

Apt.

WEALTH PARTNERS

# Aged Care Planning



## When the time comes, **we're here to help**

Increasing life expectancy means more Australians and their families will need to consider aged care options. It's not an easy choice, nor is it one made lightly.

At a time when emotions are riding high, the support of an experienced adviser can deliver significant value.

## An individual solution for **your family**

No two families are alike. That's why our aged care experts provide tailored solutions to help with:



Strategies to fund aged care entry fees



Minimising aged care fees and maximising entitlements



Cost-effective asset investment



Making investment decisions to fund ongoing care



Reviewing estate plans in an aged care context



What to do with the family home and selecting a facility

# We partner with you

Australia's aged care system is complicated, and decisions often need to be made quickly. Apt Wealth Partners can guide you through the aged care maze to deliver the best outcome.

## Meeting your family's needs

Your Apt Adviser will take the time to understand your individual circumstances, then cut through the complexity to give you a clear picture of your options, the costs involved and strategies to ensure you or your loved one enjoy the highest possible level of care.

This can include:

- Which aged care facility to select
- What to do with the family home
- How you can manage the associated costs of entry and ongoing fees

## Why choose Apt?

### 1 WE MAKE THE PROCESS SIMPLER

Our team has been helping Australians achieve their financial goals since the 1980s. Rely on us to cut through the clutter, explain complex issues in plain terms and recognise what matters for you and your loved ones.

### 2 WE SUPPORT FAMILIES WITH IMPARTIAL, OBJECTIVE ADVICE

This can be a sensitive time and our objective is to provide the inputs necessary to help you make the decisions that will ensure the best outcome for you or your loved one.

### 3 WE PROVIDE PEACE OF MIND

We take the time to understand your family's needs and create a plan to help you, or your loved one, transition into aged care with ease and dignity.

#### Disclaimer

The information provided in this publication does not constitute financial product advice. The information is of a general nature only and does not take into account your individual objectives, financial situation or needs. It should not be used, relied upon, or treated as a substitute for specific professional advice. Apt Wealth Partners (AFSL and ACL 436121 ABN 49 159 583 847) and Apt Wealth Home Loans (powered by Smartline ACL 385325) recommend that you obtain professional advice before making any decision in relation to your particular requirements or circumstances.

**PROFESSIONAL PRACTICE**

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