

Walking the journey



Belinda Veriton
2024 Finalist
ACS Aged Care Adviser
of the Year Award

Belinda Veriton's commitment to aged care advice has once again been recognised by being named a finalist in the 2024 Aged Care Adviser of the Year Award.

Aged care has been a part of Belinda Veriton's life since childhood, when she joined her family in caring for elderly relatives. This enabled a young Belinda to experience firsthand the final chapters in the lives of her elders in a close and personal way. She credits this period as the foundation for instilling within her the qualities of compassion and empathy, which she believes are essential when providing aged care advice.



“To provide good aged care advice, you need to understand the fear and vulnerability of the person you’re looking after. An adviser might provide the numbers to make sense of potential choices, but at the heart of the advice process, you can’t forget there is a person who is afraid of being dependent on others and fearful that their life’s wealth will be destroyed by the costs of aged care,” says Belinda – a Financial Adviser and Aged Care Specialist at RFS Advice.

“So, it’s my privilege to assist people navigate that uncertainty, by steering them through the complexities of aged care.”

Having chalked up over 10 years in aged care advice, there’s not much Belinda doesn’t know about the aged care sector. Her experience and approach to aged care advice has been recognised by being named a finalist in the Aged Care Adviser of the Year Awards 2022 and 2024.

“During those 10 years, I quickly realised how frustrating it is to deal with Government departments and aged care bureaucracies, and the enormous patience required to cope with that,” she says. “That has given me a really good appreciation of the valuable service we provide at RFS Advice.”

An elderly couple, a woman with short grey hair and a man with a white beard, are sitting together and looking at a tablet. The woman is pointing at the screen. The background is a blurred indoor setting.

Avoiding myths and misconceptions

Belinda freely admits – “you don’t know, what you don’t know” – as being the key reason why people should seek advice on aged care. She adds that due to the complexity of aged care, most people simply don’t know what questions to ask or how to approach aged care for their loved one.

“There are plenty of myths and misconceptions about aged care, like the only course of action is to sell the family home, when in fact, that might not be the right approach to take,” says Belinda. “People have made disastrous decisions because they didn’t realise there were other options available to them.

“However, by seeking professional aged care advice, people can see what alternative solutions are available to them. It’s important to seek advice when making any financial decision, and aged care is one area where individuals can have much better outcomes by talking to an experienced adviser.”

Not surprisingly, Belinda’s best tip for people in need of aged care advice, is not to leave it to the last minute. That’s because their choices become limited when advice is done at a crisis point, such as a family member about to enter aged care.

“By pre-planning, we can often get a much better result, particularly for self-funded retirees who have set-up companies and trusts. So, when it comes to aged care, I encourage people to ask plenty of questions and try to plan ahead. You can make really bad decisions if you’re not well informed,” says Belinda.

Approach to aged care

For clients using RFS Advice's aged care service, they can expect Belinda and her team to get deeply involved in the whole process. As she says: "We get into the trenches with our clients."


Clients are never given a quick once-off advice document that simply outlines the financials. Instead, clients are taken through all the different aspects of aged care they're likely to face. That includes dealing with Centrelink paperwork, helping clients understand the costs associated with an aged care facility – including accommodation fees, daily care fees, and additional service fees – and answering the multitude of questions clients may have.

"Most people will only have to deal with this once in their lifetime. So, I am that person who will walk with them along their aged care journey and help reduce some of their burden. I provide emotional support and make sense of the numbers for clients. I also work with all concerned parties, because sometimes there are competing views between family members and/or powers of attorney. My responsibility is to provide objective advice that's in the best interest of the client and their loved one."

Belinda believes what sets RFS Advice apart from other advice businesses is the level of care it provides clients in the advice process.

"We're not just about the numbers. We really do care about the people we assist, so that means we go the extra mile with them. When we explain the numbers and strategy to our clients, it doesn't matter how often we need to go over this with them. What's important is that clients fully understand what is happening," she says.

"I still have clients who phone me three years later with questions, and that's never a problem. We happily answer those questions and don't charge any extra for doing that, as that ongoing service is all part of our initial fee. This means we stay with our clients through their entire aged care journey."



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Belinda Veriton



Do it right, do it well

Ask Belinda about her philosophy for aged care advice and she is forthright in her response: “If you’re going to do it, you need to do it right and do it well.”

According to Belinda, something as complex as aged care advice should never be provided in a half-hearted way. “There are many traps to avoid. The intricacy of aged care means if you’re going to be offering this type of advice, you really need to be specialising in it. You need to constantly hone your skills and take real pride in the advice you provide.”

By using her knowledge and technical understanding of the aged care space, Belinda has been able to significantly improve the financial outcomes of her clients. This includes assisting clients well in advance with tidying up their corporate structures, to ensure they are prepared for their own aged care journey.

“We’ve also been successful in rolling back our clients’ income streams into accumulation phase, which can have a significant impact on what aged care fees they pay in some situations,” she says. “We also help clients with payments they didn’t think they were eligible for. For some clients, we’ve been able to save them substantial amounts of money, because we’ve been able to identify a specific solution for their circumstances and implement it for them.”

The value of advice

Belinda acknowledges that aged care can be overwhelming and emotionally stressful for most people. She believes that's why clients turn to her for help in de-mystifying the complexities surrounding aged care. She believes clients value the approach RFS Advice takes by providing a jargon-free explanation of the strategies and solutions available to them. They also value the expertise Belinda brings to the table with her specialisation in aged care advice.

"Importantly, clients value the fact that we're able to sit down with them and discuss aged care in a caring and empathetic way. It's a very emotionally charged journey to place somebody into care, particularly if it's someone's spouse. It's a hard decision for clients to make and there's often a lot of guilt associated with it. But we provide the emotional support and reassurance that they're not alone in their journey," says Belinda.

"We help clients with support groups and other types of support services. It can be very difficult to watch your spouse or loved one descend into dementia. That type of journey has a huge emotional toll on the carer, so they need support throughout this very difficult time."

The clients of RFS Advice truly value the service and support they receive from Belinda and her team, and recognise the value in paying for advice from an aged care specialist.

"People are looking for help at what can be an enormously challenging time. They are seeking guidance in terms of achieving a good financial outcome for their loved one. We walk the journey with our clients – from beginning to end – which provides them with great peace of mind."

Belinda can't recall any client ever walking away from her dissatisfied with the advice provided. Instead, she says clients value the advice they receive and are profoundly thankful for the support and guidance given to them.

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Recognising excellence

Backing up from being named a finalist in the Aged Care Adviser Awards two years ago, it's only fitting that Belinda's approach and commitment to aged care advice has once again been recognised by being named a finalist in the Aged Care Adviser of the Year Award 2024.

In congratulating Belinda, Assyat David — Director of Aged Care Steps — says the Aged Care Awards recognise and champion the work done by exceptional aged care advisers across the country, helping people navigate the increasingly complex landscape of aged care planning.

“The exceptional quality of submissions that we received is a testament to the passion, talent and dedication within the aged care advice industry and proof of the tangible difference aged care advisers are making in their clients' lives,” says Assyat. “We congratulate Belinda on being named a finalist in these awards. Belinda's work exemplifies the very best in aged care advice.”

The recognition is not lost on Belinda, who is justifiably proud of her commitment to delivering aged care solutions for her clients.

“It’s always rewarding to be recognised, especially by your peers. Aged care advice can be hard on the emotions sometimes, and there can be a lot of sadness in your week, but there’s also satisfaction in knowing you’ve helped somebody in genuine need,” she says.

“To be recognised for the hard work that goes into aged care advice is extremely gratifying. It’s an area of advice that almost all of us are likely to need at some point, so being a finalist in these awards, which specifically recognise aged care advice, is a real honour.”

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About the Aged Care Awards

The Aged Care Adviser of the Year 2024 award celebrates the outstanding achievements of financial advisers providing aged care advice. This category recognises an individual adviser who is deemed to have demonstrated outstanding professional commitment in providing aged care advice to older Australians and their families.

The winner and finalists of this award were judged by industry leaders to have best demonstrated outstanding professional commitment to the provision of aged care advice to older Australians and their families.

The Aged Care Awards are sponsored by Aged Care Steps – a market leader in the provision of aged care support and resources for financial advisers.

