

## The 12 tips of Christmas

### Affinity Aged Care Financial Services, Summer 2016

Amongst the presents and tinsel this Christmas plenty of families are having a conversation about care.

Here are our tips if you are considering care for yourself or a loved one.

1. **Communicate.** Conversations about care can be hard. Maintaining good communication and having a “with you” rather than “to you” attitude can make the transition easier for everyone.
2. **Arrange an ACAT.** The first step in accessing a Home Care Package or a respite or permanent stay in aged care facility is to have your care needs assessed by the Aged Care Assessment Team (ACAT). It is an easy process but you can be waiting many weeks at busy times.
3. **Consider Home Care.** There’s a range of services to help you stay at home, including the Commonwealth Home Support Programme, Home Care Packages and private services.
4. **Get Respite.** Respite in an aged care facility is designed to give carer’s a break. It is also a great way to “try before you buy”.
5. **Investigate Retirement Communities.** Retirement villages and land lease communities are becoming a popular choice for people who need care because they provide the independence to do what you can for yourself with care and support for things that you can’t (or don’t want to) do.
6. **Take a tour.** If you are considering residential aged care you may be pleasantly surprised by your options – no longer the “nursing homes” of old many new facilities look more like 5 star hotels.
7. **Age Pension Changes.** The age pension changes on 1 January 2017 are the biggest changes we have seen to the asset test in a decade. Make sure you understand the impact on your pension.
8. **Timing can be key.** There are significant changes to the exemptions to your former home if you move into aged care after 1 January. If you are going to make the move to aged care doing so sooner rather than later could prove a worthwhile strategy.
9. **Know the rights and wrongs of granny flats.** Family looking after family is not a new concept but such arrangements can have implications on your pension, taxes, ability to fund care in the future and estate planning.



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10. **Have a trusted Attorney.** An Enduring Power of Attorney enables a trusted person, rather than a tribunal or a court, will make decisions for you when you can't.
11. **Estate Plan.** A good estate plan is more than "just a will" – it considers assets that will be part of the estate and those that won't and provides a clear document of your wishes.
12. **Get Advice.** Crunching all the numbers and determining the best way to fund your care can be complex. There is no substitute for quality financial advice.

**Affinity Aged Care Sydney Pty Ltd** ABN 19 169 625 218 **Trading as Affinity Aged Care Financial Services** is a corporate authorised representative of Affinity Wealth Services Pty Ltd ABN 59 133 479 115 holder of AFSL No 402370

**Address:** Level 9, 60 Carrington St, Sydney CBD **Telephone:** 02 8078 0888 **Email:** [info@affinityagedcare.com.au](mailto:info@affinityagedcare.com.au) **[www.affinityagedcare.com.au](http://www.affinityagedcare.com.au)**



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