



Navigating aged care can be complex. Our financial package helps you understand the system, the costs, and your options so you can make informed decisions with confidence.

What is Included:

1. Before Your Meeting

We review your loved one's situation and financial position, analyse the numbers, and model various cash flow outcomes. If you hold Enduring Power of Attorney, you are responsible for key financial decisions — we help you understand the traps and implications, especially around the family home. The meeting is invaluable for documenting the reasons for your decisions.

2. The Meeting (approx. 2 hours)

Held in person or via Zoom, this session provides clear, practical advice on:

- **Aged Care Overview** – Up-to-date, factual information on *Residential Aged Care* from an accredited expert.
- **Understanding Costs** – Explanation of all fees (including means-tested care fees and grandfathering rules) with guidance for singles and couples.
- **Fee Estimates & Scenarios** – Detailed estimates of aged care fees and Age Pension outcomes based on whether the home is **kept vacant, rented, or sold**.
- **Family Home Rules** – Clarity on how the home is assessed, including “protected person” provisions and their impact on entry to care.
- **Centrelink Impacts** – How aged care may affect or improve your Age Pension entitlements.
- **Finding a Provider** – What to look for when finding a provider and guidance on what to expect when services are offered.

3. After the Meeting

- Once you've secured a room, we'll provide up to **three updated financial scenarios** to reflect changes in room costs or property sale outcomes — ensuring you have accurate information every step of the way.
- We can provide a snapshot of the aged care fees to residential aged care facilities. Some facilities require this before services can commence.

Professional Details

No legal, tax, or investment advice is provided.

Lyn Walker is an *Accredited Aged Care Professional* and *Fellow of the Financial Adviser Association of Australia* (non-practising CFP®), specialising exclusively in aged care.

We can refer you to trusted financial planners, accountants, or lawyers for investment, tax, or legal advice, ensuring seamless coordination between professionals.

Our professional cost for the Aged Care Financial package:

- **\$1,650** per person
- **\$1,870** total for couples entering care together
- Meetings available at our **Carrara office, via Zoom, or offsite**
- **Offsite visits** (home or hospital, within Gold Coast Council area): +\$330
- **Complex cases** may attract additional fees, quoted in advance