

Not sure where to start?

Start with an Initial Assessment Meeting.

Our Initial Assessment Meeting helps us understand your circumstances, where you are in the aged care journey, your concerns and objectives, and the decisions that may need to be made.

We can discuss the issues relevant to your situation, provide general information and guidance, and explain potential next steps. Further specialist services can then be discussed where appropriate.



In person



Telephone



Zoom

Appointments available

Get in touch

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🌐 agedcarefinancialspecialist.com.au



Scan to learn more about our aged care financial services

Financial Success (SA) Pty Ltd ACN 105 603 058 ATF the Financial Success Trust ABN 68 114 614 838, trading as Financial Success specialising in Aged Care Financial Advice, is a Corporate Authorised Representative (No. 235520) of Springboard Wealth Pty Ltd ABN 33 145 234 528, AFSL 544118, Level 12, 412 St Kilda Road, Melbourne VIC 3004. Denise Kipling is an Authorised Representative (No 235861) of Springboard Wealth Pty Ltd ABN 33 145 234 528, AFSL 544118.

When aged care becomes a financial decision

There can be a lot to consider

Moving a parent, partner or loved one into residential aged care can involve significant financial decisions - often at a time when families are already dealing with emotional and practical pressures.

You may be wondering:

- 🏠 How much will aged care cost?
- 💰 Should we pay a RAD, DAP or a combination?
- 🏠 Should the family home be retained, rented or sold?
- 👤 How will aged care affect the Age Pension?
- 📄 How will ongoing care costs be funded?
- 📊 Which option provides the most sustainable outcome?

These decisions can interact with each other. Understanding the overall financial picture before making significant decisions can be invaluable.



You don't need to navigate these decisions alone.



AGED CARE FINANCIAL SPECIALIST

Specialist Aged Care Financial Advice

Clarity and confidence when making important aged care decisions



Denise Kipling

Aged Care Financial Specialist

Helping you make informed financial decisions for aged care.

How we can help

Specialist guidance for your aged care journey.

Every family's financial circumstances and objectives are different. We can help you understand and evaluate matters including:



Residential aged care fees and accommodation costs



RAD, DAP and combination payment options



Cash-flow and affordability



The financial implications of retaining, renting or selling the family home



Age Pension and government entitlements



Aged care means assessment and Centrelink matters



Income, investments and other assets



Comparing alternative financial scenarios



Personal financial advice and recommendations, where required

Our focus is on helping you understand your options, how they interact and what they may mean financially over time.

Our Approach

Making complex decisions easier to understand

Aged care financial decisions rarely exist in isolation. How accommodation is funded may affect cash flow. Decisions regarding the family home may affect aged care fees and government entitlements. Investment and asset decisions may affect the ability to sustainably fund care over the longer term.

1

Understand

your circumstances, concerns and objectives.

2

Analyse

the financial issues requiring closer examination.

3

Model

different scenarios and potential financial outcomes.

4

Advise

where personal financial advice is required, provide recommendations appropriate to your circumstances.

5

Assist

with agreed implementation and related aged care financial matters.

Our aim is to replace uncertainty with clarity and give you confidence in the decisions ahead.

Meet your Aged Care Financial Specialist



Denise Kipling

Denise is the Principal of Financial Success SA and specialises in providing financial guidance and advice

to individuals and families navigating aged care.

Denise has worked in financial services since 1998 and has specialised in aged care financial advice for many years.

Her approach combines specialist aged care knowledge with practical financial analysis, helping families understand complex financial issues and make informed decisions during an important stage of life.

Qualifications & Professional Credentials

- Certified Financial Planner®
- FAAA Aged Care Specialist
- Accredited Aged Care Professional™
- Graduate Diploma in Financial Planning
- Advanced Diploma in Financial Services
- Diploma in Financial Planning
- Certificate in Accounting



*Specialist knowledge.
Practical guidance.
Personal service.*