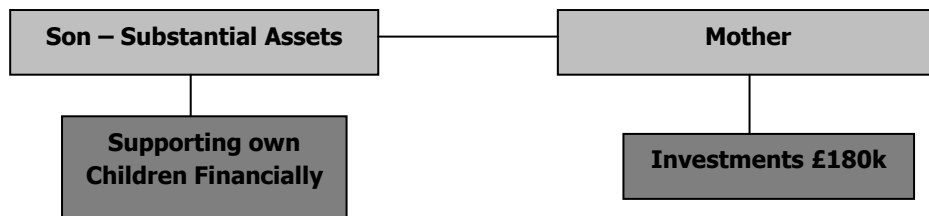




## The Immediate Long Term Care Case Study

Wealthy client, aged 57, with a mother, aged 77, in long term private residential care costing £30k per annum from reducing investment portfolio.

### Background



### Challenges

1. Concerned about ongoing cost of residential care for mother and risk of having to pay this in the future
2. Existing investment portfolio split between a number of different providers and fluctuating in value too much
3. Needed a highly secure level of income to cover long term care requirements of mother

### What We Did

- a) Created a cash flow analysis of cost of ongoing care and increases in the future
- b) Set up an immediate long term care annuity with proceeds of investment portfolio to cover care home fees
- c) Ensured that future potential costs of changing residential home and/or entry to hospital were provided for

### The Results

- Created a stable and increasing income for mother's life, sufficient to cover long term care needs
- Peace of mind for son that mother's capital would not run out

