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9. Financial advice and information

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When considering future care it is important to find a qualified and independent financial advisor. This needs to be somebody who you feel you can rely upon to understand the decisions you need to make when looking at paying for your future care services.

Independent financial advisors **do charge** for their time and advice. Some advisors do however offer a free initial consultation. When you make contact with an advisor make sure you understand what you will be expected to pay. The advisor should explain to you the ways of paying for the advice provided.

Independent financial advisors are not employed by the council. They will assess your financial circumstances and explain the options to pay for your care and support needs to make sure that you:

- Fund care fees in the most cost and tax efficient way
- Receive information and advice to help you make an informed decision about renting or selling your home
- Are able to pay the fees for your preferred residential or nursing care home, now and in the future
- Receive the benefits and payments to which you are entitled

When choosing an independent financial advisor check:

- That they have experience of providing advice on long term care funding
- That they hold the specialist CF8 qualification (this is required by the Financial Services Authority for any financial advisor giving advice about long term care)
- How independent the advice is. You need the advisor to act in your best interests not in the interests of the people that might want to sell their products
- On the type of advice being provided. Some advisors can offer a full range of products whereas others have chosen to offer restricted advice which will focus on a limited selection of products or providers

The Society of Later Life Advisors (SOLLA) is a not for profit organisation who help people find financial advisors who specialise in the financial needs of older people. Members are independently accredited as well as holding professional qualifications. They can offer practical guidance to make the right decisions.

SOLLA can be contacted on telephone 0333 202 0454 or via their website: www.societyoflaterlifeadvisors.co.uk

Below are details of some organisations that employ SOLLA registered financial advisors. There may be other advisors available and Blackpool Council does not control and is not responsible or liable for any advice or services provided. A full list of SOLLA accredited financial advisors can be found on their website www.societyoflaterlifeadvisors.co.uk

It is the individual person that is SOLLA accredited rather than the company they work for.

SOLLA Independent Financial Advisors April 2015

Name	Organisation	Location	Contact information
Ben Harrison Independent Financial Advisor	MHA Moore and Smalley	Preston	Telephone: 01253 404404 www.mooreandsmalley.co.uk Email: ben.harrison@mooreandsmalley.co.uk

Vanessa Townshend Independent Financial Advisor	Springfield Financial Services	Preston	Telephone: 01772 729742 www.springfieldfs.co.uk Email: vanessa@springfieldfs.co.uk
Richard Blackburn	Ambler Blackburn Financial Planning Ltd.	Thornton Cleveleys	Telephone 01253 824572 Mobile 07943 657 474 Email: Richard@AB-FP.Com
Gary Hayton	AFH Wealth Management	Poulton-Le-Fylde	Telephone: 07557 799498 Email: gary.hayton@afhgroup.com
Ailsa Thomas	Springfield Financial Services Ltd.	Preston	Telephone: 01772 729742 www.springfieldsfs.co.uk Email: ailsa@springfields.co.uk

There are other local and national organisations that may also offer support and information about money management and welfare benefits. The level and type of service will vary. These organisations are not accredited to give independent financial advice:

Age UK

advice@ageuklancs.org.uk
Telephone 0300 303 1234

Blackpool Citizens Advice Bureau

6/10 Whitegate Drive, Blackpool FY3 9AQ
Telephone 0808 278 7818

Disability First

Blackpool Centre for Independent Living
259 Whitegate Drive, Blackpool FY3 9JL
Telephone 476880 bcil@blackpool.gov.uk

There are some national organisations that may be able to provide support:

Independent Age

National charity offering free advice and information on care benefits and social support. They produce a range of factsheets and printed guide books

Telephone 0800 319 6789
www.independentage.org

The Money and Pensions Service

The service was set up by the government and offers unbiased free advice and information to make the most of your money

Telephone 0800 138 7777
www.moneyandpensionsservice.org.uk

Paying for Care

The advice website helps individuals make more informed decisions about their long term care. You can also request a telephone consultation with an advisor

Financial Ombudsman Service

You have the right to a review if you are unhappy with the financial advice you have received from any Independent Financial Advisor.

Telephone 0800 023 4567

www.financial-ombudsman.org.uk

Blackpool Council also provides an online resource directory of local community organisations that offer a range of support and activities to help people with their care and support needs.

Please visit www.fyidirectory.co.uk

To ensure services provided by the council are accessible, information is available upon request in a variety of formats. Please let us know if you need an alternative format.

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Municipal Buildings
Corporation Street
Blackpool
FY1 1NF

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