

# Abacus Wills & Trusts Highlights Care Fee Risks for UK Homeowners as Estate Planning Gains Importance

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HIGH WYCOMBE, HIGH WYCOMBE, UNITED KINGDOM, September 15, 2026 /EINPresswire.com/ -- [Abacus Wills & Trusts](#), a High Wycombe-based specialist in wills, trusts and estate planning, is highlighting the potential impact of care home fees on family estates and the importance of considering asset protection planning while individuals still have the mental capacity and time to make appropriate arrangements.

In England, individuals with savings and assets above £23,250 may be required to fund the full cost of their care as self-funders. The threshold has remained at £23,250 since 2010, while residential property values have increased significantly over the same period.

For homeowners, the value of a property can therefore have a substantial effect on care funding assessments. A family home that once represented a smaller proportion of an individual's overall assets may now place an estate above the relevant threshold.

"Families come to us assuming a will alone protects everything they own," says a senior consultant at Abacus Wills & Trusts. "A will only takes effect after you die. It does nothing for you during the years you're alive and facing a care bill. That's the gap asset protection planning is built to close."

Asset protection planning can involve trusts and other legal structures established during an individual's lifetime. Depending on the circumstances, such arrangements may form part of wider planning involving a family home, other assets, potential care costs, creditors or future changes in family circumstances.

The timing of any asset protection arrangement can also be significant. Transfers made after care needs have arisen may be examined by a local authority under rules concerning deliberate deprivation of assets. Professional legal advice is therefore important before assets are transferred or placed into a trust.

The potential impact is not limited to larger estates. Families with a paid-off home and modest savings may also face significant exposure to care costs because property ownership can represent a substantial proportion of their assessable assets.

Abacus Wills & Trusts provides home visits across the UK for clients considering wills, trusts and asset protection planning. Consultants review individual financial circumstances, explain available planning structures and assist with the preparation of relevant legal documentation and ongoing support.

The firm's wider estate planning services include wills, inheritance tax planning, powers of attorney, trust registration and related estate planning matters. The company states that its approach considers asset protection as part of a family's wider financial and estate planning arrangements.

Abacus Wills & Trusts is offering free initial consultations for UK families seeking to understand their current position and the estate planning options available to them.

### About Abacus Wills & Trusts

Abacus Wills & Trusts is a UK-wide provider of wills, trusts, estate planning and asset protection services based in High Wycombe. The firm provides confidential, bespoke advice and home visits to clients across the country, with lifetime support available as part of its planning services. Its services include affordable and international wills, Shariah-compliant wills, inheritance tax planning, trust registration, probate and powers of attorney.

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