

IEP CARE SERVICE

Delivering well-being benefits in addition to financial outcomes

Through recognising that financial outcomes and wellbeing go hand in hand, investors can ensure they make complete plans in later life, preparing not only for financial outcomes, but also for potential care needs. At Ingenious, we recognise that this is a specialist area with limited support, so investments in Ingenious Estate Planning (IEP) include complimentary access to the IEP Care Service.

What does the service offer?

The IEP Care Service offers independent, specialist advice, delivered by a third-party care adviser, Grace Consulting, to help families plan for care needs. The support is provided by a team of care industry experts, on a bespoke basis, to investors and their immediate family. Not all investors need the service immediately, but they have the peace of mind that support is on hand if they or a loved one require it.



Why use a care advisory service?

1

People are living for longer, which means there is more potential for complex health & wellbeing needs.

2

In England, more than 1 in 3 people aged 85+ will require some form of care¹.

3

The UK's care system is fragmented and complex, relying on communication between the NHS, Social Services, families and care providers.

4

People are required to be experts the first, and potentially only time they deal with the care sector and it is crucial for the well-being of themselves or their loved one that they get it right.

5

State funding is limited and means-tested and care is expensive, costing an average of £43,888² per year for residential care.

There is a lack of information available

The increasing need for care, combined with the longer amount of time people are spending in care, means making care arrangements is more important than it once was. However, access to information about care has not really changed over the years, with no centralised coordination. This is having a negative impact.



One in five people over the age of 45 has had personal experience of finding long-term care for a family member and their experience is often not positive³.



Difficult to find information	67%
The care system is complex	79%
Shocked at the cost	88%
Surprised at the lack of state support	75%
Dissatisfied by quality of care	58%

How can the IEP Care Service help?

The IEP Care Service can be accessed by all IEP investors and their immediate family; the support is wide-ranging, and everyone uses it in different ways.

Perhaps you have never really thought about care but wonder what it could cost, maybe you are concerned about the vulnerability of a loved one and would like to take some advice on their options or a contingency plan, or you might just like to have the peace of mind that the service is there in an emergency. The IEP Care Service can be used as a one off, or with higher frequency, it's up to you.

The IEP Care Service's independent care consultants, many of whom have a medical background, have expert knowledge of later life care, including:



How to communicate most effectively with the hospital



The assessment process and potential for rehabilitation



The hospital discharge process



Care options, including funded support

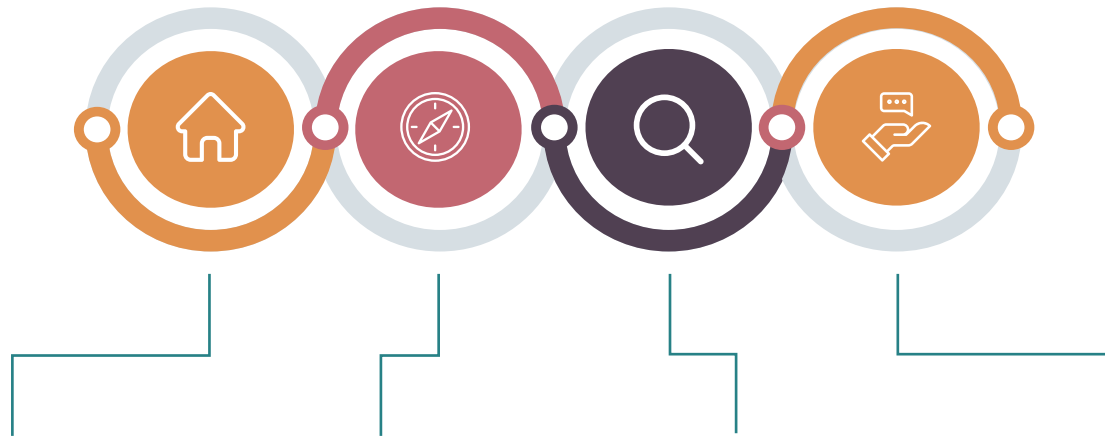


Finding and deciding on the most suitable setting for long-term care



Key service provisions

The IEP Care Service is a tailored and bespoke service, so there are a wide range of ways in which they help people, but here are some of the most common uses. IEP investors have access to all of these services.



Visit

Personal **visit** or phone conversations with a dedicated specialist to assess your situation

Guidance

Guidance on appropriate care options for the circumstances with the individual's best interests at heart

Search

Detailed, bespoke **search** and assessment of the most appropriate local providers

Advice

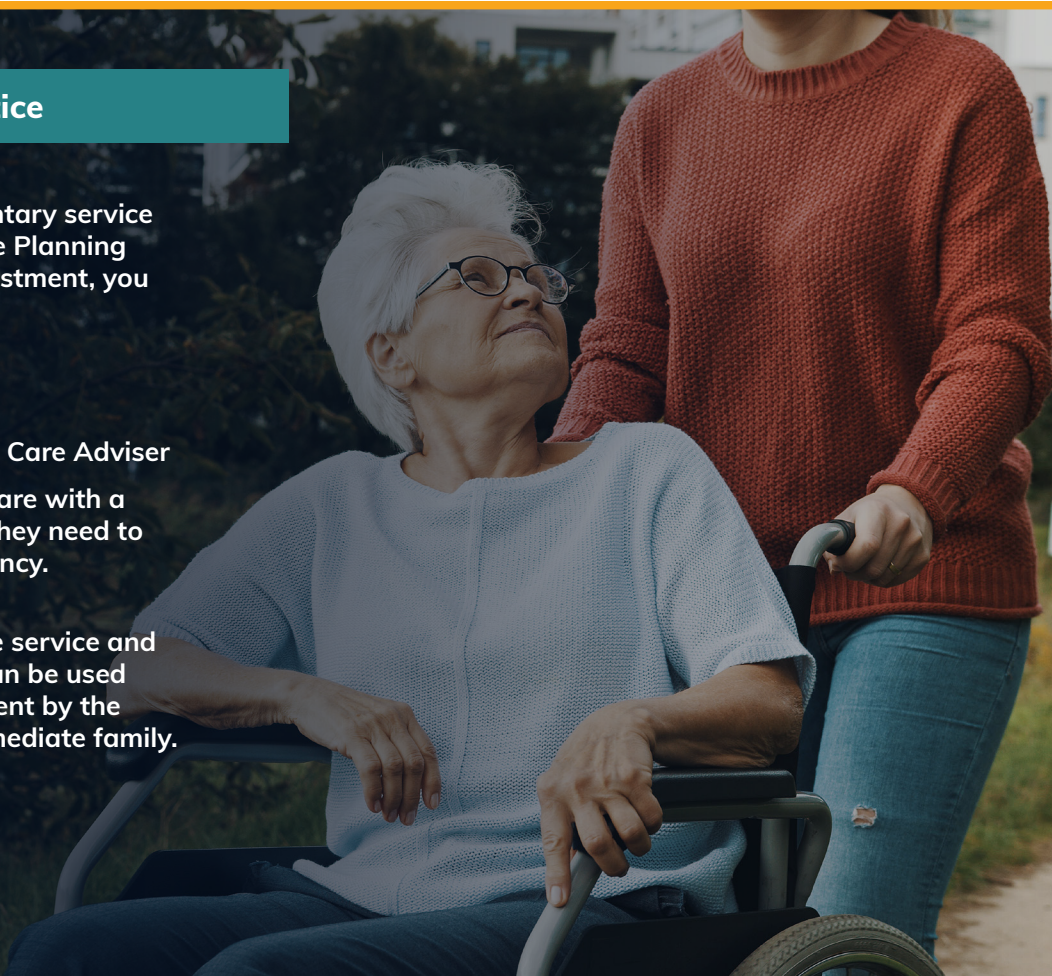
Advice about potential costs of later life care in your area and how to prepare

The IEP Care Service in practice

The IEP Care Service is a complimentary service for investors in any Ingenious Estate Planning service. Upon allotment of your investment, you will receive a joiner pack including:

- information about the service
- contact details to access an IEP Care Adviser
- a family notification letter to share with a trusted family member should they need to access the service in an emergency.

There is no obligation to take up the service and the information in the joiner pack can be used at any time throughout the investment by the investor or any member of their immediate family.



As one of the leading Care Advisory services in the UK, Grace Consulting has helped thousands of families over the last 30 years. Since Ingenious started working with Grace in 2014, the IEP Care Service has supported our investors in many different ways. Here are some examples.

Please note that names have been changed for confidentiality purposes.



Visit

Personal visit or phone conversations with your dedicated specialist to assess your situation.

Caring for a family member can be extremely challenging and difficult to navigate alone. Coming to the realisation that you need more help can be upsetting and daunting for all involved. When Julia and her mother were faced with this, IEP Care Service's dedicated expert adviser, Claire, stepped in to help. Claire has a background in nursing, so was able to offer caring but knowledgeable advice.

Claire met with Julia and her family at their home so she could gain a better understanding of the situation and Julia's wishes. She could listen to their anxieties and perceptions of the care sector and bring some objective experience to provide realistic options. Claire, Julia and her daughter then continued the planning by telephone to agree the best steps forward and Claire remained on hand throughout the process and well into the care provision to check in and support regularly.



Guidance

Guidance on appropriate care options for the circumstances with the individual's best interest at heart.

Joyce was living with her son, Michael, whilst recovering from hip treatment, but suddenly suffered a stroke. She lost movement on her right side and could no longer talk properly, leaving her with complex care needs that Michael could not meet. He had never dealt with the care sector before and didn't know where to start. Through his IEP investment, he called the IEP Care Service. Joyce's biggest concern was her speech, but she also needed daily care and rehabilitation.

Grace Consulting were able to speak to the hospital to better understand the medical needs and then research options, working with Michael to scope out daily speech therapy sessions. The rehabilitation the hospital suggested was 40 miles away, an unsustainable journey to take regularly. Michael's Grace consultant advised he did not have to accept this and to argue the case, highlighting it was not in the best interest of the patient.

Upon a case conference with the hospital and support from the Care Adviser, a better fitting solution was provided, allowing care to be taken up in the family home. Occupational therapists came out to adapt the room for Joyce to aid accessibility and comfort and it was arranged for 2 carers to visit 4 times a day.



We are here to help

If you have any questions about the IEP Care Service, or any Ingenious services, please contact our Business Development Team.



investments@theingeniousgroup.co.uk



020 7319 4291

¹ Age UK, Briefing: Health and Care of Older People in England 2019

² LaingBuisson - Care of Older People UK Market Report, 2018

³ Just Care Report, 2019

Important Information

This document is for professional use.

Grace Consulting provides independent care advice, and is not registered with the Financial Conduct Authority as it is not authorised to provide financial advice.

There is no obligation to take up the service and the information in the joiner pack can be used at any time throughout the investment by the investor or any member of their immediate family.

The information, data and analyses presented herein do not constitute investment advice; are provided as of the date written; and are subject to change without notice. Every effort has been made to ensure the accuracy of the information provided, but Ingenious Capital Management Limited (hereafter; ICML) makes no warranty express or implied regarding such information. Nothing within this document constitutes investment, tax, legal or other advice. Our investments are considered high risk and investment decisions regarding them should be made with careful consideration. Except as otherwise required by law, ICML shall not be responsible for any trading decisions, damages or losses resulting from, or related to, the information, data, analyses or opinions or their use.

Investments with particular tax features will be dependent on your personal circumstances and tax rules may change in the future. Past performance is no guarantee of current or future returns and the investor may receive back less than invested. The price of investments and the income deriving from them can go down as well as up and are not guaranteed. To find the full details of the risk factors and associated mitigation techniques of the fund(s), please refer to the relevant fund documents.

Ingenious Capital Management Limited is authorised and regulated by the Financial Conduct Authority under FRN 562563. Registered Address: Parcels Building, 14 Bird St, London, W1U 1BU

Parcels Building, 14 Bird St,
London, W1U 1BU
www.theingeniousgroup.co.uk