

HELP FUNDING CARE – HOW TO GET ADVICE

If you're not sure how to pay for care, like care home fees, it's worth getting financial advice. Find out how a regulated specialist care fees adviser could help, how much they cost and where to find the right one.

What is a specialist care fees adviser?

It's a good idea to speak to a few financial advisers to see if they're right for you. Most will offer you a free initial consultation, which is a great chance to ask some questions.

When planning for long-term care costs, a specialist care fees adviser can give unbiased financial advice for you or your loved one.

They can help you find a way of funding your long-term care that:

- suits your needs
- is affordable, and
- aligns with your risk tolerance and financial goals.

They'll explain the costs and risks of each option and help with tasks like making a will or power of attorney and advising on available benefits and support from the NHS or local authority for your care costs.

If you want to explore your options before getting professional advice, read our guides:

[Beginner's guide to paying for long-term care](#)

[How to pay for your long-term care at home](#)

[Ways to pay care home fees](#)

Where to get free support and advice on care

If you live in:	Find support and free advice:
England	contact Age UK or Independent Age
Wales	contact Age Cymru or Independent Age
Scotland	contact Age Scotland or Independent Age
Northern Ireland	contact Age NI

Why you might need a specialist care fees adviser

The rules and options for paying for long-term care can be hard to understand without expert guidance. Some options, like equity release, require advice beforehand because they're complex.

While you don't have to follow the advice, it's wise to consider it carefully. Involving your family in these discussions can be helpful too. This way, they understand your situation and can support you in the decisions you make.

What to expect from a specialist care fees adviser

Specialist care fees advisers are regulated by the Financial Conduct Authority (FCA). They must follow rules and make sure any product they suggest is right for you.

Unlike some advisers who are tied to certain providers, specialist care fees advisers can recommend products from any company. They have specialist qualifications to help with issues you might have to consider when it comes to funding long-term care.

If you need care, a specialist adviser will ask questions to understand your situation like:

- if you're married
- what your current health is like
- where your family and friends live
- what your care needs are, and
- if you have mental capacity to make decisions.

They'll also want to know about your finances and any plans you've already got, such as:

- if you own your home
- if you have any other assets, like shares or other investments liable for Capital Gains Tax
- if you have any debts
- how comfortable you'd be if investments lost money, and
- if you've got any quotes for the cost of care at home or in a care home.

They'll recommend products and services that fit your needs and write it all down for you.

How much will advice cost?

The cost of financial advice can vary based on:

- where you live
- how complicated your situation is, and
- the kind of advice and products recommended.

The adviser might charge an hourly rate, a fixed fee for a one-off review or plan, or a fee based on the value of your assets.

The adviser must tell you how their charges work and how much you'll pay before you commit, and you should receive a quote in writing.

So, it's a good idea to get a few different quotes. Most financial advisers offer you a free initial consultation, which lets you ask some questions. It also gives you a chance to see how they work and if you feel comfortable with them.

For more information see our guide [How much does a financial adviser cost?](#)

Search for regulated specialist care fees advisers

Online directories let you search for regulated specialist care fees advisers near you. Each directory has slightly different features, so try a few to see which one you prefer.

Online directory	How it works
Society of Later Life Advisers (SOLLA)	Specialises in accredited advisers who understand financial needs in later life. You can search by location and advice type, including paying for care and equity release.
Unbiased	Lets you search by advice type, contact method and location or you can choose to be matched to an adviser. You can search by advice type, including long term care.
Personal Finance Society (PFS)	Run by the professional body for financial planning in the UK, you can search by location, areas of expertise and contact method. To find a later life specialist, tick the box marked "Later Life Advice Specialist".

Remember, it's a good idea to get multiple quotes and speak to a few advisers to see if they're right for you.

You can confirm you've found a regulated adviser by [checking the FCA's Financial Services Register to check that they are authorised to provide advice](#) and their contact details are genuine.

Be aware that if you don't seek financial advice and the product you choose isn't right for you, you might have less reason to complain or ask for compensation later.

How to make a complaint if things go wrong

If you receive advice and later find that the product wasn't suitable, you might be able to claim compensation for mis-selling. For example, if you were sold an investment bond that locked your money away, but you needed access to it.

Every specialist care fees adviser will have a formal complaints procedure to follow. You can usually find this in their terms and conditions. You'll also have the right to make a complaint to the Financial Ombudsman Service.

The content of this factsheet has been created by and is provided by The Money Advice Service and is produced under licence from them.

Please be aware there are links contained within this factsheet that may take you to external sites, we are not responsible for their content. This is a general advice and information factsheet only and should not be treated as a definitive guide and does not constitute legal or professional advice. We are not a law firm and information is not intended to create a solicitor client relationship. Law Express and The Money Advice Service does not accept any responsibility for any loss which may arise from relying on information contained in this factsheet. This is not a substitute for legal advice and specific and personal legal advice should be taken on any individual matter. If you need more details or information about the matters referred to in this factsheet please seek formal legal or financial advice.

The Money Advice Service is not regulated by the Financial Conduct Authority and the Money Advice Service does not provide a regulated service. The information and tools that the Money Advice Service provides are generic and should be of general assistance to you in managing your finances. However, the money advice service cannot recommend specific financial products and always recommends that you seek further information from an independent financial adviser, and/or further information from the providers of specific financial products.

This factsheet is correct at time of going to print. The law set out in this factsheet applies to England and Wales unless otherwise stated.

Copyright © 2026 by Law Express

All rights reserved. This article or any portion thereof may not be reproduced or used in any manner whatsoever without the express written permission of the publisher.

