



# ACS Advice Generator™

## Efficiency in advice delivery

### Model scenarios including ...

#### Care scenarios

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Home care versus residential care

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Existing residents – including low or high care

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Couple scenarios with just one or both into care

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Couple scenarios with one person into care and one accessing home care

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#### Strategies to pay the RAD/DAP

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Compare different RAD amounts

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Children contribute money to pay the RAD/RAC

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DAP from RAD strategy (or DAC from RAC) as well as additional service fees from RAD

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Select which investments to liquidate to pay fees including super, investment properties, trusts/companies, ABPs (deeming & deductible rules)

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Using reverse mortgage drawdowns to pay DAP

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#### Former home strategies

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Rent or sell former home or leave vacant

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Rent former home and sell in 2 years

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Leave former home vacant and rent or sell in 2 years

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Sell home and downsize for spouse to a cheaper home or retirement village

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Include all ongoing and sale/home preparation costs

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Impact if protected person staying in home

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Impact in 2 years if no spouse in home

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#### Adding additional value

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Using funeral bonds, impact of debts and gifting

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Options for pre-2014 residents

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Impact of annual and lifetime MTF caps

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CarePlus, super downsizer and trust/bond strategies

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Recalculate DAC after implement strategies (if low-means)

## Key features include ...

Unique 2 stage advice process – to replicate impacts of time needed to sell or rent home

Calculate full cashflow, expenses (including fees), Centrelink/DVA, tax and end of year asset position

Select 5 or 10 year forward projections – with cash flow and asset value graphs

Ability to include all costs for strategy options, including impact of capital gains tax

Single data entry to populate advice document template for quick advice development

Client explanation fact sheets

Tax, Centrelink and DAP from RAD schedules

Additional quick stand-alone calculators

Rates charts – aged care, Centrelink & Veterans' Affairs

## Suits all clients including ...

Singles and couples

Existing and new care recipients

Centrelink pensioners (including blind)

DVA service and disability pensioners, war widows and ex-POWs (including qualifying service impacts)

Self-funded clients and means-non disclosed

Non-residents and visa holders who are not eligible for Medicare

Low-means and full-RAD paying residents

Home care recipients

Homeowners and non-homeowners (including granny flats, retirement villages and land lease communities)

## The leading aged care advice software since 2014

**Quick and easy to use – modelling and populated template text**

**Model and compare up to 5 strategies in one table**

**Secure web-based software hosted in Australia. External penetration testing to verify data security**

**Help functions including step lists and training videos**

**Access to our team for support with using the software**

**Automatic checks to minimise potential data entry errors**

Important information: The information in this publication is general and does not take into account your particular circumstances. We recommend specific tax or legal advice be sought before any action is taken and refer to the relevant Product Disclosure Statement before investing in any product. ABN 42 156 656 843. Aged Care Steps Pty Ltd operates under AFSL 486723.

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