

Who do we turn to?

Moving into aged care facilities invariably involves difficult and emotional decisions being made by the whole family.



Australia's ageing population continues to grow, with the baby boomer generation now entering their late 70s and 80s. As a result, the demand for aged care services, including high-level care, is increasing and is expected to continue rising in the coming years. ¹

At [Provident Financial Services](#) we provide an aged care service that arranges the whole process for you and engages members of your family along the way. At what can be a difficult time [Provident](#) is here to provide peace of mind and the comfort of knowing who you can turn to.

- Who can assist and organise an ACAT assesment?
- Who can help me find a care facility?
- Do I have to sell my family home?
- Will there be enough money for my husband/wife to live off when I go into care?
- Who can deliver strategies so that I have the capital to enter the facility and pay for ongoing care fees?
- Who can help negotiate entry frees with the view to providing the best outcomes for my circumstances?
- Who can help consult with Centrelink and Department of Veteran Affairs to maximise their support?
- Who can help to minimise the ongoing costs of aged care?
- Who can help with Estate Planning to ensure my wishes for family members are catered for?



Plan. Help. Achieve



The delivery of Provident's visions will provide you with a complete solution.

Plan.

We listen to your future plans and wishes.

We review your assets and current financial situation.

We develop a financial strategy to include the capital needed for entry, tax allowances/payable and a budget for ongoing income needs

Help.

We support you through to process and paperwork for the ACAT assessment.

We can help with finding a care establishment.

We negotiate, on your behalf, the entry and ongoing care fees with the care establishment.

We consult with Centrelink and the Department of Veteran Affairs to ensure that you receive your maximum entitlements.

We make estate planning (i.e Wills, Power of Attorney, trust) recommendations.

We provide ongoing support and consultation with you and your family members.

Achieve.

Whilst everyone's situation is different we know that in this critical area of aged care advice the value and support we can provide enables you to spend more time with your family.

Our experienced advisers aim to minimise the costs and maximise the support you receive. For one client, we have been able to introduce strategies that reduced ongoing care fees in excess of \$10,000pa.

For another, our advice enabled the retention of the family home through the negotiation of a reduced entry fee and the introduction of a monthly charge rather than a lump sum.



"Greg (Neill) at Provident made what was a stressful time far easier and provided us with an excellent long term solution that will see mum and the family catered for over the coming years. We gained information that we simply would not have ever known."

- Joanne BurrIDGE (on behalf of my mother and my sisters)



PROVIDENT

FINANCIAL SERVICES

Level 1, 81 Stirling Hwy, Nedlands, WA 6009
Unit 43, Inspiration Business Park, Vision St, Wangara WA 6065
Unit 2, 18 Casuarina Drive, Bunbury WA 6230
PO Box 434, Nedlands WA 6909

NEDLANDS

08 9442 0000

BUNBURY

08 9721 8744

To find out more about our advice and what our clients have to say about us go to

www.provident.com.au/client-testimonials

EMAIL

advice@provident.com.au

WEB

www.provident.com.au

1. SOURCE: <https://www.aihw.gov.au/reports/older-people/older-australians/contents/demographic-profile>.