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NEWS RELEASE

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Missed connection? Research shows untapped demand for professional advice on later-life care

- Only one in nine over-45s organising care for a loved one had help from a financial adviser
- But under 60% would arrange to meet an adviser to discuss their own funding options if referred

Only one in nine (11%) over-45s who have helped organise later-life care for an elderly relative were supported by a professional financial adviser, leaving many families to navigate complex financial decisions alone.

But despite low use of advice, new research by **retirement specialist Just Group** highlights the significant proportion who would welcome a referral to a financial adviser if they were considering their own options for care in old age.

Overall, six in ten (59%) of over-45s said they would be grateful for a referral to an adviser by their local council, with another 13% saying they would contact their own adviser. Among those who had previously organised care for an elderly relative, 66% said they would be grateful for a referral and 15% said they would contact their own adviser.

The figures – the latest in a long-running research series for [Just Group's annual Care Report](#) – show strong demand for professional support that currently isn't being met, raising questions about whether advice firms can better integrate long-term care planning into their wider retirement advice.

Mitch Miller, Senior Care Product Manager at the retirement specialist Just Group, commented: "Care represents a huge, and difficult to manage, financial risk to clients. Many find themselves with caring responsibilities for elderly parents or relatives with some ultimately needing to organise and pay for care for themselves or their partners.

"Currently financial advisers are not front of mind when people start looking for support and guidance for their later-life care planning but our research shows that, when prompted, most people are open to professional help to discuss their options.

"The earlier the care conversation happens, the better. It means people won't face a sudden shock at the point-of-need and will have a plan in place to deal with the financial and logistical practicalities, which is helpful when managing the emotional stress associated with finding care.

"Advisers who have developed the required skills and qualifications are in a strong position to become the 'go to' experts in what is likely to be a growing business area in the years to come.

"It's very important the advice community understands the regulatory and practical issues of entering this market. Vulnerability training from providers like Just Group and support from organisations like SOLLA are an excellent way to start to understand the opportunities and challenge this market offers."

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Notes to Editors

1 – Just Group, a survey of 2,500 UK adults aged 45 and older in England and Northern Ireland, conducted 26th August -12 September 2025 by Opinium

About Just

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A leader in the individual retirement income, care and defined benefit de-risking markets, Just has been trusted to manage more than £27 billion of customers' retirement savings and has helped customers release over £7 billion from their properties.

Just provides the following wide range of products, advice and professional services to individual customers, financial intermediaries, corporate clients and pension scheme trustees:

Marketed Products

- De-risking solutions for pension scheme trustees who want to remove the financial uncertainty of operating defined benefit pension schemes;
- Individually underwritten retirement income products delivering a guaranteed income for life;
- Long term care plans that provide those people moving into residential care with peace of mind by knowing a regular payment will be made to the care provider for the rest of their life;
- Lifetime mortgages for people who want to safely release some of the value from their home.

Professional services

- Regulated financial advice and guidance services for individuals wanting help in using their pension savings and/or releasing some of the value from their home; and
- A range of business services tailored for our corporate clients, ranging from consultancy and software development to fully outsourced customer service delivery and marketing services.

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