



LONGHURST

YOUR JOURNEY TO FINANCIAL INDEPENDENCE

CARE FEE PLANNING
& LATER LIFE SERVICES

Step 1 - Discovery Meeting

Longhurst hosts either a simple phone call, or a face-to-face meeting, both designed to carry out a brief assessment of your current situation and to provide you with an opportunity to ask any questions you have not found the answers to already.

A typical face-to-face meeting would consist of the following:

- Held with the Client, their Family or/and their Attorney(s), at one of our offices or over the telephone
- Opportunity to discuss your current situation, requirements, and time horizons
- Collection of important documents – including original ID, & Lasting Power of Attorney
- Agreement on how best to proceed
- Introductions to specialist legal advisers (Wills, Trusts and Lasting Powers of Attorney), accountants (tax planning), and bridging financiers (to release immediate funds).

Step 2 – Care Fee Recommendation Report – How to fund the cost of care

Once we've concluded our initial discussions, and collected all of the required documentation from you, Longhurst will carry out research and then make a formal recommendation outlining whether an Immediate Needs Care Plan is the most appropriate solution.

If we believe an Immediate Needs Care Plan is the most appropriate, we will produce illustrations explaining the total costs and product features, which we will then discuss with you ahead of you making a decision.

Once you've read our Care Fee Recommendation Report, and you/your family/attorney are in agreement and ready to proceed with an Immediate Needs Care Fee:

- We will then provide full administration support to implement the recommended solution(s) from start to finish.
- Where possible, we will try and agree a 'fee increase capping' with your care provider to help cap future care fee rises.

(The Financial Conduct Authority does not regulate tax and trust planning, and legal services.)



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