



Fast Verified Probity Checks

# Financial Advisors Add Value for the Aged and Vulnerable

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Financial Advisor's Add Value and Make a Difference every day.

In my quest to re-balance the status-quo against the recent avalanche of negativity toward the Financial Advice industry, this Blog series is devoted to demonstrating how much value is being delivered by genuine, hard-working and caring Advisors that are quietly working in the community, delivering valuable, much needed quality services to our Australian people.

Consider this case of Advisor: Danielle Robertson from Dr Care Solutions.

It involves an 84-year-old woman with terminal bone cancer who lived with her 63-year-old son suffering with early onset dementia.

They were isolated and distressed by what would become of them, as neither had the capability of navigating the complex Aged Care and NDIS systems rightfully available to them. They were struggling alone with no care nor government funding in place.



Fortunately, a concerned neighbour had the good sense to contact Danielle Robertson from Dr Care Solutions to make an assessment of the mother and son's situation.

Danielle was able to develop a Life Plan with recommendations that involved them each receiving a government assisted home-care package with individual specialist carers.

Importantly, the two were able to remain living together in their own home, with high value care, that included accompanied hospital visits and social outings, thereby alleviating their personal stress by keeping life normal and familiar for them both.

While the relief and value-added to these clients quality of life may seem evident, the hidden added-value of Danielle's services is in the much needed stress relief on the public Aged Care facilities and hospital system that is struggling to meet demand in the community.

Danielle's expertise served to maintain her clients in their own home for as long as possible, resulting in a win-win for all concerned.

Two years later when the son's dementia had advanced, Danielle was there with support for the next stage, to arrange dignified aged residential care for him; because quality advice is never 'set and forget'.



There is indisputable value and support offered in this case that cannot be over-stated, not just for the clients involved, but for their concerned neighbour and the community in general.

Advice can be hard to give, as it can be so subjective, especially in cases where people like this are so vulnerable. It's a big responsibility that an Advisor takes on when there often is no one clear particular right or wrong strategy to recommend.

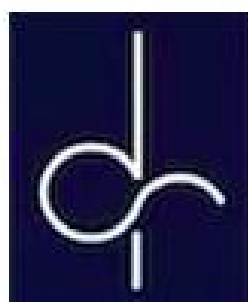
In these situations, Advisors truly excel and live up to the trust they receive. They frequently agonise over balancing financial logic with recommendations that are often based on intangibles which must take into account the client's emotional (and in this case, also physical) needs.

A clinical check-list of regulatory requirements cannot possibly determine quality of advice, and it is a fault in the regulatory system that continues to fail to understand this, demonstrated by its constant over-loading of often irrelevant compliance standards.

The skill at which an Advisor can detect the heart of need for people so exposed and vulnerable is commendable. The measure of success varies according to the needs and stage of life of the client and because of this, Advice is deeply personal, and unique to each person. That means it's always highly customised, so is time-consuming and costly to deliver.

Thank you very much to Advisors like Danielle Robertson who are achieving so much in our community, and delivering high quality, trust-worthy financial services, as a beacon of light for us all to be proud of.

Stay tuned for the next instalment, because there are so many more refreshingly brilliant good-news stories to share about the hard work and high-value service delivery of our Australian Financial Advisors.



**DR Care  
Solutions**