

WHY HOST A LAST TEN YEARS EVENT?

Practical help before the crisis

For employers, community groups, clubs, churches and membership organisations

Everyone is going to face this.

Ageing parents. Illness. Care. Money. Documents. Family decisions.

The question is whether the gaps are found in a calm room, or in the middle of a crisis.

Why this matters

The Last Ten Years is built around a simple problem: families often know they should sort things out, but they do not know what to check, what questions to ask, who needs to know, or what should happen first. That problem runs from ageing parents and care fees through to powers of attorney, medical wishes, wills, tax and probate.

For an employer or community group, a session creates a safe, practical place to start those conversations before somebody is trying to deal with a hospital, a care crisis, a parent who has lost capacity, a sudden bill for care, missing paperwork or a family disagreement.

The need is already here

Evidence	What the data says	Why it matters
5.7 million	Around 5.7 million people in UK private households were informal carers in 2024/25.	Caring is not a niche issue. A sizeable part of any workforce or community is likely to be affected directly or through family.
17%	People aged 55 to 64 were the age group most likely to provide informal care.	This is exactly the age group many employers rely on for experience, management and continuity.
53%	More than half of adult informal carers were also in employment.	Care problems do not stay at home. They arrive at work as calls, appointments, stress, absence and difficult decisions.
Parents	Parents were the main recipients of informal care. 33% supported a parent outside their household and 9% inside it.	Many people are trying to help Mum or Dad while running their own household and working.
1.4 million	ONS estimated 1.4 million sandwich carers aged 16 to 64, with 51% aged 45 to 64.	A large group is simultaneously dealing with children, work and adult relatives.
1.75m → 3.6m	The UK population aged 85+ was 1.75 million in 2024 and is projected to reach 3.6 million by 2049.	The underlying need is growing, not disappearing.

What problems does an event solve?

The session is designed around the points where families usually discover they are unprepared.

The problem	What the session does	The benefit
"We will sort it later."	Makes the issues concrete and gives people a first-step checklist.	Turns vague good intentions into action before a crisis.
Nobody knows where anything is.	Covers wills, LPAs, financial information, contacts, digital records and key paperwork.	Less time wasted hunting for information when somebody is ill, has lost capacity or has died.
Families avoid difficult conversations.	Uses The Rehearsal to ask practical questions without making the session a lecture about death.	Better conversations and clearer family roles.
Care costs come as a shock.	Explains how care funding can work, why assessments matter, what questions to ask and why 'protect the house' schemes need caution.	Families are less likely to make rushed transfers or discover too late that they misunderstood the rules.
People do not know about NHS funding.	Explains that some people with a primary health need may qualify for NHS Continuing Healthcare and why assessment matters.	People know there may be a route to fully funded care and know what to ask for.
Nobody has discussed being 'half dead'.	Covers loss of capacity, DNACPR, Advance Decisions/Living Wills, Advance Statements and making wishes findable.	Families understand the difference between medical wishes, emergency decisions and legal authority before a crisis.
The will is old, missing or incomplete.	Looks at whether the will is current, valid, findable and matched to the rest of the paperwork.	Fewer avoidable surprises, disputes and delays after death.
Tax and probate are left until after death.	Explains why estate information, executor choices, inheritance tax questions and probate should be understood in advance.	Families can identify specialist advice needs before the executor is under pressure.
Old trusts are assumed to be 'done'.	Explains why historic discretionary trusts and estate-planning arrangements may need review rather than being left untouched forever.	Prompts timely legal and tax review where circumstances or rules have changed.
Employees are quietly caring for relatives.	Normalises the issue and gives staff useful information before problems escalate.	Supports employee wellbeing and makes caring responsibilities easier to discuss.

What people leave with

- A clearer picture of what is already in place and what may be missing.
- Questions to ask parents, partners and family members.
- A better understanding of care funding, key documents, medical wishes, tax and estate issues that may need attention.
- The Rehearsal: a simple way to test what would happen if something happened tomorrow.
- A short list of sensible next actions, rather than another pile of information.
- Clear signposting when legal, tax, regulated financial, benefits, health or care expertise is needed.

Care fees planning: one of the biggest areas of confusion

Families often start thinking about care fees only after somebody has fallen, been admitted to hospital or can no longer live safely alone. By then they are trying to understand care needs, funding, property, benefits and family decisions at the same time.

The aim of the session is not to sell a scheme that promises to make assets disappear. It is to help people understand the questions early enough to make informed decisions.

Local authority care funding

In England, social care can be means-tested. We explain why a needs assessment and financial assessment matter, what types of assets may be considered, and why the treatment of a home depends on the circumstances.

NHS Continuing Healthcare

Some adults with a primary health need may qualify for NHS Continuing Healthcare, which can fund the full package of health and social care. We explain why families should know that this route exists and why the assessment is about needs, not a particular diagnosis.

Deprivation of assets

We explain why giving away a home or other assets to avoid care charges is not a simple solution. Under the Care Act guidance, a council may in some circumstances assess a person as still owning an asset that was deliberately given away to avoid charges, and may have recovery powers where assets have been transferred.

The care-fees avoidance industry

There are trusts, transfers and estate-planning schemes sold with the suggestion that they can protect a home from care fees. We teach people to ask what the arrangement actually does, what the legal and tax consequences are, what control is being given up, and whether independent legal advice is needed.

Planning before the crisis

The useful question is not 'How do I hide the house?' It is 'What would happen if one of us needed care tomorrow, how might it be funded, who would make decisions, and what paperwork would be needed?'

Why a host should care

Care fees are exactly the sort of issue that can consume a family member's time and attention at work. A short amount of preparation can help people recognise the right questions, avoid panic decisions and reach the right professional or public service sooner.

The "half dead" years

Death is not always the difficult bit. The difficult period may be the months or years when somebody is alive but seriously ill, has lost capacity, cannot manage money, or cannot communicate what they want.

- Lasting Powers of Attorney for property and financial affairs, and health and welfare.
- DNACPR: what it is, what it is not, and why families should understand the conversation around CPR.
- Advance Decisions to Refuse Treatment, often called Living Wills.
- Advance Statements, which record wishes, preferences, values and priorities but are different from an Advance Decision.
- Making sure documents and wishes are recorded, current and findable.
- The practical question: who can act if the person themselves no longer can?

Wills, probate and tax: the instruction manual

A will is not just a document for after death. It is part of the instruction set that tells the family what should happen, who is responsible and where the estate should go. The event encourages people to check the whole paper trail rather than assume that having signed something years ago means the job is finished.

Is there a valid, current will?

Life changes. Marriage, divorce, children, deaths, property and relationships can all be reasons to review what the will says.

Who are the executors?

Executors need to be willing and capable of dealing with forms, deadlines, money and difficult conversations. It is a job, not an honorary title.

Can the original will be found?

A perfectly drafted document is little use if the family and executors do not know where it is kept.

Does the paperwork agree?

Pensions, life assurance, jointly owned assets and some other arrangements may pass outside the will. Beneficiary nominations and ownership should be reviewed alongside it.

What about guardians and dependants?

Families with children or people who depend on them financially need to consider what happens if the person who currently provides the support dies.

Digital and financial records

Bank accounts, pensions, investments, insurance, debts, online accounts and digital assets need a secure paper trail so the right person can find them.

Letters of wishes and funeral wishes

Clear wishes can reduce uncertainty and family arguments, even where the document itself is not legally binding.

Old trusts and tax planning

A trust or estate plan created years ago should not automatically be treated as a set-and-forget solution. Changes in family circumstances, asset values or tax rules can be reasons to obtain a fresh legal or tax review.

Probate and inheritance tax

We explain what probate is, the role of the executor, why complete estate records matter, and why inheritance tax or other tax issues may need to be considered before death rather than discovered by the family afterwards. Where a situation needs legal, tax or regulated financial advice, the answer is not to guess. It is to identify that early and use the right specialist.

The Fire Drill

The will section can be turned into a simple audit: Is there an original will? Can the executor find it? Is it current? Are beneficiary nominations checked? Are the executors appropriate? Are financial records organised? Are important wishes written down? The point is to find the gaps while there is time to fix them.

How an organisation can use The Last Ten Years

Not every organisation needs the same depth. The material can be delivered at different levels, from a useful introduction through to a much deeper practical day.

Format	Best for	What it can do
Lunchtime session	Workplaces, clubs and groups wanting an accessible first step	A focused introduction to the main risks, The Rehearsal, care, documents, medical wishes and the first things people should check.
Half-day session	Groups wanting time for questions and practical exercises	More depth on care fees, powers of attorney, being 'half dead', wills, family decisions, probate, tax questions and personal action planning.
Full-day session	Employers, carers groups and community organisations wanting a comprehensive programme	A deeper workshop with scenarios, checklists, the Fire Drill, The Rehearsal and time to work through the issues that apply to each attendee.
Online programme - coming	People who cannot attend an event or want to revisit material	Structured learning, practical resources and checklists that can be worked through at home and shared with family.
Helpline / appointment support - coming	People who understand the problem but are unsure what to do next	A route to talk through options, identify the next sensible step and be signposted to the right specialist or public service where needed.

Why an employer should host one

A Last Ten Years event is relevant to staff long before they think of themselves as carers. It can help an employer support people who are dealing with ageing parents, a partner becoming ill, hospital appointments, care arrangements, care-fee questions, loss of capacity, medical wishes, probate or difficult family administration.

- Practical support for a real workforce issue, particularly among experienced mid-life employees.
- A useful wellbeing session with clear actions rather than a general awareness talk.
- Helps start conversations about caring responsibilities before they become a workplace crisis.
- Suitable for lunch-and-learn sessions, wellbeing programmes, employee networks and management briefings.

Why a community group should host one

Community organisations see the problem from both sides: older members who want to get organised and adult children who are already trying to help parents or partners. A session gives both groups a common language and a practical place to start.

- Relevant to members across several generations.
- Creates useful family conversations outside the pressure of a crisis.
- Can reach people who may not seek formal advice or know where to start.
- Works well for clubs, churches, community centres, carers groups and local membership organisations.

What it is - and what it is not

The Last Ten Years provides practical education, guidance and support. It helps people recognise the questions they need to ask, the documents they need to check and the decisions they may need to make. It does not

replace a solicitor, regulated financial adviser, tax adviser, accountant, health professional or specialist benefits adviser. Where specialist help is needed, we say so.

Most families will face some version of this.

The benefit of an event is finding the gaps while there is still time to fix them.

The Last Ten Years is part of Dying to Know from MoneyTrainers.

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