

## ABOUT SYMPONIA

Welcome to Symponia, the true and natural home for all your care fees planning needs.

We firmly believe that you and your family deserve the best possible independent financial advice. Symponia was established to fulfil that very statement; we have brought together some of the best and most caring advisers from across the whole of the United Kingdom to form the unified, national umbrella body known as Symponia.

Set up by husband and wife team, Jeremy & Janet Davies, Symponia is very much a family company formed on an overriding foundation of traditional values and the real wish to help people at, what can be, a very difficult and highly emotional time.

The emphasis of all our Symponia members is very much on respect and care, with the fundamental objective of enabling people to choose where they are cared for, with the peace of mind that they will be able to meet rising care costs indefinitely; whether care is needed now, or at an unknown time in the future.

We are extremely conscious that sorting out the immediate or potential future care fees can be difficult, emotive and stressful, and as a result we each aim to make the process as easy and straightforward as possible.

Previously referred to as long term care, care fees planning, can actually cover a whole range of advice, personal finances, bank accounts and/or specific financial products. You may also be coming to terms with words and phrases such as, Attendance Allowance, Registered Nursing Care Contribution, RNCC, Continuing Care, Enduring Powers of Attorney, a Continuing or Lasting Power of Attorney, Receivership Orders, Property Disregard, Deferred Payment Scheme, a care home with nursing, a residential home, Immediate Needs Care Plans and/or Immediate Annuities - Our advice is don't panic, with the help of your Symponia member you can put in place a simple, yet comprehensive methodical and stepped plan that will enable you to step back, breathe a little and concentrate on the welfare of the person needing care, with the added reassurance that the financial side of things is being taken care of by a true appropriately trained and qualified professional.

Each and every family approaches the funding of care fees differently, and it goes without saying that they all deserve personal and bespoke attention, our members will always endeavour to supply details of all the options available for every circumstance, making sure that family objectives are being met.

Symponia Limited  
2 Owlets End  
Barton  
Bidford-on-Avon  
Warwickshire  
B50 4ND

01789 774 595  
care@symponia.co.uk  
www.symponia.co.uk

Symponia Limited.  
Registered in England & Wales No. 5235467.  
Registered Office: Barclays Bank Chambers,  
Stratford-upon-Avon, CV37 6AH.



symponia

compassion. commitment. clarity.

# 2011–2012 United Kingdom Benefits & Allowances Tables

## By UK Region

### **Nursing & Personal Care Allowances & Contributions**

#### **England (RNCC)**

Nursing Care = £108.70 pw

Nursing Care = £149.60\* pw

#### **Scotland**

Personal Care = £159 pw\*\*

Nursing Care = £72 pw

#### **Wales**

Nursing Care = determined by Local Health Boards

#### **Northern Ireland**

Nursing Care = £100 pw

### **Personal Expense Allowance**

#### **England**

£22.60 pw

#### **Scotland**

£22.60 pw

#### **Wales**

£23.00 pw

#### **Northern Ireland**

£22.30 pw

### **Inheritance Tax Threshold\*\*\* (nil rate band)**

Individual = £325,000

Married/Civil Couple = £650,000

### **Carer's Allowance**

£55.55 pw

### **State Retirement Pension**

Single Person = £102.15 pw

Spouses Contribution = £61.20 pw

Married Couple = £163.35 pw

### **Pension Credit**

Single Person = £137.35 pw

Married Couple = £209.70 pw

### **Attendance Allowance**

Higher Rate = £73.60 pw

Lower Rate = £49.30 pw

### **Disability Living Allowance**

Higher Rate = £73.60 pw

Lower Rate = £49.30 pw

Lower Rate = £19.55 pw

### **Disability Allowance Mobility Component**

Higher Rate = £51.40 pw

Lower Rate = £19.55 pw

### **Asset Mean Test Thresholds for Residential Care**

#### **England**

Lower = £14,250 Upper = £23,250

#### **Scotland**

Lower = £14,500 Upper = £23,500

#### **Wales**

£22,500

#### **Northern Ireland**

Lower = £14,250 Upper = £23,250

### **NOTES**

- \* For people who were in receipt of the "higher" rate before October 2007—may change after re-assessment
- \*\* The eligibility to Attendance allowance is lost when personal care is paid
- \*\*\* The Married Couples' Allowance will only be £650,000 if the surviving Spouse/Civil Partner is claiming the unused proportion of a deceased Spouse/Civil Partner's nil rate band