care fees, additional service packages and available options to pay for them.



4 Estate, taxation and social security implications

Ensure you have considered all areas that may be impacted by aged care decisions.



How can your Aged Care accredited Financial Adviser help?



Planning

Planning your care needs to outline the steps ahead and how the aged care system works.



Priorities

Setting your priorities to help you identify what is important and achieve your goals and objectives.



Financial review

A Financial review to help provide what you can afford so you can focus on searching for the appropriate care service/s.



Estimating fees

Estimating fees and government benefits and explain all calculations to provide clarity on your choices.



Payment options

Payment options for accommodation to maximise social security entitlements and minimize aged care fees.



Cash flow

Establishing a cash flow to cover daily and ongoing costs.



Estate planning

Estate planning to highlight implications of investment decisions on your estate plan to help avoid unintended consequences.

FIND OUT MORE.

Book your appointment with an aged care accredited financial planner*, today.
Call 1300 348 546 or visit hostplus.com.au

THAT'S A PLUS+

*Hostplus has engaged Industry Fund Services Limited (IFS) ABN 54 007 016 195, AFSL 232514 to facilitate the provision of personal financial advice to members of Hostplus. Advice is provided by financial planners who are Authorised Representatives of IFS. Fees may apply for Comprehensive Financial Advice, further information about the cost of comprehensive advice is set out in the relevant IFS Financial Services Guide, a copy of which is available from your financial planner. This information is general advice only and does not take into account your personal objectives, financial situation or needs. You should consider if this information is appropriate for you in light of your circumstances before acting on it. Please read the relevant Hostplus Product Disclosure Statement (PDS), available at hostplus.com.au before making a decision about Hostplus. For a description of the target market, please read the Target Market Determination (TMD), available at hostplus.com.au HP1989 0422

