

Your Personal Best

Your Personal Best is a national awareness campaign developed and funded by GSK, official laboratory services provider for London 2012, in association with NHS London.

It aims to inspire the 7.78 million people over 55 with long term health conditions in the UK to lead a more active lifestyle.

Keeping active can be a challenge if you have a long term health condition, but it can make a significant difference to your health and wellbeing and may also ease your symptoms.

If you feel like your condition is holding you back from leading a more active lifestyle and you are over 55 years old, then the Your Personal Best campaign, inspired by the London 2012 Olympics and Paralympic Games, is here to help you with simple advice on how to become more active.

TV personality and dance coach **Len Goodman** and TV presenter **Arlene Phillips** are the celebrity faces of Your Personal Best.

Supported by ten patient and healthcare professional groups across the UK, the campaign encourages everyone aged over 55 with long term health conditions to set personal and realistic activity goals in order to lead a more active lifestyle and help you to achieve your personal best.

This site offers a range of tips and helpful advice on how you can achieve this, from a question and answer section with our experts to real life stories to advice on how to get active and stay active. There is also the chance for you to meet Len Goodman and Arlene Phillips - the faces of our campaign - plus set your own personal activity goals by clicking through to our online activity tracker. Visit the Getting active page to find out more.

Your Personal Best has been developed in line with the Department of Health's Let's Get Moving activity care pathway, aimed at embedding the promotion of physical activity within primary care.

Check out the website:
www.yourpersonalbestcampaign.co.uk



"I know from personal experience that once you are over the age of 55 it is harder to stay active, especially if you have a long term health condition. Your Personal Best aims to inspire people to do simple lifestyle activities in order to stay more active. You don't have to be an Olympic athlete to get involved!"

Len Goodman



"I'm really passionate about encouraging people aged over 55 to stay more active. My first love is obviously dancing but it doesn't have to be dancing, it could be gardening, playing with your grand-children or doing house work. Just as long as you are staying active in some way, that is the key thing."

Arlene Phillips

Care Home Fees

Where there's a will, there's a way round care home fees ...

Government plans to raise the proposed lifetime cap on care fee contributions by the elderly to £60,000 have been met with a storm of protest, but those who wish to provide for care in retirement are being encouraged to take steps to protect their assets now.

Funding for care home placements has been means tested since 1948. The principle being that those who can afford to pay should do so, with a safety net for those who do not have the means. In 2011 the Government commissioned a report on the issue of long term care, chaired by the economist Andrew Dilnot.

In recent weeks it was widely reported that the Government was considering increasing the proposed lifetime cap on home-based and residential care services from the £35,000 suggested by Dilnot up to £60,000. The level of capping has been fiercely criticised by campaign groups like the Pensioners' Convention, who must now wait to see the final detail when the White Paper on social care and a progress report on funding options is published in April, which is also expected to include an updating of the means testing criteria and limits.

Under the current system, anyone who requires care must pay all the fees out of their own money, unless and until they qualify under means testing. They only get benefits from the state to help with the fees when their capital has been reduced to £23,250. This system has been criticised for apparently penalising those who have saved for their old age, and because the longer an elderly relative lives, the less they have to pass on to their children. The new proposals would place a lifetime cap on the contribution towards care. The capital limit is likely to rise also - with £100,000 currently being proposed.

The Government hopes the changes will encourage more people to take out insurance or other solutions to cope with a known maximum sum of care and residential home fees as part of their general financial planning strategy. If they were then to require care, the insurance company would pay the fees up to the cap, after which the person would become entitled to state benefits to cover the ongoing costs.

Whatever the lifetime cap and the asset limit, with rising house prices the means testing is likely to force many people to sell their home to fund fees. But by planning in advance, there are circumstances in which at least part of the value of the family home can be ring fenced and kept out of the means testing equation. This is particularly useful where remaining assets will be less than the limit.

Nick Manning, private client expert with Eastbourne based solicitors **Stephen Rimmer LLP** said:

"In April the Department of Health is due to issue a White Paper on the future of social care and this will shed more light on what we can expect. But no matter what comes out of that, there is much that we can all do to manage the risk. Anyone with property should start with a well-drafted will, which puts shares in the family home into trust. This is a simple, safe and proven method of limiting one's liability for residential home fees."

He explained: "Most couples buy property as "joint tenants", which ensures that when one party dies, their share goes automatically to the other. But by changing their ownership of the property to "tenants in common", each party can leave their share to who they like, which opens the way to leaving their half of the house to their children, or, better still, to place it into a trust. If this is done, half the value of the house will be ring-fenced if the surviving spouse needs nursing care."

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