



Free Home Protection & Care Fees Guide

Understanding How Proper Estate Planning
May Help Protect Your Family, Home &
Future Wishes:



Introduction

One of the biggest concerns many families have today is whether their home and hard-earned assets could be affected if long-term care is ever needed in the future.

Unfortunately, there is a huge amount of misinformation surrounding care fees, trusts, and estate planning.

Many people are unsure:

- **what the local authority can assess,**
- **whether their home may be included,**
- **what planning options may exist,**
- **and when they should start considering these issues.**

The reality is that proper planning is not simply about “avoiding care fees.” It is about ensuring your family, assets, wishes, and future options are properly considered before problems arise.

Every family situation is different, and early planning can often provide significantly more flexibility and control.

Understanding Care Fees

If someone requires long-term residential care, the local authority may carry out a financial assessment to determine whether contributions towards care costs are required.

This assessment can take into account:

- **savings,**
- **investments,**
- **income,**
- **property ownership.**

However, many people are surprised to learn that there is no single “one-size-fits-all” answer when it comes to care fees.

A range of factors may affect the position, including:

- **marital status,**
- **ownership structures,**
- **whether someone continues living in the property,**
- **the value of assets,**
- **family circumstances,**
- **and previous planning arrangements.**

This is why obtaining proper advice is extremely important before making decisions involving property or gifting assets.

Common **Misunderstandings** Families Often Have

“The Council automatically takes your house”

This is one of the most common myths. A property is not simply “taken” by the government. Whether a home may be considered during a financial assessment depends on a variety of personal and legal circumstances.

“Giving my house away solves everything”

Many people consider transferring ownership of their home to children or other family members. However, giving away assets without proper advice can create serious complications.

In some situations, local authorities may still assess assets that were deliberately transferred to avoid care costs. This is commonly referred to as “deliberate deprivation.”

There may also be:

- tax implications,
- loss of control,
- risks involving divorce or bankruptcy,
- and unintended family disputes.

“A standard will is enough”

A will is one of the most important documents a person can have, but in many cases it is only one part of wider estate planning.

Depending on family circumstances, some people may also benefit from considering:

- trusts,
- property ownership structures,
- powers of attorney,
- succession planning,
- and vulnerable beneficiary protection.

How **Trust Planning** Might Help

Trusts are often misunderstood.

Many people assume trusts are only for the wealthy, when in reality they are commonly used by ordinary families to help manage how assets are controlled and passed on in the future.

In certain circumstances, trusts may help families:

- **protect children or vulnerable beneficiaries,**
- **control how assets are inherited,**
- **reduce risks linked to remarriage or relationship breakdown,**
- **help preserve family wealth,**
- **provide bloodline protection,**
- **and create clearer long-term succession arrangements.**

Some forms of trust planning are also considered by families who are concerned about future care costs and asset preservation.

However, it is extremely important to understand that trusts are not suitable for everybody, and there is no universal solution that guarantees protection from care fee assessments.

The suitability of any planning depends entirely on:

- **personal circumstances,**
- **family structure,**
- **asset ownership,**
- **health considerations,**
- **and long-term objectives.**

This is why tailored advice is so important.

When Might a Trust Be **Worth Discussing?**

“We want to help protect the family home”

Some families are concerned about preserving part of the family home for future generations and ensuring assets are passed on in a structured and controlled way.

Depending on personal circumstances, some forms of trust planning may help families create clearer arrangements surrounding ownership, inheritance, and long-term family protection.

“We are worried about children inheriting too young”

Many parents and grandparents feel uncomfortable leaving significant assets directly to younger beneficiaries without any structure or safeguards in place.

Trust planning may allow greater control over:

- when assets are inherited,
- how funds are used,
- and who helps manage them until beneficiaries are financially mature.

“We want to protect vulnerable beneficiaries”

Some beneficiaries may require additional support due to:

- illness,
- disability,
- addiction concerns,
- financial vulnerability,
- or personal circumstances.

In certain situations, trusts may help ensure assets are managed more carefully and responsibly for the benefit of vulnerable loved ones.

“We want to reduce risks linked to remarriage or relationship breakdown”

Many families worry about what could happen to inherited assets if:

- beneficiaries later divorce,
- remarry,
- experience financial difficulties,
- or face bankruptcy.

Certain trust arrangements may help families create stronger bloodline protection and preserve assets for future generations.

“We simply want more control and clarity”

For many families, trust planning is not driven by fear or wealth — it is about organisation, clarity, and peace of mind.

Proper planning may help ensure:

- wishes are clearly documented,
- loved ones are properly considered,
- and future decisions become easier for family members to manage.

Because every family situation is different, it is important to obtain personalised advice before making decisions involving trusts or estate planning arrangements.

Why **Planning Earlier** Matters

One of the biggest mistakes families make is delaying planning until a crisis occurs.

When planning is left too late:

- **options may become more limited,**
- **stress levels increase,**
- **rushed decisions are made,**
- **and family disagreements become more likely.**

By reviewing matters earlier, families often have:

- **more flexibility,**
- **more control,**
- **greater clarity,**
- **and more opportunity to structure arrangements appropriately.**

Good estate planning is not about fear. It is about preparation, clarity, and ensuring the people important to you are properly considered.



Is Trust Planning Worth Exploring?

- **Do you own your home?**
- **Is your property worth more than £250,000?**
- **Do you have children or grandchildren you wish to benefit?**
- **Are you concerned about future care costs?**
- **Do you want more control over how assets are inherited?**
- **Do you have a blended family?**

If you answered yes to one or more of these questions, it may be worth exploring what planning options are available to you.

Book Your **Free Consultation**

Every family situation is different, which is why personalised advice is so important.

If you would like to discuss your own circumstances and explore whether any planning options may be suitable for you and your family, Hexagon Life Planning Services Ltd offers a free, no-obligation consultation.

In your free consultation, we can help you understand whether trust planning may be suitable for your family circumstances.

We provide straightforward, friendly guidance designed to help families better understand their options and make informed decisions for the future.

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