

Planning for aged care

When it comes to accessing subsidised aged care for yourself or a loved one, a clear pathway can provide peace of mind at a time that can be very stressful and challenging. Decisions made under pressure can lead to costly outcomes however early planning and professional advice can help you make informed decisions.

How a financial adviser can help

We can help you navigate the different types of fees that will typically arise when speaking to an Aged Care provider. Some of these fees are the same for all residents and other fees will change depending on your income and assets.

Everyone's personal circumstances differ but below are some of the typical questions we can help clients, or their families answer:

- Do we keep or sell the family home?
- Is it best to pay a RAD or pay a DAP, or a combination of both?
- How do we maximise social security entitlements?
- Can we afford the ongoing aged care costs and what is the best way to fund them?
- Will there be anything left for my family?

About Us

Michelle Roberts and Olivia Richards are experienced financial advisers who are also fully accredited to provide Aged Care advice under their Australian Unity financial services license.

Michelle & Olivia can help you make sense of the numbers and provide you with peace of mind that you or your loved one can afford the care they need. Having Michelle & Olivia help with the financial side of things allows you to deal with what is an emotional decision.



accounting services

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