

Financial advice for residential aged care...



We care

A Lifetime Partnership

There are many issues you will need to consider when placing your loved one into an aged care facility. All this information can be overwhelming and it can be quite an emotional journey.

DMFS Financial Advisers specialise in and understand the issues and costs arising from a move into aged care.

We understand your needs and concerns during this challenging time, and will be able to guide you through the difficult decisions that need to be made.





We're here to help you every step of the way

If you have a parent or relative who requires assistance, it is crucial that you seek financial advice.

When we meet you, we will:

- Discuss your personal needs for care and requirements.
- Explain how the residential aged care system works; the different types of residential aged care, how to obtain access and the fees and charges applicable.
- Assist you in completing the "Combined Income and Asset Assessment Form", which are quite complex to adjust if processed incorrectly and are required for entry.
- Provide recommendations and a plan to assist you manage the move to aged care.
- Work with the facilities you prefer.

In addition, obtaining an ACAS assessment (please consult your GP for a referral) is a priority and significantly impacts the advice we provide to you.

Getting to know DMFS Financial Advisers

DMFS Financial Advisers is a Corporate Authorised Representative of Consultum Financial Advisers. Consultum is a part of the IOOF Group who have been looking after the financial security of Australians for over 160 years. We have the processes, systems and services in place to provide you with the quality advice that you require.

Your adviser is a CERTIFIED FINANCIAL PLANNER™, the highest designation issued by the Financial Planning Association (FPA, www.fpa.asn.au) and a Fellow Chartered Financial Practitioner (FChFP) from the AFA.

Meet David Mac Manus

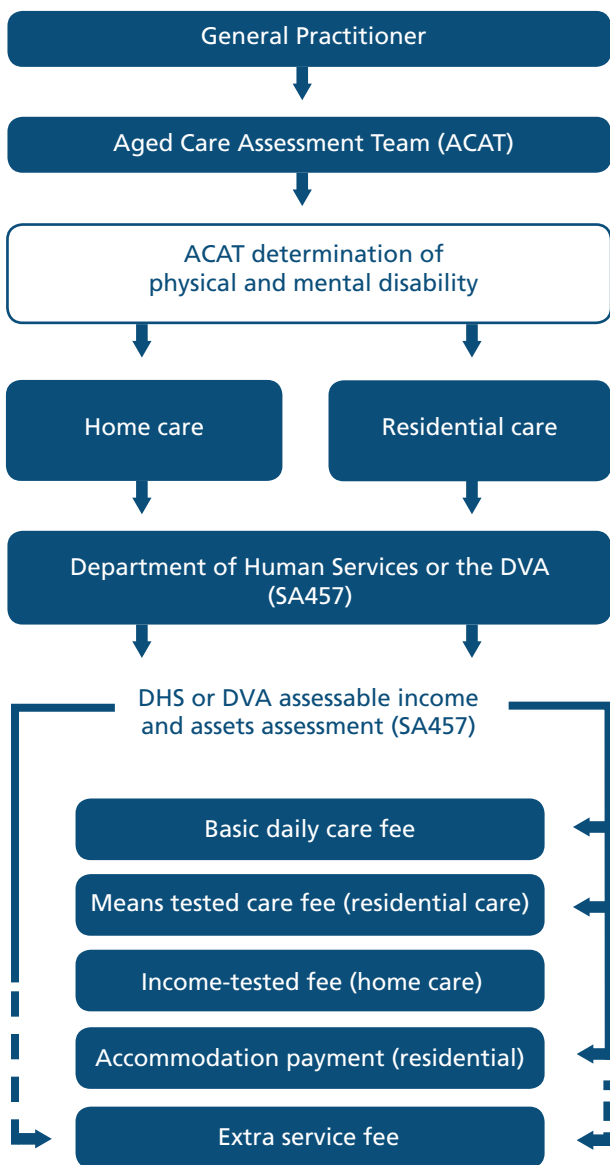


David Mac Manus
CFP®, FChFP, Dip F.P.
Authorised Representative

David has provided aged care advice for over 15 years. His role is to assist you with the complex financial details and paperwork so that you may spend more time with your parents while this emotional transition occurs.

Simply, in a one hour meeting we can illustrate the fees and costs in a simple manner, complicating the complicated terms (RAD's & DAP's) into a single cash flow positive or negative scenario depending on whether you would prefer to retain or sell the primary residence of mum or dad.

It is important to note, our advice is provided to the person acting under Power of Attorney, guardians or carer of the resident.



We can help you with your plans.

To arrange an obligation-free consultation with our aged care specialist, contact David Mac Manus.

Phone 1300 364 650

Mobile 0424 616 060

Email david@dmfsfinancial.com.au

Address DMFS Financial Advisers
Level 8
350 Collins Street
Melbourne VIC 3000

Please visit www.dmfsfinancial.com.au/aged-care-advice/ for documents required and an explanation of our service.

Everything should be made as simple as possible, but not simpler.

CFADMFS 0018 05/2012

DMFS Financial Advisers Pty Ltd is an Authorised Representative of Consultum Financial Advisers Pty Ltd. This brochure has been prepared by Consultum Financial Advisers Pty Ltd, ABN 65 006 373 995, AFS Licence No. 230323. The information contained within this brochure is general in nature and does not take into account your personal situation. You should consider whether the information is appropriate to your situation, and where appropriate, seek professional advice from an adviser.