



# Care costs

Don't let them grab your house

Safeguard your home from  
possible future care costs

**M**inster Legal Services

# Care for tomorrow by planning today



Now is the best time to protect your home, incase like most of us, you require 'care' in later life, now is the best time to think about protecting your assets in the event of you needing care later in life.

It may be something you don't want to think about, especially if you are in good health, but the statistics regarding long-term care make for sombre reading.

- 1 in 3 women and 1 in 4 men currently go into care
- With our ageing population, this figure could rise to as many as 1 in 2 of us in the near future (Source: Help the Aged)
- 41% of people have to self-fund their care (Source: Snap-Shot, April 2009)
- Average care home fees cost between £20,000 and £50,000 per year
- If you have solely owned assets in excess of £23,000 you will be liable for the full cost of your care
- Over 40,000 people sold their homes last year to pay for care costs alone (Source: The Telegraph, July 2009)
- The vast majority of adults have made no financial plans whatsoever to pay for long-term care, or to protect their assets

After a lifetime of hard work and prudence, you may have saved a sizeable nest egg towards your retirement and to be passed on to your family. However, as you can see from the figures above, it wouldn't take long for your hard-earned assets to disappear.

That is why it is so important for you to **ACT NOW** — if you wait until you actually need care, it will be too late to protect everything you have worked to achieve.

 Call Minster Legal Services today on 0800 334 52 90

# Protect your assets today



Minster Legal Services have many years experience in specialised will-writing and we pride ourselves in being able to provide impartial advice in the comfort of a client's own home.

Our consultants are highly trained in the rules of succession and we offer advice, tailored around an individual's needs, that will protect your estate and interests for many years to come.

The work is carried out by our own in-house legal team so you can rest assured that you will receive the best possible service, from start to finish, at prices often way below the national average.

## Specialists in:

Wills & Mirror Wills • Protective Property Trust

Discretionary Trusts • Children's Trust

Lasting Power of Attorney

Advanced Directives (Living Will)

Secure Document Storage • Probate Services

Family Trusts

Email us at [info@minsterlegalservices.co.uk](mailto:info@minsterlegalservices.co.uk)



## Don't lose control of your finances Make a Lasting Power of Attorney

Having a Lasting Power of Attorney document written is the first step towards protecting your estate should you become incapacitated due to an accident, which can happen any time, or ill health in later life.

Many of us take out life insurance or critical illness cover to protect our loved ones should anything unexpected happen to affect our ability to earn. Yet few of us ensure that the money that we've already earned is protected in such circumstances.

You should decide, whilst in good health, who should manage your finances should you become unable to do so yourself. You can appoint people to act together or independently and you can appoint replacement people to act in case your original choices cannot. These people are called Attorneys.

Without such a document in place, a person called a 'Deputy' is appointed by the Courts to act for you. Each and every individual decision that is made for you will cost money and follow a lengthy process. The family may be left feeling isolated and out of control, and certainly out of pocket.

This is a time when decisions need to be made quickly and efficiently with the minimum of stress, but sadly, this is when your family will be feeling at their most vulnerable and will need as much help as possible.

## Lasting Power of Attorney — a must for any bank account holder

Visit our website [www.minsterlegalservices.co.uk](http://www.minsterlegalservices.co.uk)



# SECRET COURT SEIZES £3.2bn FROM ELDERLY

- 3,000 complaints in first 18 months of new system
- Families made to pay to access own bank account
- Homes of elderly raided in search for documents
- They are forced to fill in intrusive, 50-page forms
- Mother not even allowed to pay child's tuition fees

The court hears about 23,000 cases a year — always in private — involving people deemed unable to take their own decisions...

...The officials are legally required to act in cases where people do not have a 'living will', or lasting power of attorney, which hands control of their assets to family or friends...

...Officials failed to consult relatives, imposed huge fees and even 'raided' elderly people's homes searching for documents...

...Carers trying to cope with a mentally impaired loved one, forced to apply for a court order to access money...

...The Government now says everyone should establish a lasting power of attorney to state who should look after their affairs should they become incapacitated...

...The Office of the Public Guardian (OPG) then charges an annual fee of up to £800 to supervise the activities of the deputy...

...Only if a relative is given power of attorney before a person is mentally incapacitated will they be able to avoid applying to the court and the OPG for the

right to control their assets later...

...The Court of Protection brought me almost as much anger, grief and frustration into my life as the accident itself...

...They took over running my mother's bank account and charged her over £1,000 a year in fees, and all they were doing was ensuring her rent and utility bills were paid by direct debit.

'She is given just £20 a week pocket money. Council officials even came and searched her flat while she was asleep in her bedroom...

...They are causing me so much stress and worry and I feel I am being treated like a criminal. Their letters are bullying and threatening and they completely ignore everything I say...

'Repeatedly I've felt like I'm forever on trial, we've had to undergo financial and psychological strip-searches without the first bit of evidence to suspect anything'...

...Neil Hurt of the Alzheimer's Society said: 'Everyone should make a lasting power of attorney to ensure their wishes and rights are protected'...

(Daily Mail 25/10/09)

## New figures reveal record numbers of the elderly are forced to sell their homes to pay for care

# 3,000 VICTIMS OF HOME SNATCHERS

A third of all those paying the cost of their care end up without their house...

...A record number of people who have saved all their lives are still having to put their houses up for sale, while those who have squandered their money get free care...

... 'This Government's treatment of older people is its shameful legacy'...

... The Daily Mail has been highlighting the scandal of hard-working elderly people being forced to sell their homes to pay for care despite having paid taxes all their lives...

... For 12 years, Labour has been promising to tackle the issue...

... As of April 2009, there were 380,000 people in care homes, whom 48,000 had

been forced to sell their homes to pay their costs...

... In April 2009, almost a third of all those asked to contribute actually had to sell up completely...

... Next year, the annual average cost of residential care will be £26,000...

(Daily Mail 18/12/09)



## Be at home with our service

“ We lost our mother’s house as she went into care so we were so glad we could protect our home with Minster Legal Services. ”

**Mr and Mrs F of Gainsborough**

“ My own solicitor hadn’t told us we could protect our assets from future care costs so I was pleased Minster Legal Services contacted us. ”

**Mr and Mrs G of Scunthorpe**

“ I didn’t realise my partner could miss out if I died without a Will, Minster Legal Services arranged our Wills without fuss and at a fraction of the cost of others. ”

**Mr and Mrs E of Lincoln**

“ The Lasting Power of Attorney that Minster Legal Services provided for my Father made running his finances possible and saved potentially thousands at such an unpleasant time. ”

**Miss M of Nottingham**

**Minster Legal Services**

**☎ 0800 334 5290**

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