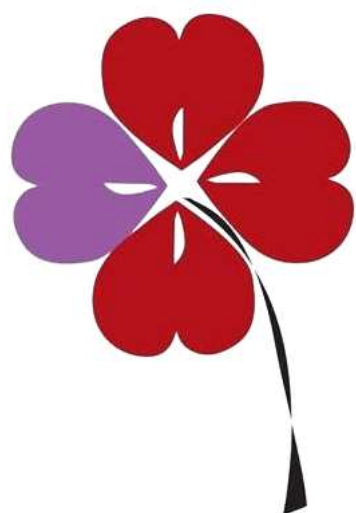




LONG-TERM CARE AND LATER LIFE ADVICE



SOLLA
Society of Later
Life Advisers

WHY STRATEGIC SOLUTIONS?

We are a firm of Independent Chartered Financial Planners committed to delivering the highest quality advice. As part of our commitment, all of our Long-Term Care Advisers are members of the Society of Later Life Advisers (SOLLA), meaning they have taken that extra step to specialise in giving advice and helping those in later life.

Our advisers are sympathetic to the additional needs of our clients and your family members who require additional patience and assistance.

Our aim is to simplify care and later life advice by breaking it down into 4 steps. We take the time to get the right financial plan in place.



STEP 1 INITIAL MEETING

This is an opportunity for you to discuss and explain your circumstances and what you would like to achieve. We will gather information on you or your loved one's personal situation, including potential care costs (if known), current income, assets, and expenditure.

We can then discuss any potential issues, your options, and the next steps.

The initial meeting is free of charge.

STEP 2 FINANCIAL PLAN

This includes a full written report summarising your situation, income, assets, shortfall and objectives. It will also detail and explain your personalised options for care planning or to meet any care funding shortfalls based on the information we have gathered at our initial meeting and during any follow-up communications. We will confirm potential eligibility for any benefits entitlement.

Our report will include a cash flow plan to show how long your cash or assets will last if you continue with your current situation with no additional planning. We will also include some alternative scenarios.





STEP 3 FURTHER RESEARCH

If applicable to your circumstances, we can carry out a care annuity quotation or an Equity Release quote to give you an accurate idea of the cost to you if this option were considered.

These are not included within our financial plan due to the level of detail required to carry out the quotations and assess eligibility. It also may not be appropriate for all clients.

STEP 4 RECOMMENDATION AND IMPLEMENTATION

Having explored various solutions, we will recommend the ones that we believe are best for you and your circumstances.





COST OF SERVICES

Step 1 Initial meeting is free of charge

Step 2 Creation of financial plan £1,000 (+ VAT where applicable)

Step 3 On completion of the financial plan, further research may be required. These options are as follows:

Care annuity quote - £300

We will need to gather full medical details in order to provide an accurate quotation. Medically underwritten quotes can take between 4-12 weeks to receive. A care annuity is an insurance policy that will provide a regular guaranteed income for life in exchange for a lump sum paid upfront.

Equity release quote - £150

We will gather full details regarding your property to source the best lender, loan and interest rate. We may gather additional information in relation to your health. Some providers will offer a better deal if there are underlying medical conditions.

Step 4 Recommendation and implementation - Bespoke

We will provide a bespoke quotation for implementing our recommendation. The amount will be confirmed in writing as part of our fee agreement and will be included in our report.