ROXTON WEALTH

THE SERVICES SERIES

Later Life Care Planning

Helping you make important decisions with confidence.

WWW.ROXTONWEALTH.COM

Financial & mortgage advice, tailored to you

Later life can bring more freedom.

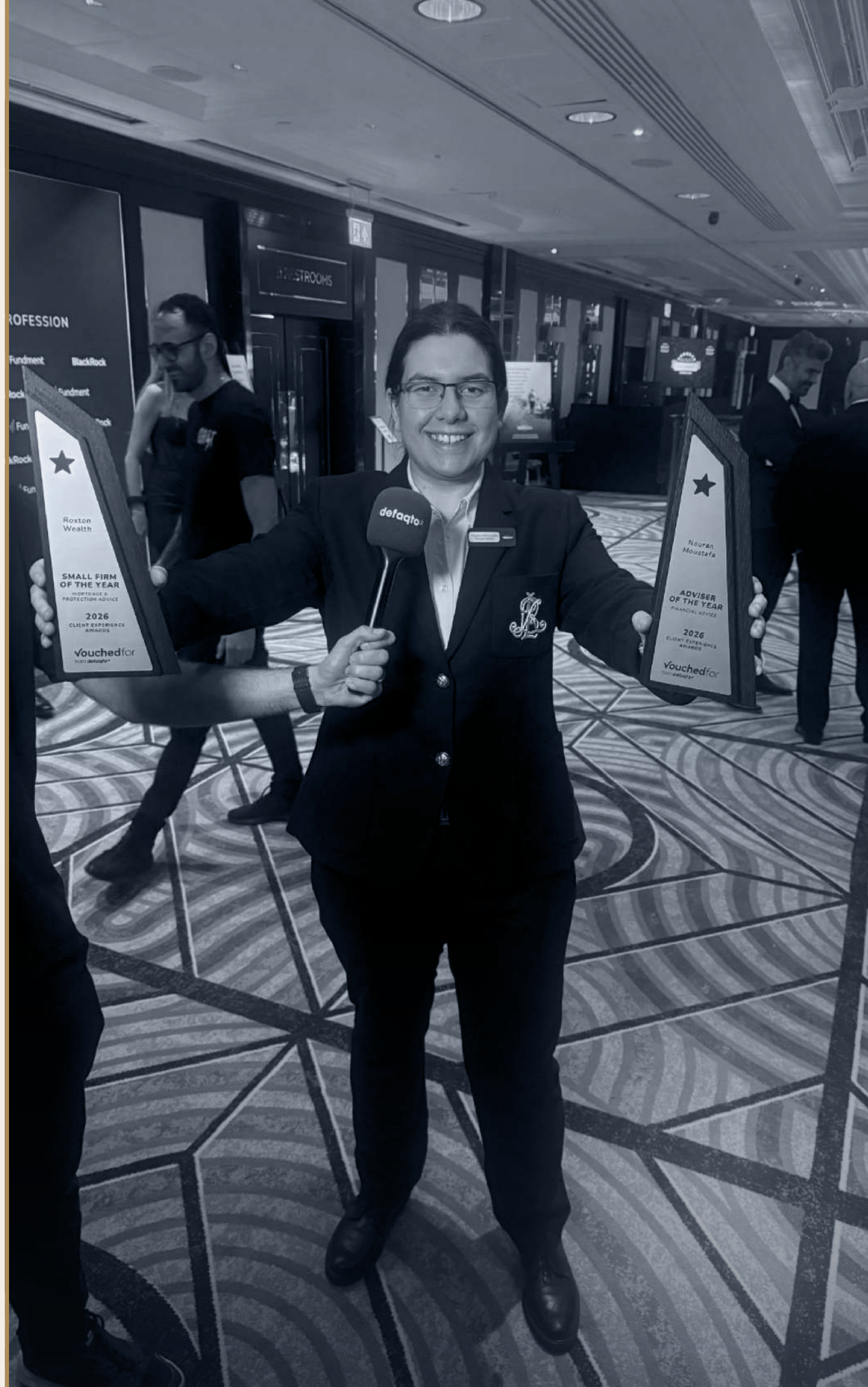
Planning ahead does not mean you are giving up your freedom. It means making decisions while you have time, choice and the ability to shape what matters most to you.

Later-life planning is about choice, dignity and confidence.

Later-life planning is not only about preparing for care. It is about understanding the choices that may help you live the way you want for as long as possible.

- Income & lifestyle support
- Home suitability & adaptations
- Savings & investment availability
- Trusted support & representation
- Communication with family
- Care needs & options
- Security & legacy goals
- Creating a clearer starting point

Planning ahead is not about losing independence. It is about helping protect it for as long as possible.



It brings together the financial and personal decisions that matter.

Income & Care

Understanding how reliable your income sources are helps you plan confidently for later-life spending and care needs, which can range from support at home to residential settings.

Property

Your home may be your largest asset. We help you consider if it supports your future needs, whether it needs adapting, and what options exist if your circumstances change.

Family & Legacy

Clear conversations help relatives understand your wishes. Legacy planning balances supporting family during your lifetime with preserving wealth for future generations.

Later-life care planning is not only about money. It is about making sure your financial decisions reflect the life, relationships and independence you value most.

Prepare for change without allowing fear to control the conversation.

QUESTIONS TO EXPLORE

- Could I afford to remain in my home?
- What income supports my lifestyle?
- How might assets work together?
- Who should be involved in decisions?
- Have I discussed wishes with family?

PLANNING HELPS YOU SEE

- What you have available today
- What choices you may have later
- Areas needing specialist advice
- Decisions to avoid in a crisis
- How to keep more control

The aim is not to plan for every possible problem. It is to make sure you are not left without options if life takes an unexpected turn.

Care needs may be uncertain. Planning makes the financial side less overwhelming.

Support at home

Help with practical tasks, personal care, meals or mobility while remaining at home.

Home adaptations

Stairlifts, accessible bathrooms, ramps or improved lighting for safety.

Supported living

Accommodation designed for accessibility while retaining independence.

Residential care

A care setting offering accommodation and support with everyday living.

Nursing care

Specialist nursing support required alongside personal care.

Human-led focus

Care planning should start with the person, not the funding product.

"What level of support would help me live with the most dignity, comfort and independence?"

Funding can come from different places. The right route depends on you.

INCOME
Pensions, annuities, employment or rental income.

SAVINGS & INVESTMENTS
Used to support care costs, home adaptations or other needs.

PROPERTY WEALTH
Downsizing, selling, later-life lending or equity release.

STATE & NHS SUPPORT
Local authority assessment and eligibility-based funding.

CARE ANNUITIES
Specialist products providing guaranteed lifetime care income.

The aim is to help you understand what you have, what you may be entitled to and how to use your resources effectively.

Protecting your voice when you need it most.

Powers of Attorney

Allows you to appoint trusted people to manage property, finances, health and welfare decisions if you are unable to do so yourself. It ensures you chosen voice steps in when needed.

Wills & Trusts

A will ensures your assets go to the people or causes you choose. Trusts and ownership structures can help manage wealth, protect assets or support vulnerable family members.

Organising Clarity

Making sure financial and legal documents are accessible and up to date is one of the most practical things you can do for your family. A clear plan is only useful if it can be found.

Roxton Wealth does not provide legal advice. We help clients understand how financial planning connects to legal arrangements and can work alongside your legal professionals.

Your home is more than an asset. It is where you live.

Remaining at home

Planning for adaptations and reviewing support to ensure the property remains manageable as health needs change.

Supported Living

Retirement villages or assisted living offer a balance of independence and community support.

Downsizing & Relocating

Moving to an accessible property can release capital and reduce costs, while moving closer to family can make support easier.

Using Property Wealth

Accessing capital for income or care via savings, later-life mortgages or equity release where appropriate.

A property decision is rarely just about money. It is about deciding where and how you want to live.

Property wealth can create options, but it is not a decision to rush.

Accessing the value tied up in your property may support home improvements, retirement income, or care costs. But borrowing against your home in later life can affect your estate and eligibility for means-tested benefits.

Equity Release

A lifetime mortgage allows borrowing while living at home, usually repaid when the last borrower dies or moves to care.

Later-life Mortgages

Retirement interest-only products require regular interest payments and proof of ongoing affordability.

ALTERNATIVES TO CONSIDER

- Downsizing to a suitable property
- Using existing savings or investments
- Reviewing pension income & spending
- Exploring family support options

Equity release will reduce the value of your estate and can affect your eligibility for means-tested benefits.

Equity release should only be chosen where it supports your wider life and future choices.

Passing on more than wealth. Passing on clarity.

Inheritance

Consider what you hope to leave behind, balanced with your own financial security, care needs and independence.

Family Support

Helping family with education or property is most sustainable when it fits within your own long-term financial plan.

Leaving Clarity

Clear wishes, organised documents and open communication are often more valuable than money alone.

The best legacy plans are not built around assumptions. They are built around clear intentions.

Inheritance and estate planning are not regulated by the Financial Conduct Authority.

Clear answers for peace of mind.

Is planning only for those who need care?

No. Planning is useful long before care is needed to help you understand options, organise documents, and have clearer conversations with family.

Will I have to sell my home to pay for care?

Not necessarily. The answer depends on the type of care, your financial position, property ownership, and the rules where you live.

Do I need a power of attorney?

It can be an important arrangement for many, but whether and when to create one depends on your personal circumstances and UK-wide legal differences.

You only need to begin the conversation before the decisions become urgent.

Bringing the financial side into one clearer conversation.

01 **Understand**

Your current home, income, family, lifestyle and health considerations.

02 **Explore**

Priorities like independence, family support, and financial confidence.

03 **Build**

Bringing together pensions, savings, investments, property and protection.

04 **Consider**

Retirement income, property decisions, later-life mortgages and legacy.

05 **Involve**

Specialist input for care funding, legal documents, wills and tax matters.

06 **Review**

Ensuring your plan remains flexible as health or family needs change.

The purpose is not to create a plan that controls your life. It is to create more confidence in the choices ahead.

START A CONVERSATION

Let's plan ahead together

Tell us what you want your future to look like, what you would like to protect and where you would like more clarity. Together, we can explore the options available and build a plan that fits your life. At Roxton Wealth, we help clients connect pensions, investments, property, protection, later-life lending, retirement income, family priorities and wider financial-planning decisions where relevant.

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Secure, flexible remote appointments, with bespoke in-person meetings arranged across the UK.

IMPORTANT INFORMATION

Finance That Fits You.

This guide is for general information and education only. It does not constitute personal financial, investment, pension, mortgage, equity-release, protection, long-term care funding, tax, legal, estate-planning, health or social-care advice.

Any personal recommendation will be based on your individual circumstances, needs and objectives following a full assessment where required.

Equity release will reduce the value of your estate and can affect your eligibility for means-tested benefits.

Inheritance and estate planning are not regulated by the Financial Conduct Authority.

The value of investments and pensions, and the income they produce, can fall as well as rise. You may get back less than you invested.

Your home may be repossessed if you do not keep up repayments on your mortgage.

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