

# INGENIOUS ESTATE PLANNING (IEP)

CARE SERVICE



**INGENIOUS**

MARCH 2026



# IEP CARE SERVICE

## Delivering well-being benefits in addition to financial outcomes

By recognising that financial outcomes and wellbeing go hand in hand, investors can ensure they make comprehensive plans for 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 requires it.


## WHY USE A CARE ADVISORY SERVICE?

- 01** People are living for longer, which means there is more potential for complex health and wellbeing needs.
- 02** In England, around 80% of people aged 85+ will require some form of care<sup>1</sup>.
- 03** The UK's care system is fragmented and complex, relying on communication between the NHS, Social Services, families and care providers.
- 04** 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.
- 05** State funding is limited and means-tested, and care is expensive, costing an average of £67,496<sup>2</sup> per year for residential care.

<sup>1</sup> [Age UK, Estimating need in older people | 2019](#)

<sup>2</sup> [Care Home Professional | 2025](#)

# A LACK OF CARE INFORMATION AVAILABLE



ONE IN SIX ADULTS HAVE EXPERIENCED PROBLEMS WITH GETTING THE RIGHT CARE FOR AN ELDERLY RELATIVE<sup>3</sup>

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.

**32%**

find it difficult to find information<sup>4</sup>

**28%**

of people age 80+ have unmet care needs<sup>5</sup>

**85%**

are shocked at the cost<sup>6</sup>

**76%**

feel the care system is complex<sup>6</sup>

**73%**

find the process of finding care stressful<sup>6</sup>

<sup>3</sup> [Engage Britain - Experiences of Care | 2021](#)

<sup>4</sup> [Age UK | state of health care of older people in England | 2025](#)

<sup>5</sup> [Age UK | 2024](#)

<sup>6</sup> [Just Care Report | 2025](#)

# HOW THE IEP CARE SERVICE CAN 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:



All care options, including funded support



How to communicate most effectively with the hospital



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



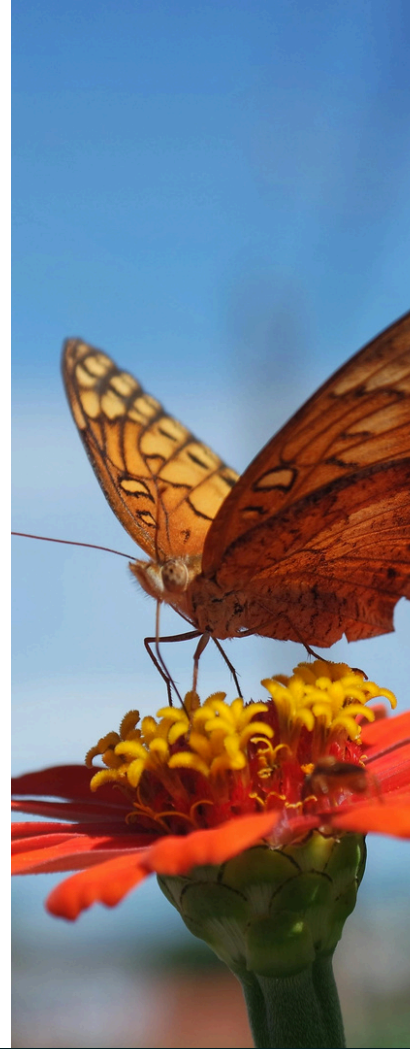
The assessment process and potential for rehabilitation



The hospital discharge process

# 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 that Grace Consulting have to offer.



1

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

2

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

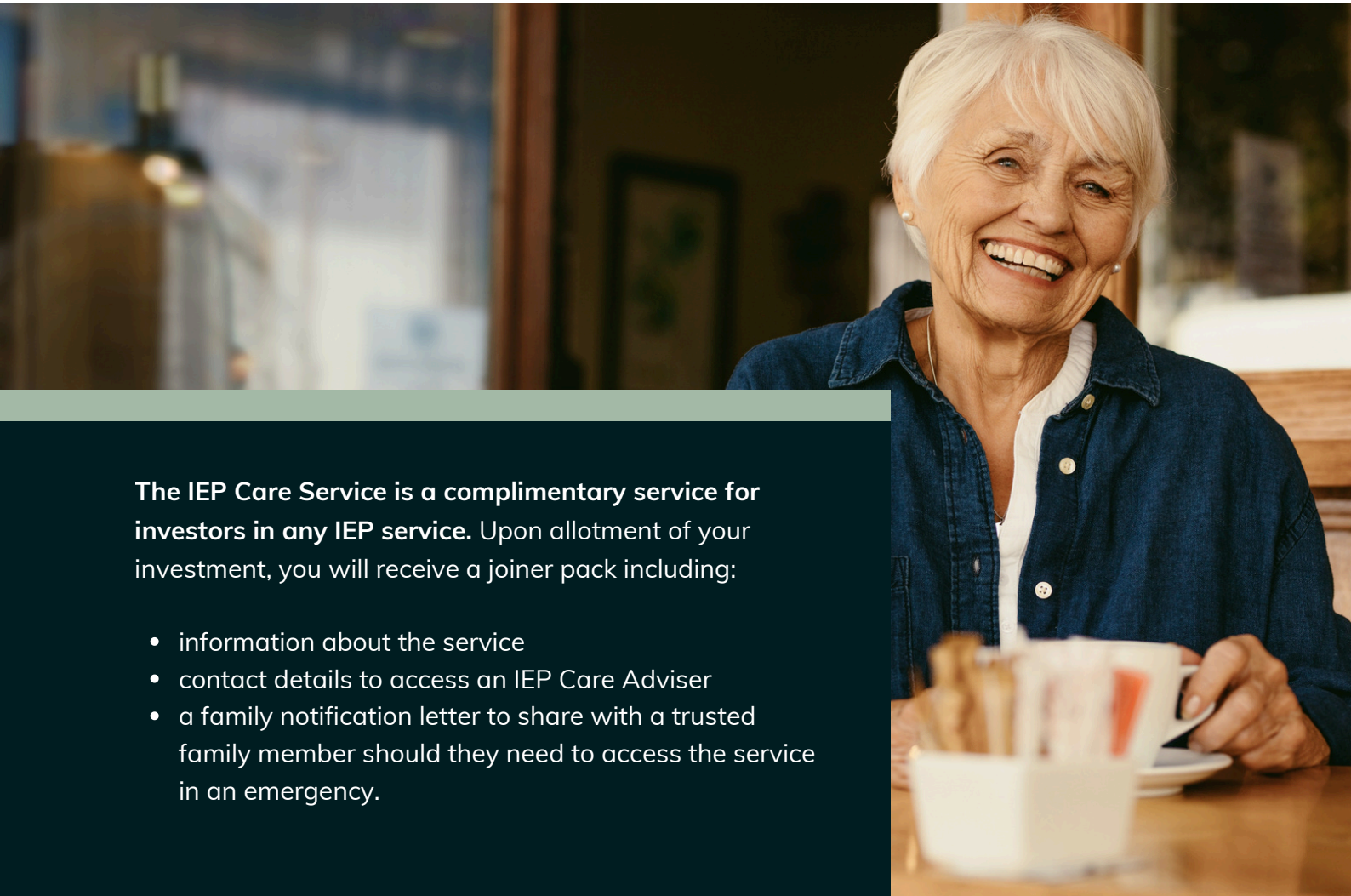
3

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

4

**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 IEP 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.

## CASE STUDY

As one of the leading Care Advisory services in the UK, Grace Consulting has helped thousands of families over the last 40 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.

### 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 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.








# INGENIOUS

# WE'RE HERE TO HELP

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

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 **E-mail**

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## 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.

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