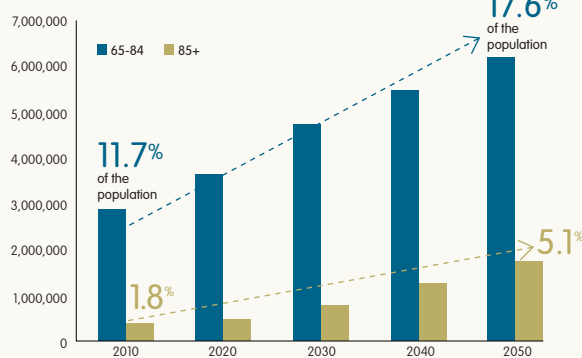


DEMAND FOR AGED CARE ADVISE PROVIDES A GROWING OPPORTUNITY

AGEING POPULATION

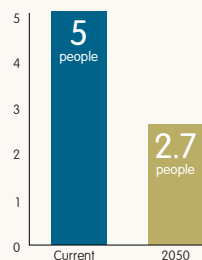
There is a growing dominance of people aged 85 and over, which reflects the ageing of your clients

Projected growth of older Australians*



This ageing population will put pressure on Government spending on aged care which is estimated to increase from 0.8% to 1.8% of GDP in 2050. This is a similar amount that will be spent on defence and education*.

Number of working people to support each Australian aged 65 and over*



* Source: Australian Government Australia to 2050: future challenges. The 2010 intergenerational report.

Did you know?

At age 65, a client's chance of needing aged care during their remaining lifetime is 68% for a woman and 48% for a man. Women have longer life expectancies and on average live longer than their husbands – this increases the chances of needing care.

Source: Australian Government Productivity Commission Inquiry Report: Caring for Older Australians, 28 June 2011.

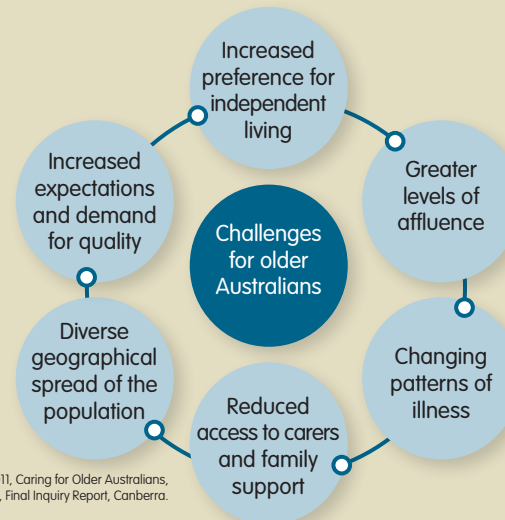
THE CHALLENGES FACING OLDER AUSTRALIANS

Older Australians want to remain independent, be in control of how and where they live, remain connected and relevant to families and communities as well as have choice for the type of care.

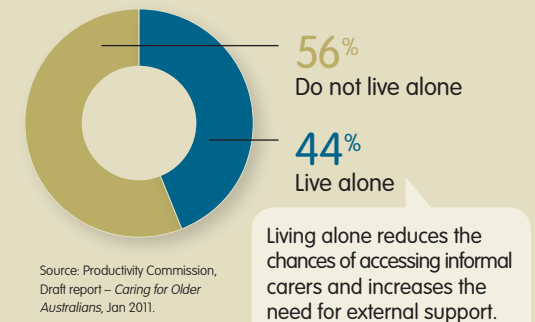
Longevity and increased level of chronic illness are two major challenges to financial stability.

Older Australians and their children need help to make informed choices about their aged care options so they can plan their financial pathway.

Source: Productivity Commission 2011, Caring for Older Australians, Report No. 53, Final Inquiry Report, Canberra.



Status for people aged 65 plus



Source: Productivity Commission, Draft report – Caring for Older Australians, Jan 2011.

YOUR CLIENT VALUE PROPOSITION

SUPPORTING CLIENTS THROUGH THE KEY PHASES OF AGED CARE

Planning ahead >>	Imminent move >>	After the move >>
Event <ul style="list-style-type: none"> Concern – warning signs showing or thinking ahead 	Event <ul style="list-style-type: none"> Crisis happens – 'The trigger' Aged Care Assessment Team (ACAT) – 'The verdict' 	Event <ul style="list-style-type: none"> Restructure finances Decision on former home
Planning issues <ul style="list-style-type: none"> Family preferences Priorities and options Financial preparation 	Planning issues <ul style="list-style-type: none"> The steps to entry Finding and choosing a care facility Negotiate entry fees (securing the place) Options and strategies for the former home (sell or keep) 	Planning issues <ul style="list-style-type: none"> Investment of sale proceeds (if home sold) Cashflow management and ongoing fees Strategies for age pension and minimising fees Estate planning

