

Save energy, pay less

Improving energy efficiency



**Money
matters**



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Age Concern and Help the Aged.*

*With almost 120 years of combined
history to draw on, we are bringing
together our talents, services and
solutions to do more to enrich the
lives of people in later life.*

*The Age UK family includes Age Cymru,
Age NI and Age Scotland. There are
also more than 170 local Age UKs.*

This information guide has been prepared by Age UK and contains general advice only, which we hope will be of use to you. Nothing in this guide should be construed as the giving of specific advice and it should not be relied on as a basis for any decision or action. Neither Age UK nor any of its subsidiary companies or charities accepts any liability arising from its use. We aim to ensure that the information is as up to date and accurate as possible, but please be warned that certain areas are subject to change from time to time. Please note that the inclusion of named agencies, websites, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age UK or any of its subsidiary companies or charities.

This guide was first published in October 2010 and updated in September 2011. Every effort has been made to ensure that the information contained in this guide is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation.

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Age UK is the new force combining

AGE and **HELPTHEAGED** **WE WILL**
Concern



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Introduction

With fuel costs rising, there's no doubt that using less energy can save us money. That doesn't mean we should have to use less than we need – it's vital that we have enough light and warmth. But there are lots of ways that we can use energy more efficiently without losing any of our creature comforts – and save money at the same time.

This guide explains how you can reduce the amount of energy you use in your home. It includes simple things you can do as well as changes to habits that can result in some significant energy savings, even in winter. Of course, you may already be doing some of these things, but we hope you'll find new ideas, too. If you're having difficulty meeting your energy bills, you may be able to claim benefits to increase your income. A brief overview of benefits available for people in later life is on pages 16–17.

Throughout this guide you will find suggestions for organisations that can offer further information and advice about your options. Their contact details can be found in the 'Useful organisations' section (see pages 24–30). Contact details for organisations near you can usually be found in your local phone book. If you have difficulty finding them, your local Age UK should be able to help (see page 24).

As far as possible, the information given in this guide is applicable across the UK.

Key



This symbol indicates where information differs for Scotland, Wales and Northern Ireland.



This symbol indicates who to contact for the next steps you need to take.

Why save energy?

Using less energy means that you should have lower bills, leaving you with more money to spend on other things. Try working out how much you spend on energy at the moment. By following the suggestions in this guide, you should be able to reduce the amount of energy you use, while still meeting your needs.

The amount of money you can save by taking a few common energy efficiency measures can be considerable. The exact amount you save may vary depending on the size and age of your home, and how you use energy, but here are some examples as a guide.

- Installing cavity-wall insulation could save you around £110 per year.
- Installing loft insulation of 270mm could save you around £145 per year.
- An Energy Saving Trust-recommended refrigerator could save you up to £13 per year and an Energy Saving Trust-recommended fridge freezer could save you up to £38 per year. They have an energy label rating of A+ or A++.
- Draught-proofing could save you up to £25 per year.
- Insulating your hot-water tank could save you up to £35 per year.
- A single low-energy light bulb could save you between £2.50 and £6 per year, depending on how long you use it for and how bright it is.

The savings listed above and throughout this guide are based on information provided by the Energy Saving Trust (see page 27). There are many other appliances and products that carry the Energy Saving Trust-recommended logo. Contact the Energy Saving Trust for a list.

Keeping heat in your home

Depending on the age and type of your home, a lot of its heat could be lost through your walls and roof, which means you'll have to use more energy to maintain a comfortable temperature. The following pages look at ways to reduce heat loss. Some will require professional help and may involve a significant initial cost, so we will also tell you about possible sources of financial assistance. Others are more straightforward and you can do them yourself.

Insulation

Insulation is an extra layer added to your home to make it harder for heat to escape. Up to a quarter of the heat lost from homes is lost through the roof. The recommended depth of mineral wool insulation is 270mm but there are other materials that you can use. Insulating your loft could reduce your heating bills by up to £150 per year.

Hot-water tanks are another source of heat loss. Fitting a 75mm-thick, hot-water cylinder jacket can be straightforward and cheap to install – less than £20 – and could save you up to £35 a year.

If your house was built with cavity walls – that is, with a space between the inner and outer layers – this gap can also be insulated. This can cost up to £500, but sometimes there are grants available to help with the cost. Solid walls can also be insulated but it is usually more complicated and expensive.

what next?

Contact the Energy Saving Trust for information about steps you can take to insulate your home, the savings you may be able to make, and the grants and offers available locally (see page 27).

Draught-proofing your home

A draughty house can be uncomfortable and you will use extra energy to keep rooms warm. Common draughty areas are around door and window frames, wooden floors and skirting boards, roofs and chimneys. However, you can greatly reduce draughts and improve your comfort by:

- sealing gaps around window frames
- fitting draught-proofing strips and excluders around doors
- fitting covers to letter boxes and keyholes.

It is important to leave some ventilation to reduce condensation and to prevent the build-up of waste gases from fuel-burning appliances. Your local Gas Safe-registered engineer should be able to help you with this (see page 28).

Depending on the age and type of your home, a lot of its heat could be lost through your walls and roof



Glazing

Double-glazing could reduce heat loss through windows, saving you up to £135 per year, and cut down on noise from outside. Permanent double-glazing can be expensive and is not covered by the grants mentioned on page 9, but you could partly double-glaze your home, focusing on the rooms that you use and heat the most.

Alternatively, secondary glazing, a second layer of glass fitted behind your existing windows, can help to reduce heat loss and costs less than full double-glazing.

Your local home improvement agency may be able to advise you on double-glazing and offer a handy person service to make small improvements such as draught-proofing – you can find your nearest one by contacting a national body such as Foundations (see page 27), Fold, or Care and Repair (see page 28). See our free factsheet *Funding repairs, improvements and adaptations* for more information.

Practical steps to reduce heat loss

As well as the measures we've already suggested, you could try the following steps, which don't cost any money or require DIY skills.

- Draw your curtains or blinds in the evenings to minimise heat loss through windows.
- If you can't heat all your rooms, make sure you keep your living room (or the room that you use the most) warm throughout the day and heat your bedroom before you go to bed.
- Use draught excluders to prevent heat from escaping under doors.
- In very cold weather, instead of turning the thermostat up, set the heating so that it comes on earlier and you won't be cold while you wait for the house to heat up.

what next?

Ask for our free guide *Winter wrapped up* for more information on keeping warm. Contact the Energy Saving Trust or visit its website for more ideas on ways to reduce heat loss (see page 27).


‘My partner really feels the cold as he spends a lot of time sitting in his chair. Since we got cavity-wall insulation, the amount we have to spend to keep the house comfortable in winter has really gone down.’



Help with the cost of insulation and draught-proofing

There are different government-funded grant schemes for England, Wales, Scotland and Northern Ireland, which are outlined below. These schemes have waiting lists, so you may have to wait some time before you can get the work done. But it is still worth applying.

In England, a scheme called Warm Front offers grants to provide homes with adequate heating and insulation, if you receive certain benefits such as Pension Credit. Both homeowners and private tenants can apply. To be eligible, the property must also be assessed as not being energy efficient.

-  In Wales, a scheme called Nest provides grants for heating and insulation if you receive a means-tested benefit such as Pension Credit. In Scotland, contact the Energy Assistance Package for information about the help it provides and in Northern Ireland, contact the Warm Homes scheme for advice (see page 29 for contact details for these schemes, listed under Warm Front).

what next?

Ask for our free information guide *Winter wrapped up* and our free factsheet *Help with heating costs* for tips on cutting down your energy bills and information about which grants you may be eligible for. Your energy supplier may also be able to help, so it's worth contacting them for information, too.

Hot water and central heating

Here are a few ways to make sure that your hot water and central heating system are working effectively for you.

- Get to know how the timer and thermostat controls work on your boiler system. By setting the controls accurately you can make sure that you only have hot water and heat when you need them, and aren't generating huge energy bills when you don't need to.
- Check that your heating isn't set too high, but remember that being warm enough is important for your health. In winter, the recommended room temperature during the day is around 21°C for your main living room and at least 18°C for the other rooms that you use. If you are still cold, putting on extra layers of clothing can be an alternative to setting the heating at a higher temperature. In cold weather, setting your heating to come on earlier is usually better than turning up the temperature.
- Remember to adjust your heating as the weather changes. Using the heating less during warmer periods is more comfortable as well as more efficient.
- Do not set the water temperature too high – 60°C is fine for most people's needs.
- Fix any dripping taps – a dripping tap can waste the equivalent of half a bath in one week.
- Shower instead of taking a bath, when you can. A short shower can use a third of the amount of water needed for a bath.

- Have your system serviced once a year to ensure that it's running safely and efficiently. Make sure that the person you ask to service it is qualified and registered with the Gas Safe Register (contact details are on page 28).
- If you are on your energy supplier's Priority Service Register (see page 21), you may be eligible for a free annual safety check. However, this only looks at the safety of your appliances and is not a substitute for an annual service, which includes energy-efficiency checks. If you are a tenant, your landlord is legally required to arrange for the gas appliances that they provide to be safety-checked once a year. If your boiler is more than 15 years old, consider replacing it as a newer boiler will be more energy efficient.

Lighting

When light bulbs need changing, you can save money on your energy bills by replacing them with low-energy bulbs. While these are more expensive than ordinary bulbs, they use up to 80 per cent less electricity, give out the same amount of light and last around ten times longer. Inefficient light bulbs are being phased out over the next few years, so you will soon only be able to buy low-energy bulbs.

Get into the habit of turning lights off when you leave a room – but not at the expense of your safety. Keep stairs and other areas well lit to reduce the risk of falling. Most energy suppliers offer energy-efficient night-lights that can help you to see without using the main lights at night. Contact your energy supplier for more information.

**what
next?**

Ask for a free copy of our leaflet *Home safety checker*, a question-and-answer guide to making your home safer.

Electrical appliances

Switch off appliances rather than leaving them on standby when you are not using them.

If you have an off-peak energy tariff, save money by running appliances such as your washing machine during off-peak periods when possible.

When it's time to replace appliances, look for products with the Energy Saving-recommended logo because they have met Energy Saving Trust criteria for energy efficiency and will cost less to run.

what next?

Visit the Energy Saving Trust website to find out more and to search for Energy Saving-recommended products (see page 27).

Low-energy light bulbs may cost more than ordinary bulbs, but they use up to 80 per cent less electricity and last around ten times longer.



In the kitchen

The following small changes can reduce the amount of energy you use in the kitchen.

- Only boil the amount of water you need for hot drinks. Some kettles have cup measures marked, or you can mark this on yourself using a permanent marker.
- Descale your kettle regularly.
- Always use the right-sized pan for what you are cooking.
- Keep lids on pans as much as you can, to reduce heat loss.
- Use the right hob ring for the size of pan – this helps to heat things quicker.
- Don't keep the fridge or freezer door open for longer than necessary.
- Defrost your freezer regularly.

what next?

For more ideas on how to reduce the amount of energy you use in the kitchen, contact the Energy Saving Trust (see page 27).

Washing and laundry

There are also simple and effective ways to use less water when you are washing up and washing clothes.

- Don't leave a hot tap running without a plug in the sink. Wash up in the sink or use a washing bowl rather than running water.
- Wait until you have a full load before running the washing machine or use the half-load setting.
- Hang your washing out to dry when the weather allows – this saves energy and money.
- Run the washing machine at a lower temperature to save money.
- Using a water meter may help you to reduce your water bills. Ask your water company for more information.

what next?

The Consumer Council for Water has an online calculator that you can use to estimate whether you can cut down your water bill by switching to a meter (see page 26).



For similar information in Scotland, contact Waterwatch Scotland (see page 30). See our free factsheet *Water advice* for more information about saving money on water bills.

Increasing your income

Many older people do not claim all the benefits they are entitled to. Make sure that you do – benefit rules aren't needlessly generous, so if you qualify for help, you should take up your entitlement. There is a whole range of benefits designed to help people in different circumstances, so we can only give brief details and examples here.

Some benefits are means-tested – whether you qualify for them depends on your income and savings. These include Pension Credit, Housing Benefit, Council Tax Benefit and Social Fund payments. Pension Credit and Council Tax Benefit are two of the most under-claimed benefits for older people.



If you live in Northern Ireland, you may be able to claim Rate Relief and Lone Pensioner Allowance to help you pay rates.

Other benefits are paid regardless of your income and savings, but other factors may affect them. For example, State Pension depends on National Insurance contributions and age. Attendance Allowance (for people aged 65 and over) and Disability Living Allowance (for people under 65) are for people with disability and care needs. Almost everyone born before 6 January 1951 should receive a Winter Fuel Payment for the 2011/12 winter. Previous recipients should get the payment automatically but if this is the first year that you're eligible, contact the Winter Fuel Payments helpline to ensure that you don't miss out (see page 30).


If you receive Pension Credit or certain other benefits, you are automatically paid an extra cold-weather payment when the temperature is at freezing or below for seven days in a row. Make sure you claim all the benefits that you are entitled to. Contact your local Age UK to arrange a benefits check (see page 24) or visit our website to use the online benefits calculator to check your entitlement – go to www.ageuk.org.uk/benefitscheck

Because the benefits system is complex, it's often difficult to work out which benefits to apply for and how to go about it. It's a good idea to get help to check your benefits. Benefit rates and rules change every year so it is worth checking your entitlement every now and again, especially if you have a change in circumstances.

what next?

Ask for a copy of our free information guides *More money in your pocket: a guide to claiming benefits for people over pension age* and *Claiming benefits: a guide for people of working age*. Also see our free factsheets *Pension Credit*, *Housing Benefit and Council Tax Benefit*, and *Help with heating costs*.

‘I’ve been gradually switching to low-energy bulbs and trying to get into the habit of turning the TV and DVD player off rather than leaving them on standby.’



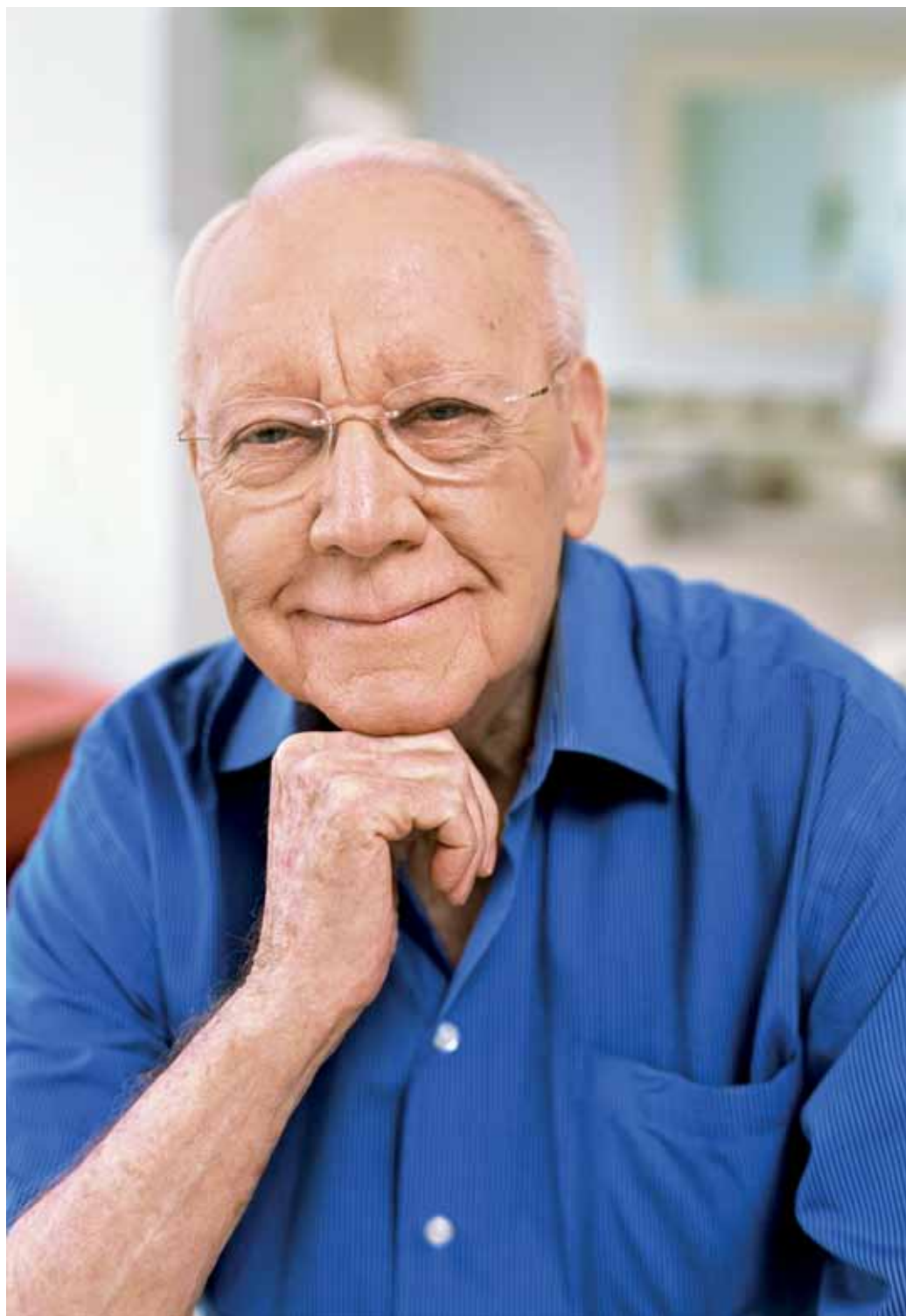
John, 74, lives by himself in a two-bedroom house.

‘I hadn’t really thought much about energy efficiency until recently. Since my wife died I have lived in our house by myself and I don’t want to have to move. The cost of running the house is more of a stretch on one income though. In particular, I noticed that my gas and electricity bills were going up quite a bit.

‘My granddaughter suggested that I contact the Energy Saving Trust. It suggested lots of ways that I could cut down on the energy I use. Some of them I already knew about but others were new to me.

‘I’ve been gradually switching to low-energy light bulbs and trying to get into the habit of turning the TV and DVD player off rather than leaving them on standby. It turned out that I was eligible for a grant towards the cost of improving my loft insulation as well, which will make a big difference over the next few years.

‘I’ve also gone on to my energy supplier’s Priority Services Register. My eyes aren’t as good as they used to be and I appreciate someone coming to read my meter more regularly. I don’t want to pay any more than I have to.’



Choosing an energy supplier

You may be able to save on your energy costs by switching supplier. This doesn't require any physical change to the pipes and cables that you receive your energy through, but your billing and payments will be with a different company. There are lots of energy companies and tariffs (pricing schemes) to choose from. Consumer Focus, (see page 26), the Government's consumer organisation, provides free information about how to choose and change energy suppliers on its website (this does not apply to Northern Ireland). It also has details of price comparison websites that follow the Consumer Focus Confidence Code.



When looking at prices, check whether there are any special offers or discounts, and if so how long these will run for. Are there any extra or hidden charges? Is the payment schedule and method right for you? Having a pre-payment meter is one way of spreading your payments, but it can be more expensive than other payment options and inconvenient if you cannot easily get out to recharge your payment card. Do not sign up to a new agreement until you are sure that it's right for you.

All energy companies must offer a social tariff for consumers who are having problems paying bills. Eligibility is different for different suppliers. All social tariffs should match the supplier's cheapest deal, but some customers may still be better off switching to another supplier.

Visit the Consumer Focus website for further information about choosing an energy supplier and for links to price comparison companies (see page 26).

**what
next?**

Contact your energy company to find out how to qualify for its social tariff and which other benefits you may get. For more information, see our free factsheet *Help with heating costs*.

Priority Services Register

All energy suppliers must have a Priority Services Register for people who are of pensionable age, have a disability, hearing or sight loss or have a long-term illness. It qualifies you for a range of free services and support which may include:

- password schemes, for doorstep security
- more regular meter readings
- repositioning meters to an accessible place
- a free gas safety check
- advance notice of disruption to electricity supplies
- sending your bills to an agreed third party
- services for people with sight and/or hearing loss.

There are additional eligibility criteria for some of them. Find out what additional services your energy supplier may provide and how to register by contacting your energy supplier.

Problems with energy bills

If you are having difficulty paying your energy bills, tell your energy supplier as soon as you can. It will be able to let you know how it can help you avoid getting into debt. If you are already in debt, your energy company will be able to advise you on how to pay back money that you owe. You may be able to agree on a repayment plan to pay your arrears, or have a pre-payment meter installed.

All energy companies are required to follow a code of conduct. This states that households where all the members are of pensionable age should not have their energy supply cut off between 1 October and 31 March. If you are having problems paying your bills, do not wait until disconnection becomes a possibility before seeking help.

If you have a problem with your energy supplier, try to resolve it by complaining directly. Details of how to contact your energy supplier should be on the back of your gas or electricity bill. If your complaint does not resolve the problem, you can take your complaint to the Energy

i Ombudsman. (This service is not available in Northern Ireland.) Contact details are listed on page 27.

what next?

If you live in England, Wales or Scotland, contact Consumer Direct for advice on making a complaint to your energy supplier. If you want face-to-face advice, contact a local advice agency such as your local Age UK (see page 24) or Citizens Advice (see page 25).

i In Northern Ireland, contact the Consumer Council which may be able to help you (see page 25).

*Using less energy means
you should have lower bills,
leaving you with more money
to spend on other things.*



Useful organisations

Age UK

Age UK is the new force combining Age Concern and Help the Aged. We provide advice and information for people in later life through our Age UK Advice line, publications and online.

Age UK Advice: 0800 169 65 65

www.ageuk.org.uk

Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

In Wales, contact

Age Cymru: 0800 169 65 65

www.agecymru.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575

www.ageni.org

In Scotland, contact

Age Scotland: 0845 125 9732

www.agescotland.org.uk

Citizens Advice

National network of free advice centres.

Tel: 020 7833 2181 (for details of your local Citizens Advice Bureau). In Wales there is a national phone advice service on 0844 477 2020. It is available in some parts of England on 0844 411 1444.

www.citizensadvice.org.uk

www.cas.org.uk (in Scotland)

www.adviceguide.org.uk for online information

Consumer Council

Represents consumers in Northern Ireland in areas of transport, water and energy and handles complaints in these areas.

Elizabeth House
116 Hollywood Road
Belfast BT4 1NY

Tel: 028 9067 2488

Complaints line: 0800 121 6022

Email: complaints@consumercouncil.org.uk

www.consumercouncil.org.uk

Consumer Council for Water

Independent voice for customers of water and sewerage companies in England and Wales. Has an online calculator to help you estimate whether you can cut your water bill by switching to a water meter.

Tel: 0121 345 1000

Textphone: 0121 345 1044

Email: enquiries@ccwater.org.uk

www.ccwater.org.uk

Consumer Direct

Government-funded service providing practical consumer advice including how to complain about an energy supplier. Type 'Consumer rights' into the search box on the Directgov website to find more information.

Tel: 0845 404 0506

www.direct.gov.uk

Consumer Focus

Organisation created through the merger of energywatch, the National Consumer Council and Postwatch to champion consumer interests.

www.consumerfocus.org.uk

Note: Consumer Focus cannot discuss individual complaints with members of the public. If you need advice, call Consumer Direct (see above).

Energy Ombudsman

An independent organisation you can contact if a problem cannot be resolved with an energy company.

Ombudsman Services: Energy
PO Box 966
Warrington WA4 9DF

Tel: 0330 440 1624 or 01925 530 263
Textphone: 0330 440 1600 or 01925 430 886
Email: enquiries@os-energy.org
www.energy-ombudsman.org.uk

Energy Saving Trust

National organisation providing information and advice on how to improve energy efficiency. Its helpline offers free, independent and local energy-saving advice. You can find contact details for the national offices on the website.

Tel: 0800 512 012
www.energysavingtrust.org.uk

Foundations

National body for home improvement agencies, with a website where you can find your nearest home improvement agency in England.

Bleaklow House
Howard Town Mill
Glossop
Derbyshire SK13 8HT

Tel: 0845 864 5210
Email: foundation@cel.co.uk
www.foundations.uk.com

In Northern Ireland, contact **Fold**

3–7 Redburn Square

Hollywood BT18 9HZ

Tel: 028 9042 8314

Email: info@foldgroup.co.uk

www.foldgroup.co.uk

In Scotland, contact **Care and Repair Scotland**

135 Buchanan Street

Suite 2.5

Glasgow G1 2JA

Tel: 0141 221 9879

www.careandrepairsotland.co.uk

In Wales, contact **Care and Repair Cymru**

Norbury House

Norbury Road

Fairwater

Cardiff CF5 3AS

Tel: 0300 111 3333

Email: enquiries@careandrepair.org.uk

www.careandrepair.org.uk

Gas Safe Register

Gas Safe Register is the official body for gas safety.

PO Box 6804

Basingstoke RG24 4NB

Tel: 0800 408 5500

Email: enquiries@gassaferegister.co.uk

www.gassaferegister.co.uk

Home Heat Helpline

Provides advice for people having difficulty paying their fuel bills. It offers advice on cheaper payment schemes, grants for insulating homes, as well as information on extra government benefits and how to get on to the Priority Services Register for extra services.

Tel: 0800 33 66 99
www.homeheathelpline.org.uk

Warm Front

A Government-funded scheme offering heating and insulation grants in England. Enter 'Warm Front' into the search box on the Directgov website to find more information.

Tel: 0800 316 2805
www.direct.gov.uk

In Northern Ireland, contact **Warm Homes Scheme**

Tel: 0800 988 0559
www.warm-homes.com

In Scotland, contact **Energy Assistance Package**
(from Energy Saving Trust)

Tel: 0800 512 012
www.energysavingtrust.org.uk/scotland

In Wales, contact **Nest**

Tel: 0800 512 012 or 0300 456 2655
(free from a mobile phone)
www.nestwales.org.uk

Waterwatch Scotland

Independent body that deals with complaints against Scottish Water. It can advise on whether it will be cheaper for you to switch to a water meter.

Tel: 0845 601 8855

Email: customer.service@scottishwater.co.uk

www.waterwatchscotland.org

Winter Fuel Payments helpline

For information and application forms to claim the Winter Fuel payment. Type 'Winter fuel payment' into the search box on the Directgov website to find more information.

Tel: 0845 915 1515

www.direct.gov.uk

Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: Age UK, FREEPOST LON13041, PO Box 203, London N1 9BR. Alternatively, you can phone 0800 169 87 87 or visit www.ageuk.org.uk/donate. If you prefer, you can donate directly to one of our national or local partners. Thank you.

Personal details

Title:	Initials:	Surname:
Address:		
Postcode:		
Tel:	Email:	

By providing your email address and/or mobile number you are agreeing to us contacting you in these ways. You may contact us at any time to unsubscribe from our communications.

Your gift

I would like to make a gift of: £

I enclose a cheque/postal order made payable to Age UK

Card payment

I wish to pay by (please tick) MasterCard Visa CAF CharityCard
 Maestro American Express

(Maestro only)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Signature X
Expiry date	<input type="text"/>	/	<input type="text"/>	Issue no. (Maestro only)	<input type="text"/>	

Gift Aid declaration

(please tick) Yes, I want Age UK and its partner organisations* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as gift aid donations. I confirm I pay an amount of income tax and/or capital gains tax at least equal to the tax that the charity will reclaim on my donations in the tax year. Date: ___/___/___ (please complete). *Age Cymru, Age Scotland and Age NI



We will use the information you have supplied to communicate with you in line with Data Protection guidelines. Age UK (registered charity no 1128267) comprises the Charity, its group of companies and national partners (Age Cymru, Age Scotland and Age NI). If you would prefer not to hear from them or carefully selected third parties, let us know by phoning 0800 107 8977.

You may be interested in other guides in this range

- *Avoiding scams*
- *Can I afford to retire?*
- *Claiming benefits: a guide for people of working age*
- *Equity release*
- *Help with legal advice*
- *How to be an executor*
- *Lesbian, gay or bisexual*
- *Looking after someone else's affairs*
- *Managing your money*
- *Money matters*
- *More money in your pocket: a guide to claiming benefits for people over pension age*
- *Powers of attorney*
- *Tax guide*
- *Tracing lost money*
- *When someone dies*
- *Wills and estate planning*
- *Your consumer rights*



To order any of our **free** publications, please call Age UK Advice free on:

0800 169 65 65

www.ageuk.org.uk/moneymatters

What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit **www.ageuk.org.uk/moneymatters**

Our publications are also available in large print and audio formats.

The following Age UK information guides may be useful:

- *Claiming benefits: a guide for people of working age*
- *Managing your money*
- *Winter wrapped up*

The Age UK Group offers a wide range of products and services specially designed for people in later life. For more information, please call **0800 169 18 19**.

If contact details for your local Age UK are not in the box below, call Age UK Advice free on **0800 169 65 65**.

