

# Who is time4care?

time4care is a free and impartial service to support families who are considering care. This could be due to a fall, an unexpected illness or bereavement. At a time of stress and anxiety we can offer assistance when considering the maze of complex decisions and information enabling you to make the right decisions for you and your loved ones.

We provide a dedicated adviser, giving expert advice on care, including how to fund it, as well as legal; considerations to ensure the right solution is reached. It's impossible to put a price on peace of mind, by knowing you've considered and discussed all the options as well as taken care of more practical issues.

## Care advice

We can help you explore all the options available, considering your individual circumstances. Advice given by our advisers will always be personal to your needs, and we will continue to be available throughout the care journey.

## Property

If you have a property then it's likely that you will be funding care treatment, so selling a home is something you will need to consider. How do you maximize the property value, and release capital, and where to market your property are areas we can discuss and give solutions suited to your needs? Often there may be an immediate need to move into care so access to capital may be a key issue, we can assist with this for releasing a lump sum or monthly care fees.

## Financial advice

As part of the care maze you may need to deal with property, shares, investments, pensions as well as looking at issues and implications on inheritance tax.

You may also be conserving a care needs annuity, or how benefits and allowances affect care fees. We can offer advice on what to consider and if you are looking for expert advisers, we work with the Society of Later Life Advisers who are accredited in elder care issues.

## Legal

To protect yourself and loved ones getting the correct issues taken care of can ensure protection and that your wishes are followed. You may have to consider difficult decisions on what happens after your death, or what would happen in the event that you could no longer make decisions. Often people leave off essential items such as making a will, or considering a power of attorney. We work solely with Solicitors for the Elderly to ensure any advice is expert and works for you. There is a maze of advice and options to consider and we can assist with direction or advice that works for you. Often we advise on benefits, NHS care funding, local authority assessments and funding, deferred payment agreements, care changes and debt management. Time 4care is there for your care needs and to assist you help make difficult and complex decisions to protect you and your loved ones.

Whatever your needs now or in the future we'll take good care of you.



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