

Legal & General Care Concierge

Frequently asked questions

What is the Legal & General Care Concierge?

A resource to support either yourself when planning ahead for care or for any adult partner or family member. Navigating your way through care can be challenging with multiple organisations involved, finding the right care or thinking about how you pay for it.

Care Concierge has a team of care experts who are helping care seekers and their families day in day out with navigating these complexities, or just offering a friendly ear. The team of UK care experts will provide valuable information to make sure you are able to make informed decisions at the right time for your loved one, or yourself.

What do we mean by adult and later life care?

The Care Concierge team are set up to provide guidance and information on care and support for adults of all ages (18 and over), including those in later life. For benefit queries, we specialise in retirement age benefits but can help identify suitable benefits for those of working age.

Do I have to pay?

This resource is available to Legal & General clients, customers and key partners at no cost. Just simply call our friendly team and tell them where you got our number from.

Can my other family members join calls with me?

Yes, the team are set up for joint family calls if required.

Will I be charged for calling the Concierge team?

No, all calls to the phone line are free of charge and Care Concierge is provided to you, in full, at no cost.

What are your opening hours?

Care Concierge is open Monday to Friday, 9am to 5pm.

If you have limited availability during this time, you are welcome to call Concierge for a brief initial conversation and then follow up with your care expert by email, at a time that suits you.

Alternatively, you can start your conversation with Care Concierge by email. You can contact us at care.service@landg.com

We can also arrange to call you back at a time convenient to you between 9am and 5pm.

What sort of things can the care experts help with?

There are many things, but some key areas of support are:

- Exploring Government and NHS funding that might be available to pay for your care needs
- Benefit entitlements
- Finding immediate or future care
- Understanding mental capacity and Powers of Attorney
- Access to expert care financial advice
- Understanding care funding rules, i.e can I give my money away to avoid paying for care?

Will details of my call be shared with anybody?

No, all calls are confidential and will not be shared with your employer or any Legal & General business or third party, without your consent.

How do I know if I'm a carer?

Caring can be in many forms, it's not just helping loved ones with bathing and dressing. If you frequently provide the following types of support you are likely to be a carer.

- Picking up shopping
- Help with cleaning
- Accompanying loved ones to appointments
- Collecting prescriptions
- Making up the bed
- Providing emotional support
- Looking at home adaptations

Do I have to take financial advice?

Taking financial advice is not compulsory, or for everyone, but if you would benefit from advice, it is valuable to consider it as it can help ensure your money lasts and can provide peace of mind for the whole family. Alongside this, it also supports you with acting in the best interest of your donor if you are a Power of Attorney, as you will be given access to all options, some of which are unavailable anywhere else.

To help you consider your options we're working with Independent Financial Advisers (IFAs) that specialise in care funding advice.

These fully independent Care Fees Specialists will help ensure your wealth is sustainable in the long term. They can explore reducing costs and liabilities, as well as considering income, savings, property, expenditure, your wishes and any risks. Your adviser will consider all options available to provide a tailored solution which meets your specific need.

How much does the financial advice cost?

Every Independent Financial Adviser will have their own fee structures. Those we refer to will offer a free call to establish your needs and answer any questions before you decide whether to proceed with them, so it is best to ask about fees when having your initial telephone conversation.