

# LIBF

Part of Walbrook  
Institute London

## LIBF Level 4

## Certificate in Long Term Care and Later Life Planning (CertLTCP)

Qualification specification



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## Purpose of the qualification

### Why study LIBF Level 4 Certificate in Long Term Care and Later Life Planning (CertLTCP)

The Certificate in Long Term Care and Later Life Planning (CertLTCP) brings together two key areas of later life planning into a single qualification. The CertLTCP qualification equips you with the skills and knowledge to understand clients' needs and to provide tailored advice to clients to ensure they receive appropriate care and support during their later lives.

CertLTCP is relevant if you work or are aspiring to work within the long term care or later life planning area. In completing this qualification, you will develop an understanding of the long term care and later life planning environment in the UK, including the responsibilities of the NHS and local authorities in the provision of long term care support. You will also learn how to analyse and evaluate clients' needs and understand how financial assessments are undertaken, how eligibility is assessed and the taxation and legal issues arising from different long term care planning solutions.

### Objectives and key content areas

To provide the knowledge and skills required to be an effective long term care and later life planning advice professional.

Throughout the programme, you will understand the:

- the UK long term care environment and its costs;
- the roles and responsibilities of the NHS and Local Authorities for long term care;
- financial assistance and assessment for those requiring long term care;
- long term care insurance advice and eligibility;
- analysing and evaluating clients' needs and care solutions; and,
- taxation and legal issues relating to long term care planning.

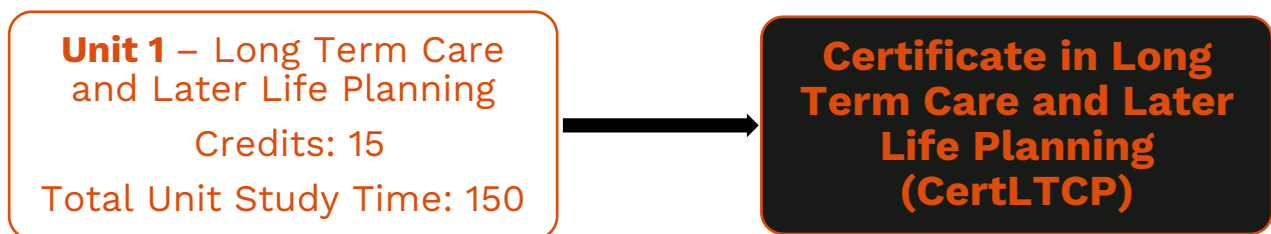
## Key skills developed

The qualification will encourage you to:

- develop your ability to analyse and evaluate later life planning requirements
- develop your ability to provide tailored strategic later life planning solutions
- increase your ability to work and study independently and utilise resources effectively.

## Structure

CertLTCP is made up of one mandatory unit which must be successfully completed to achieve the qualification:



## Qualification delivery

### Total Qualification Time (TQT)

Total Qualification Time (TQT) is a prediction of the total time a student with no prior knowledge might need to complete the course.

TQT consists of two elements, Guided Learning (GL) and all other hours:

- Guided Learning (GL) comprises study time under direct teacher supervision, encompassing instructional sessions and supervised examinations.
- All other hours include hours spent unsupervised in research, learning, e-learning, e-assessment, exam preparation, and formal assessments.

CertLTCP is primarily considered as a self-directed study qualification with planned examination sessions.

|                          |           |
|--------------------------|-----------|
| Guided Learning Hours    | 2 hours   |
| Other hours              | 148 hours |
| Total Qualification Time | 150 hours |

## Assessment

CertLTCP is assessed by a multiple-choice questions (MCQs) examination. The examination consists of a combination of standalone MCQs and case studies with attached MCQs.

The structure of the assessment ensures that all course content is subject to assessment.

## Preparing for the assessment

Your exam for each unit will be delivered via our platform Brightspace, which is where you access your course materials. You can take your exam any time with remote invigilation. There's no need to book in advance.

Before starting your exam, you will be expected to pick up your laptop/webcam to do a full 360-degree scan of your testing space. You must therefore ensure that your equipment is in full working order and can be easily manoeuvred. To prepare for the assessment you should make use of all learning resources as part of your revision for the exam.

## Qualification grading

The overall qualification will be graded Distinction/Pass/Fail. To achieve a pass, you must achieve at least 70% overall.

The qualification grade boundaries are as follows:

| Grade       | Mark    |
|-------------|---------|
| Pass        | 70–94%  |
| Distinction | 95-100% |

Feedback is provided via analysis sheets available on [MyLIBF](#), to see your strengths and areas to develop.

## Re-sit attempts

The qualification has a twelve-month registration period. (However, you should feel confident to sit your exam in up to 6 months.) For each unit in which you are unsuccessful, you are restricted to three exam attempts in a week and to ten exam attempts overall in any 12-month period subject to a resit fee.

## Additional information

### Entry requirements

Students must hold CeMAP (or an equivalent Level 3 Mortgage qualification), or CeRER, (or an equivalent Level 3 Equity Release qualification), or Level 4 DipFA, (or equivalent Level 4 RDR Diploma in FA).

A working knowledge of the basics of later life planning would be an advantage and you need to be satisfied of your ability to study in English.

### Recognition of prior learning

In line with LIBF regulations, as CertLTCP is a single unit qualification, recognition of prior learning does not apply.

### Progression and preparation for further study

CertLTCP is a stand alone qualification but can also form part of the Level 6 Diploma in Financial Advice (Adv DipFA).

Whichever route you choose to follow, there are opportunities for further study with LIBF. Our [Professional Qualifications](#) cover a wide range of topics and areas including banking, trade finance, financial advice, mortgage advice, complaints handling and other specialist qualifications.

### Preparation for employment / professional development

If you are working or aspiring to work within the later life planning, advice or insurance field; CertLTCP has been designed to develop knowledge and understanding and enhances skills that are valued within the later life planning and advice sector.

## Appendices

### Appendix 1 – Certificate in Long Term Care and Later Life Planning (LTCP)

This section provides information about the Certificate in Long Term Care and Later Life Planning (LTCP), including syllabus content, learning outcomes and assessment criteria.

#### Assessment methodology

CertLTCP is assessed by a multiple-choice questions (MCQs) examination. The examination consists of a combination of standalone MCQs and case studies with attached MCQs.

To achieve an overall pass, you must achieve a minimum mark of 70%.

## Learning outcomes and assessment criteria

| <b>Learning outcome (LO)</b><br>The learner when awarded credit for this unit will:                                                                   | <b>Assessment criteria (AC)</b><br>Assessment of the LOs will require a learner to demonstrate that they can:                                                                                                                                                                                                                                                                                                                                  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. Understand the background and cost implications of long term care provision in the UK, and the regulator's definition of long term care insurance. | 1.1 Definition of long term care insurance<br>1.2 Differences between pre-funded insurance and immediate needs<br>1.3 Background to current provision in UK<br>1.4 How care is delivered and the cost implications to the client.<br>1.5 Levels of client dependency<br>1.6 Types of care and cost implications: care in own home, residential care, private sector, voluntary sector<br>1.7 Standards of care and the Care Quality Commission |
| 2. Interpret the responsibilities of the NHS for the provision of health care.                                                                        | 2.1 Legal responsibility of the NHS<br>2.2 Eligibility criteria and assessment for continuing care & NHS funded care<br>2.3 The National Framework                                                                                                                                                                                                                                                                                             |
| 3. Identify the responsibilities of a local authority in enabling access to long term care.                                                           | 3.1 Assessments of client care needs<br>3.2 Delivery of care: Domiciliary / Residential<br>3.3 The impact of legislation and case law relevant to long term care as applies in England, N. Ireland, Wales and Scotland<br>3.4 Local authority and state provision<br>3.5 Department of Health guidelines<br>3.6 Funding levels including National variations                                                                                   |



|                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                     |
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| 4. Evaluate how local authorities make financial assessments for those requiring long term care and any implications for the client.                        | 4.1 Domiciliary care / Residential care<br>4.2 Charging Residential Accommodation Guidelines; CRAG<br>4.3 Notional capital<br>4.4 Beneficial ownership of capital<br>4.5 Capital disregard<br>4.6 Charging procedures and implications for the client<br>4.7 Treatment of the client's home                         |
| 5. Be able to apply means-tested and non means-tested state benefits eligibility in the provision of advice on long term care insurance.                    | 5.1 Means-tested benefits including Pension Credit<br>5.2 Non means-tested benefits<br>5.3 Access and application processes                                                                                                                                                                                         |
| 6. Identify relevant considerations relating to the adviser and client relationship when advising on long term care.                                        | 6.1 Identifying from whom to take and receive instruction<br>6.2 Legal capacity of the client<br>6.3 Vulnerable clients<br>6.4 Substituted decision making<br>6.5 Confidentiality; data protection<br>6.6 Extent of family involvement and potential conflicts of family interests<br>6.7 Access to medical records |
| 7. Evaluate the taxation and legal issues related to long term care planning.                                                                               | 7.1 Tax position of premiums<br>7.2 Tax position of payments of benefits<br>7.3 IHT considerations and estate planning<br>7.4 Impact of future changes in client's tax position<br>7.5 Will/intestacy<br>7.6 Deeds of variation<br>7.7 Use of trusts.                                                               |
| 8. Analyse the suitability of arrangements available to fund and maintain a client's long term care needs and the level of risk they present to the client. | 8.1 Stand alone pre-funded LTC insurance with life cover<br>8.2 LTC bonds<br>8.3 Insurance – underwriting considerations; morbidity and mortality.<br>8.4 Equity release including lifetime mortgages and home reversion plans                                                                                      |

|                                                                                                                                                                           |                                                                                                                                                                                                                                          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                                                           | 8.5 Savings and investments<br>8.6 Pensions<br>8.7 Immediate needs annuities                                                                                                                                                             |
| 9. Identify the eligibility to claim under a long term care insurance contract.                                                                                           | 9.1 ADL definitions<br>9.2 Cognitive impairment<br>9.3 Assessment of ADL failure<br>9.4 Assistive devices<br>9.5 Making the claim                                                                                                        |
| 10. Evaluate situations that might indicate to an adviser that a client's long term care provision needs to be reviewed and the consequences of that review.              | 10.1 Changes in personal circumstances<br>10.2 Change in need, including partial claim (ADL criteria)<br>10.3 Change of client's mental capacity<br>10.4 Changes in taxation, legislative framework, investment conditions and inflation |
| 11. Interpret and evaluate clients' needs and demands and recommend suitable and affordable long term care solutions, taking into consideration a client's circumstances. | 11.1 Gather and analyse client information, providing suitable client recommendations; ethical considerations                                                                                                                            |

| Document Control     |                                                                                   |
|----------------------|-----------------------------------------------------------------------------------|
| Version number:      | 8                                                                                 |
| Date of last review: | July 2026                                                                         |
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| Summary of changes:  | Amendment to the resit attempts section to reflect the fee incurred by the resit. |