

QUILTER CHEVIOT
INVESTMENT MANAGEMENT

**SUPPORTING YOU
IN LATER LIFE**



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Introduction

At Quilter Cheviot, we have experience helping generations of families manage their affairs through later life. In recent years, we have become increasingly aware of the challenges our clients face, especially issues like rising diagnoses of dementia.

There are a broad range of financial considerations in later life. Our first section looks at how you can make managing your finances easier through powers of attorney. Next, it looks at issues like how to feel and live better, together with common considerations around care homes.

Lastly, we'll walk you through the process of creating a financial passport. This is a simple way of gathering key financial information – such as bank account details – all in one place, so it can easily be accessed when needed.

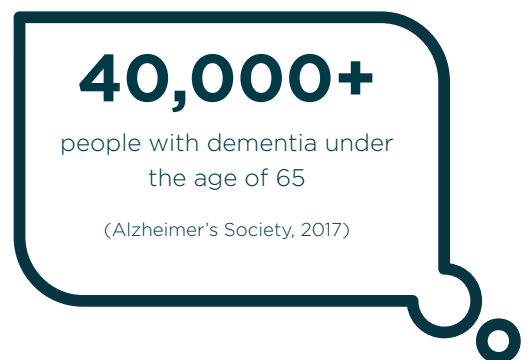
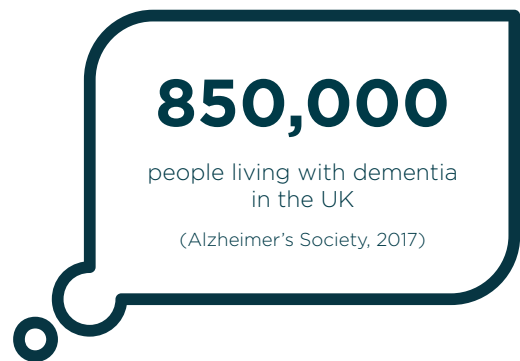
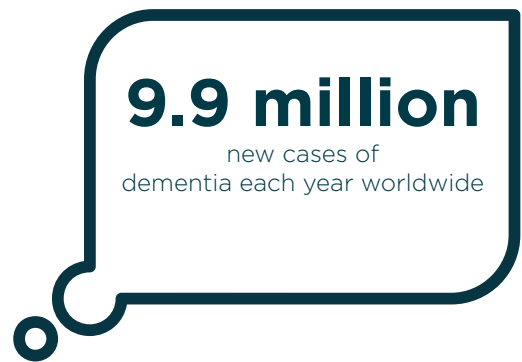
The way we help our clients is changing all the time. That's why we created this document and why we've made raising awareness of issues like dementia one of our priorities.

We can also work with legal specialists who handle wills and lasting powers of attorney; or with financial advisers to help you find the best way to pass on your assets to your loved ones. Working this way, and making sure your investments are safe, ensures you're prepared for whatever the future brings.

Yours sincerely,

Andrew McGlone

Chief Executive Officer



Supporting you in later life

Advances in medicine mean we're living longer, healthier lives, but it's important not to ignore the fact that our health isn't something we can always control'.

It's hard to think of a time when you or a loved one may no longer be able to take care of your own affairs, but planning for the possibility is a sensible precaution. In the UK, 850,000 people currently live with dementia, a condition that impairs the ability to engage with life in a normal way. Other medical conditions or accidents could also leave you unable to take care of yourself.

For the family, dealing with these situations can be stressful to begin with. Putting a plan in place to enable them to manage your affairs can give you all peace of mind and make things that bit easier should something happen. Here, we run through some of the key issues and measures that may help.

Loss of mental capacity

Loss of mental capacity means someone may no longer be able to make decisions for themselves. If the person is married or in a civil partnership, the spouse can take control of their finances on their behalf. But this is only possible if they have a power of attorney already in place. You can't create a

power of attorney after a person has been deemed to have lost their mental capacity. In the latter case, the spouse or partner will have to apply to the Court of Protection to become a deputy. This can be a long and costly process.

You can't access a person's bank accounts or manage their finances without a power of attorney. This means the family may even have to foot care bills. Preparations should also take into account the possibility that a loss of capacity could affect the person who manages bills and paperwork, leaving the other spouse unable to cope.

Wills

Wills are essential to minimise upheaval at a time that's already difficult for all. Wills should be kept updated to reflect any changing circumstances. For example, grandparents may want to update their will so it includes newly arrived grandchildren. Or they may want to make adjustments that enable them to pass on their assets in a more tax-efficient way. You can speak to a solicitor who can help review your loved one's will.

Not everyone manages to sort out their will before they pass away. In this case, their estate is shared out according to the rules of intestacy. These rules may have less than ideal outcomes. For example, only married or civil partners (as opposed to 'common law' partners) and close relatives can inherit automatically. If there are children or grandchildren, the surviving spouse receives the first £250,000, half of what's left of the estate and the deceased's personal belongings. The rest goes to the children and their descendants. If necessary, the house the deceased lived in may be sold to pay inheritance tax or to ensure children receive their entitlement.

1 million

people expected to be living with dementia in the UK by 2025
(Alzheimer's Society)



Ways forward

The first step in sorting out issues such as powers of attorney, wills and finances is to discuss them. Conversations of this nature may not be easy, but any preparations you can make will help minimise the complications that come with events such as loss of mental capacity. Remember that a chat may be easier than you think. These issues could be weighing on your loved ones' minds too. This means they would welcome an offer to help put their finances in order with relief.

Help with research and managing paperwork may be the best way to speed up the process and go through all the options, with a view to reaching the best outcome possible.

Financial passport

A loss of capacity or death will cause distress and much difficulty. Unfortunately, at times like these you may still have to deal with practical matters such as the management of household finances. In these circumstances, a simple fact sheet with key financial information will prove invaluable. The fact sheet would include, for example, details of utility providers, bank accounts, savings and investments. However, the sheet shouldn't include account passwords. At Quilter Cheviot, we can provide a template you can use to create your own fact sheet. You should then store this in a safe place.

Lasting power of attorney

A lasting power of attorney (LPA) is a legal document that names the person who will look after a relative's affairs in case of loss of mental capacity or death. It replaces the enduring power of attorney (EPA) system, though EPAs set up before October 2007 are still valid. If necessary, the power of

attorney can name more than one person. However, an LPA can only be set up while the relative still has mental capacity. It comes into play either at a time of the relative's choosing, or when the relative has been deemed to have lost their mental capacity. You can also draw up a separate LPA to deal with health and welfare issues, for example medical treatment and care.

A basic LPA costs £82 (£75 in Scotland, and £115 in Northern Ireland). However, in England, if your loved one is deemed to have lost mental capacity, the family must apply to the Court of Protection for permission to act on their behalf. This process costs £400 and can take up to six months to complete. To help avoid any potential family disputes, Quilter Cheviot recommends using a legal professional to set up an LPA. Legal fees can start from £150.

How Quilter Cheviot can help you

We have generations of experience advising and helping families through difficult times. We can work with legal specialists who handle wills and LPAs or with financial advisers to help you find the most tax-efficient way to pass on your assets to your loved ones.



We have generations of experience advising and helping families through difficult times.



Lasting Powers of Attorney

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*Getting older is fine.
There is nothing you can
do to stop it so you might
as well stay on the bus.*

(John Byrne)



.....
*Charlie Tee,
Partner,
Withers LLP*
.....

Charlie Tee of Withers LLP helps explain the importance of a Lasting Power of Attorney (LPA) and why with the average life expectancy in the UK rising, it is more important than ever to get this arranged.

What is the concern?

As a population, we are getting older and so increasingly need to consider what this actually means. The last 50 years have

seen massive improvements in medical care and treatment in respect of nearly all physical illnesses, such that average life expectancy in the UK has increased from 71.6 years in 1965 to 81.6 in 2015. However, this has come at what some would term a cost. As people live longer, more and more are being affected by dementia, Alzheimer’s disease or similar illnesses; or are simply more in need of assistance with looking after their own affairs than might previously have been the case. Increasingly, it is something that needs to be addressed as part of a responsible individual’s estate planning, so that people plan not only what should happen in the event of their death, but what should happen in the event they were to lose mental capacity. Even if an individual is fortunate enough not to be affected by these terrible ailments, they may be physically frail, and whilst they can make decisions, they are unable to cope alone. They may therefore look for assistance with their financial affairs from family members or close friends, either now or in the future, and again there are steps that one can take to plan for this in advance.

What can be done from a legal perspective?

The key document for people looking to plan ahead to help themselves and help their family as they get older is a Lasting Power of Attorney (LPA). An LPA enables you to appoint those people you choose (be they close family members, friends or in some cases a trusted professional) to act as your attorney and look after your affairs in the event you were to lose mental capacity and no longer able to deal with them yourself. There are two types of LPA, one enabling your attorneys to make health and welfare decisions on your behalf (when you cannot make such decisions yourself) and the other, which we will concentrate on here, enabling your attorney to make decisions in respect of your property and financial affairs, such as assisting you in running a bank

account or managing an investment portfolio (and which can be used by your attorney while you still retain capacity).

It is important to remember that an attorney’s primary duty under an LPA is to act in the best interests of the donor so you would not be giving them carte blanche to just do what they wanted. When carrying out any action, they should ask whether this is in the donor’s best interest and whether what they are doing can be achieved in a different, less intrusive manner. Please also note that an attorney is unable to make all but the most limited of gifts on your behalf and an LPA does not empower your attorney, for example, to change your will.

LPAs are becoming increasingly popular, with there being now more than 2.4m registered LPAs (and Enduring Powers of Attorney which LPAs replaced). For a relatively small cost (potentially a few hundred pounds), and an £82 registration fee (an LPA must be registered with the Office of the Public Guardian to be able to be used), you can choose now to deal with potentially very difficult situations in the future.

Increasingly, an LPA is seen as a useful insurance policy to have in place in the event that infirmity or incapacity strikes such that you are confident that you know who will be making decisions on your behalf, or assisting you where appropriate. They are very much to be recommended as a result.

I’m in perfect health, why should I worry about this now?

If you need an LPA and don’t have one, there is a risk that you may have left it too late. An unexpected heart attack, stroke or accident may mean there is a good chance you will not have capacity to make one at the time. Forethought and pre-planning is therefore key. The real advantage of an LPA is that you choose who your attorneys are and it is not chosen for you by the Court.

For many, the idea of making an LPA does not occur until they are at a later stage of their life and the typical age for making an LPA is between 65 and 70. However, there is a lot of merit in putting something into place before then and in many ways, by that age, you should have everything resolved.

A study published last year shows that the rate of strokes amongst young adults (aged up to 44) has increased steadily for the last 20 years and many of us will have come across situations where someone very young has been incapacitated in some way where an LPA would have helped had one been in place.

It often pays to plan ahead and set in place a gradual process whereby assistance can be obtained if it becomes necessary. It is relatively easy to change an LPA and even if your choice as to who your attorney should be in the future changes, that is no reason not to put one in place which reflects your current views now.

What else can be done?

Making an LPA is a good starting point and the author's view is that you really should have one by the time you turn 50, if not before.

However, an LPA is not the only mechanism that can be used to help as one grows older; there are a number of complementary options that can be considered. One popular approach is to allow someone else to have certain rights in respect of a bank account or perhaps an investment portfolio. At its simplest, this could consist of you authorising the bank/investment manager to discuss your account/portfolio with a trusted family member, perhaps a child, and to provide information to them. No one else would have control over your assets but it will be much easier for someone to help you manage these assets if you wish. This is normally very simple to arrange and just requires speaking to the bank/investment manager and signing an instruction form.

The next step would be to give certain signing rights to the trusted family member, if you so wish, effectively via a power of attorney (which can be the Financial LPA), whilst you retain capacity. This is seen quite frequently where a child is authorised to sign documents on behalf of their elderly parent who is still fully *compos mentis* but finds it more difficult to deal with matters than was previously the case. This power of attorney could enable the trusted family member, for example, to deal with your pension provider or perhaps the insurance company on your behalf, all of which are jobs you may well be very pleased to pass on! Crucially, they can only help you if you want them to and at your direction – if you want your child to stop helping you then they must do so.

If any route other than the Financial LPA is followed, then on the loss of capacity by an individual, all of the above steps would cease to be effective (a general power stops on the loss of capacity, unlike an LPA). It is important that at all times there is clarity as to whose assets they are, particularly if there is a joint mandate. It should be remembered that the more informal and unclear arrangements

are, the greater the risk that things could become muddled. Actions such as giving out your PIN number to someone can be very risky indeed.

Other things that can be done to help yourself or help others support you if it ever becomes necessary is to organise yourself properly. Keep a file with all the key details in respect of your affairs, the key contacts and other information that would help someone help you. Introduce your children or other trusted family members to your bank/investment manager/key adviser so that they know who to speak to if issues arise and there will be a much more joined up approach as a result. Simple steps, but ones that many people do not take, which can otherwise lead to difficulties and problems in the future if something were to happen to the person involved where much time is then spent trying to piece together something which made perfect sense to the person but unfortunately not to anyone else.

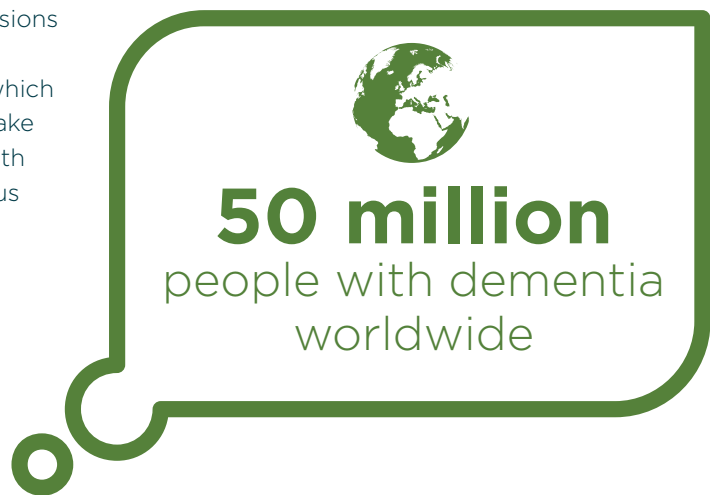
What happens if I don't want to do anything?

Of course, some people will not be keen to involve family members in their affairs or may not have a close family member whom they can involve in this way and will not wish to make a LPA. This is very much a personal choice and does not mean that nothing can be done if you were to lose capacity in the future. Alternatives to a family member could be a trusted friend or even a professional. If nothing is done and you were to lose capacity, then your family would have to apply to the Court of Protection to appoint a deputy to look after your affairs and they would be empowered to act on your behalf thereafter. However, you would have no say in who was appointed your deputy and there would be a greater cost element in applying to the Court of Protection than in making an LPA (and it will take more time for it to be able to be used). Further, the powers of a deputy are more limited and there is a requirement for them to account to the court. Therefore, even if you don't want to do this yourself, think about how having an LPA might make matters easier for your family at a time of great stress and difficulty.

Is there anything else I should be thinking about?

In addition to an LPA and the other steps mentioned, another document that some people like to put into effect is a Living Will or an Advance Decision. Effectively, this is you giving directions relating to any future medical treatment now setting out primarily what you do not want to be done to keep

you alive if you are no longer able to make decisions for yourself and are suffering from a particular condition such as a terminal illness or disease which leaves you in unremitting pain. Some people make an Advance Decision as an alternative to a Health and Welfare LPA, especially if there is no obvious person to appoint to make this kind of decision for them.



What key points should I bear in mind having read this article?

The key points to take away from this article are:

- 1** Make an LPA (potentially both a Property and Financial Affairs LPA and a Health and Welfare LPA) and make one now – don't wait until it is needed, when it may be too late. This should then be registered with the Office of the Public Guardian.
- 2** Organise yourself such that all key information about your affairs is in one place and that your attorneys or family know where to find it. Make sure you keep this up to date!
- 3** Consider authorising a trusted child, family member or friend to be able to access information about your financial affairs and discuss these with the relevant bank/investment manager.
- 4** In some cases, consider authorising them to make decisions on your behalf to help you with your affairs whilst you still retain capacity but find it difficult to deal with everything on a daily basis. Involving your children/wider family will certainly make life easier for everyone if the time comes when you can no longer act as you have to date.
- 5** Although the article does not cover this, ensure that you have a will.
- 6** Consider whether you want to make a Living Will/ Advance Decision.

Live well to 101



Dr. Dawn Harper

We are living longer. A girl born today can expect to live beyond her 83rd birthday, and a boy half way into his 80th year. But living longer doesn't necessarily mean living well.

Life expectancy is on a steep upwards curve; but if we do live longer then we need to do everything we can to make sure that we live well to a ripe old age.

There are steps that we can all take, starting now, no matter what age we are each at. It's a bit like a pension; the earlier you invest the more you will have in the bank later. Dr Dawn offers simple, practical

advice alongside case studies of centenarians who live a full and healthy life...

Every Christmas my GP practice hosts a party for all our patients aged over 75. We take over the village hall and the doctors, nurses and receptionists serve sandwiches, cake, tea and a tot of sherry to our patients. Last year, whilst we were planning the event, we had a serious discussion about increasing the entry age to 80, as so many people are living longer and the village hall isn't getting any bigger. But one of my colleagues commented that sadly, whilst many of our patients were living longer, so many were in such poor health that they would be unable to make it to the party. What she actually said was that in her opinion, too many of our patients weren't actually living longer, they were taking longer to die. I was horrified at the time but the more I thought about it the more I had to agree, that too many people spend their latter years (and sometimes decades) in poor health with very little quality of life. Life expectancy has increased significantly in recent times, but healthy life expectancy hasn't kept up, resulting in more and more people living their latter years in chronic pain and ill health.

This played on my mind and as I started to research all the factors that influence how long and well we live, I decided to write my latest book "Live Well To 101".

I have some patients in their 60s who are housebound and others in their 80s who are still playing golf and travelling the world. So what is it that makes that difference? I strongly believe that there are a multitude of factors that determine how long and how well we live. Of course our genetics play a significant role. We can't (yet!) change our genes, but that doesn't mean we have to roll over and accept the dice we are given. Only a small number of diseases are caused by genetics alone. Most are what we call multifactorial. In other words, your genes may predispose you to high blood pressure, heart disease

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This played on my mind and as I started to research all the factors that influence how long and well we live, I decided to write my latest book ‘Live Well To 101’.



or type 2 diabetes, but whether or not you succumb to such diseases has as much to do with lifestyle factors as it does to genes alone. So I believe strongly that we should all get to know our family history. Knowing what nature may have dealt you in terms of risks gives you the opportunity to alter your lifestyle to combat those risks.

While writing “Live Well To 101”, I went to interview several centenarians living full and active lives to ask them what they thought were the secrets to living well into their second century. The people I met came from hugely varied backgrounds. Some lived in urban Britain, others in rural Italy. Some had lived very privileged lives and others, like Guiseppo from Acciaroli on the Italian coast, had been so poor that he used to walk 4 miles to school barefoot because his family couldn’t afford shoes.

The differences were striking but what was perhaps more striking were the similarities. Firstly, every single one of the centenarians I met was active. They moved. They grew up pre-motor car and would no sooner have had to count 10,000 steps a day than fly to the moon. They simply couldn’t get through their day without walking way more than that. And they continued to be active into old age. Moving was a way of life to them and as a result not one of my healthy centenarians was overweight.

They also all maintained good social networks. There has been lots of research into this and there is no doubt that keeping in touch with friends and family has a positive effect on the chances of living well into old age.

My centenarians were also all positive thinkers. They didn’t allow stress to get the better of them. When I

looked at the science behind this observation, I came across a study where researchers looked at old sports team photographs from 1910. The researchers noted the team members that were smiling and those that were not and then they looked at death records. Amazingly all of those people smiling in their team pictures had lived significantly longer than their less cheerful team members! Certainly something worth smiling for.

My centenarians had been happily married and again research shows that being married improves your chances of living longer if you are a man.

They all ate fish and lots of vegetables. The more I have researched the influence of diet on longevity, the more I am convinced of the benefits of plant based eating. We now treat the protein in our meals as the side dish and the vegetables as the main event.

Of course it will come as no surprise to anyone to hear that eating healthily and being active are likely to improve the chances of a long and healthy life. But if I could leave you with a couple of thoughts that will improve your quality of life today and your chances of receiving that 100th birthday card from the Queen (and being mentally agile enough to know the significance of it), they would be to pick up the phone today and speak to someone you have lost touch with and going forward, to do something every day that makes you smile. Just like all the other advice in my book, these are easily achievable things to do that could really change your future. And with that in mind, I’m off to walk my dog (just stroking a pet has been shown to reduce blood pressure) with a good friend

15 proven steps for a longer, healthier and happier life

While genes play a role in human health, they're only one piece of the puzzle. Lifestyle choices – diet, exercise and even social engagement – are just as important in determining how well you'll live in your senior years.

The following 15 science-backed steps can all help you live longer, and more importantly, feel healthier and happier in your 50s, 60s and beyond

Taking care of your body



This is important at any age, but especially once you hit your 50s and 60s. Studies have linked regular exercise to continued good health. However, what you do when you're not

exercising is just as important as staying active.

1 Try walking whenever possible...

A study suggests aiming for 7,000 to 10,000 steps – or approximately 30 minutes of walking – per day. This might sound like a lot, but you'd be surprised at how much ground you can cover by running errands, such as buying the newspaper or doing your weekly shop on foot.

2 ...but don't go overboard

Too much exercise and aggressive regimens can strain your nervous system, joints and muscles, causing your body to mount a stress response. This can do more harm than good.

3 Avoid stress

Research has shown that too much stress can be just as bad for cardiovascular health as smoking five cigarettes a day. Stress increases blood sugar levels and overworks the adrenal glands, which can make you feel constantly tired. If you often feel stressed, it may be worth trying meditation, Yoga, Tai Chi and other breathing and stretching exercises.

4 Get a good night's sleep

The body produces less of the sleep hormone melatonin with age, which means you may notice yourself sleeping less as you get older. For this reason, it's worth promoting a regular sleeping pattern:

- Try going to bed and getting up at the same time every day
- Avoid caffeine, alcohol and sugar in the evenings
- Avoid using laptops, tablets and smartphones for at least an hour before bed

Train the brain



Studies suggest that keeping the brain active helps boost mental function and prevents cognitive

decline. In a clinical trial funded by the Alzheimer's Society, adults over 50 who completed a brain training programme showed improvements in reasoning and memory that lasted for over six months.

5 Do crosswords or other puzzles

A joint study by the University of Exeter Medical School and King's College London found that regularly doing crosswords or puzzles such as sudoku can keep the brain functioning at levels up to 10 years younger than actual age.

6 Download a brain training app

If crosswords aren't your thing, try downloading a brain training app on your phone or tablet. Free apps like Peak, CogniFit and Lumosity have games specially designed to test various aspects of mental ability, such as memory, focus, reasoning and problem solving.

7 Learn something new

Learning new things helps forge new neural connections. Unsurprisingly, the continued ability to learn is one of the markers of a healthy brain. In 2015, Dorothea Daniels became the oldest person to ever graduate college, at 99 years of age. But you don't have to commit to full-time academic study to reap the mental benefits of acquiring new knowledge. Attending a lecture, signing up for a short course or reading a book can be just as beneficial.

8 Take up a new hobby

Retirement is the perfect opportunity to take up a hobby you were always interested in but never had time for. Aside from keeping the mind active, hobbies are fun and satisfying.

You are what you eat



It's no secret that diet plays a crucial role in your overall health and well-being. What you might not know, is that

nutritional needs change with age. As a rule, the older you are the less calories you need to consume per day. Because you're consuming fewer calories, proper nutrition is more important than ever.

9 Don't skip meals

It's not uncommon for appetite to diminish with age. But even if you don't feel hungry, it's important to eat regularly and well. If three big meals a day seems like too much, it may be worth trying smaller meals at more frequent intervals. This will help keep your energy up and prevent spikes in blood sugar.

10 Go caffeine-free

While a cup of hot, strong coffee can feel like it gives you a boost, this is usually temporary – a result of caffeine's effect on blood sugar. Caffeine also stimulates the central nervous system, which can cause anxiety, sleeplessness and other issues. For this reason, it might be a good idea to minimise caffeine intake or switch to decaf or other caffeine-free alternatives such as herbal teas.

11 Up your vitamin D intake

Older skin is typically less efficient at turning sunlight into vitamin D. For this reason, the British Nutrition Foundation recommends that people over 65 take a vitamin D supplement.

12 Consider other dietary supplements

Vitamin D aside, other nutrients become increasingly important with age. These include:

- calcium, which helps keep bones healthy
- B vitamins, which help with digestion and keep the skin, eyes and nervous system working properly
- vitamin C, which helps the body form collagen. The body needs this to heal wounds and keep other connective tissues healthy
- dietary fibre, which helps keep you regular and prevent bowel issues.

Get out and mingle



An active social life is important for a longer, healthier life. Humans are social by nature, and this trait doesn't fade with age. In fact, a psychological study found that strong social relationships can increase the odds of

living longer by as much as 50%.

13 Join a local club

Look out for local groups with whom you might share common interests. Perhaps you could join a book club, a choir or an organisation that holds regular game nights and socials.

14 Consider volunteering

If you miss the thrill of a busy workday, volunteering with a local organisation can offer an opportunity to stay active and make meaningful connections, all while giving back to the community.

15 Join the University of the Third Age

Don't worry. The University of the Third Age has no deadlines, assignments or exams. Free and run by volunteers, it's a great way to meet people and make new friends while trying something new.



Long-term care and what's available to you



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Chris Cain,
Grace Consulting
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Finding the right care home for your loved one is hugely important, but it is not easy. It takes time and energy. Quilter Cheviot has teamed up with Grace Consulting, expert independent care advisers who have more than 30 years' experience helping families navigate the care system and finding the best possible care for their relatives.

Helping you make the right care decisions

Anyone who has taken on the responsibility of arranging care for someone knows that it's not just a question of finding vacancies in care homes or available home carers. You need to feel confident that they will be comfortable and well cared for.

Grace Consulting listen to your needs and wishes and discuss your situation in detail. They guide and support you through next steps, providing information and advice to help you make informed decisions.

They help families come to terms with major changes, explain care options and research the most suitable providers of care, whilst also making sure you are aware of all statutory services and funding for which you may be eligible.

State funding of care

State funding of care varies across England, Scotland, Wales and Northern Ireland. Taking England as an example, individuals who have more than £23,250 and who do not qualify on health grounds generally have to pay for the majority of their care out of their own funds.

However, there are sources of state funding, some means-tested, some not, that range from providing a contribution towards the cost of care to paying in full:



Anyone who has taken on the responsibility of arranging care for someone knows that it's not just a question of finding vacancies in care homes or available home carers. You need to feel confident that they will be comfortable and well cared for.

Local Authority funding

There is a Local Authority assessment process to determine whether an individual needs care, the level of care required and their financial situation. Funding thresholds may vary from authority to authority.

Qualification rules differ depending on the type of care required; whether it is at home or in a residential setting.

NHS funding

NHS funding is not means-tested; it is based on health needs. Funding includes:

- NHS continuing healthcare – full payment of care costs
- NHS-funded nursing care – a contribution towards the nursing element of care costs in a nursing home
- NHS intermediate care – payment for rehabilitative care
- NHS aftercare of those detained under The Mental Health Act 1983 – Section 117

Department for Work and Pensions (DWP) funding

The DWP administers a range of welfare and pensions benefits relevant to those receiving care, such as:

- Attendance Allowance – a non-means tested benefit for people aged over 65 who need help with personal care and/or supervision
- Pension Credit – referred to as a 'Guarantee Credit' which tops up an individual's income to an 'appropriate amount'
- Council Tax – in some circumstances individuals with disabilities may be entitled to exemptions, reductions or discounts.

grace
CARE CONSULTING



10 useful questions when choosing a care home

Care homes vary considerably in quality, the type of care they offer and price. The right care home can help a person preserve their independence for longer. When looking for a care home for a relative, always remember that you are looking for their new home. Clearly, location is important. Consider who will be visiting and how easy that will be. Then, vitally, the home must support your relative's care needs and also their wellbeing. They are the customer. Visit several homes, paying attention to everything around you.

Here are some questions to ask:

1 What type of care does the home offer?
There are various types of care home, such as: care homes providing residential care; care homes with nursing; specialist care homes for people with dementia. There is absolutely no point in looking at the ones that do not fit your relative's needs. Social services can help with a care needs assessment, if you are unsure which type of home would be most suitable.

2 Are all staff suitably qualified and always around?

Ask about the qualifications of the staff and staff turnover. Is there a manager on duty at night and at the weekends? Observe the interaction between staff and residents during your visit.

3 Are rooms easy to access?

Inspect the rooms available. You will know if they would like a single or en-suite room. Above all, is the room accessible? What personalisation is possible and would it be possible to move rooms at a later date if preferred?

4 Are visitors welcome?

Visitors should be welcome at any reasonable time of day. Double check this, and find out what facilities are available for visitors.

5 Who lives here?

Ask and look around to see who lives in the home. Would your relative get along with them? A significant disparity in mental or physical ability could be detrimental to their wellbeing.



6 What facilities are available?

Facilities are reasonably easy to check out. Is a garden important for your relative? What are the communal areas like? Observe how the facilities are being used.

7 What activities are on offer?

Check what activities are available and whether they would suit your relative. Is there an activities co-ordinator and are there trips out?

8 How good is the food?

Food is important, so ask what the food is like and if it is freshly prepared on-site. Check any special dietary requirements are catered for, and ask about flexibility in choice and meal times.

9 How has the home been rated by Care Quality Commission (CQC)?

The home should be registered with the CQC and a registration certificate should be displayed near the entrance. Read the most recent report, looking at both the positives and any areas of concern.

10 What are the fees?

This is a very important area, which is sometimes not covered in depth – so ask lots of questions. What are the fees? Are there any extra charges? If so, what for? How often are fees reviewed? What happens if financial circumstances change? Drill down until you are comfortable that you know what your relative will be expected pay now, and what changes may need to be planned for in the future.

Grace Consulting provides expert independent care advice and support to help resolve care issues and facilitate the best possible care decisions.

Grace Consulting was founded by Chris Cain in 1984 after he tried to find care for his grandmother and was shocked to find that there was no independent support available to help him. Grace has since grown to become an established and well-respected provider of independent care advice, covering the whole of the UK and Ireland.

If you are facing a care issue, call Grace Consulting on 0800 137669 quoting 'Quilter Cheviot'. Or visit www.graceconsulting.co.uk

Raising the awareness of dementia

At Quilter Cheviot, we have experience helping generations of families manage their financial affairs through a whole range of life events including the more difficult times, such as death, divorce or incapacity.

There are currently 850,000 people in the UK living with dementia, a condition that is gaining recognition as one of the biggest global challenges of our time. The number of people with dementia in the UK is expected to rise to over 1 million by 2025 and over 2 million by 2051, a third of the UK's population is estimated to be currently impacted by dementia; the only one of the top 10 causes of death that cannot be prevented. 'Dementia' is an umbrella term used to describe a set of symptoms such as memory loss or difficulty with thinking, problem solving or language – the most common causes being Alzheimer's disease and strokes.

There are four key themes that the Alzheimer's Society has raised in relation to Dementia*.

1 Dementia is not a natural part of ageing

Not everyone who grows old will develop dementia. Not everyone who develops dementia is old – people as young as 30 have been diagnosed with dementia.

2 Dementia is caused by diseases of the brain

Imagine that the brain is a collection of thousands of fairy lights, each representing a memory, a skill or a function of the brain. Now imagine that dementia is causing some of those lights to flicker, dim or switch off completely. For each person this will happen in a different order and different "lights" will be affected.

3 There is more to the person than the dementia

In the same way that we would look at someone with cancer or diabetes and see a person first, there is more to a person than the dementia.

4 Dementia is not just about losing your memory

Other function of brain control can also be affected by dementia:

- Communication – forgetting words or using the wrong words e.g. calling a dog a horse
- Motor skills – e.g. being able to use a knife and fork
- Sequencing – difficulties with performing a task e.g. putting on two jumpers but no skirt
- Changes in inhibition – e.g. used to be a very quiet shy person, now outgoing and uninhibited
- Vision – e.g. judging distances.

*Source: <https://www.alzheimers.org.uk/about-dementia/five-things-you-should-know-about-dementia>





Effective communication, it's not what you think!

When communicating with friends and family members who have dementia, there are some useful ground rules that take into account some of the changes caused by dementia. These are known as the four Ps:



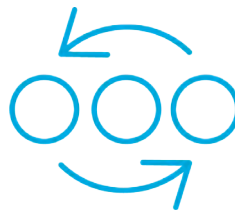
Person

get the person's full attention



Place

make sure it's quiet and light



Position

ensure the person can see you clearly and that your face is well lit



Proximity

sit slightly closer than normal (without invading personal space) and allow time for the person to understand and process information before answering

We fully understand the importance of supporting people living with dementia and helping them to manage some of the challenges it may bring. Dementia has overtaken heart disease as the UK's leading cause of death, and so has become one of the biggest challenges of our time. While it is terminal disease, people can adapt their lifestyles to help maintain their independence and quality of life. At Quilter Cheviot, we understand the importance of raising Dementia Awareness and we work closely with and support the Alzheimer's Society Dementia Friends Initiative.

As part of our involvement with the Dementia Friends Initiative, we provide dementia awareness training for all of our investment managers, and have developed a network of Dementia Friends throughout our office network. The Dementia Friends Initiative is all about removing the stigma and fear of dementia, and spreading the message that it is possible to live well with dementia.

If you would like to learn more about Quilter Cheviot's Dementia Initiative please visit our website at www.quiltercheviot.com.



QUILTER CHEVIOT
INVESTMENT MANAGEMENT

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