

Your rights at work

.....
A guide for people of working age
.....

**Work &
learning**



***Age UK is the new force combining
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.***

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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
Concern

and

HELPTHEAGED WE WILL



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Introduction

Not only are we living longer, we're working longer too. And considering the amount of time we spend at work, it's important to know our employment rights. Perhaps you want to know your right to flexible retirement working, sick pay or working-time hours and rest breaks. Or you might need a solicitor to help you deal with dismissal, discrimination or redundancy. Whatever the reason, it's a good idea to be aware of your rights and the best ways to get help.

This guide covers information on employment rights and retirement, and information on how health issues and caring responsibilities can affect your employment. While it is written for employees, it also contains information relevant to agency and casual workers and those who are self-employed.

Throughout this guide you will find suggestions for organisations that can give further information and advice about your options. Their contact details can be found in the 'Useful organisations' section (see pages 25–30). Contact details for local organisations can usually be found in your local phone book. If you have difficulty finding them, your local Age UK/Age Concern* should be able to help (see page 25). As far as possible, the information 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.

*Many of our local partners will remain Age Concern for a while yet.

What kind of worker are you?

Your basic rights at work are determined by whether you are:

- **an employee** – you work under an employment contract containing defined and recognisable terms, e.g. holiday pay, sickness entitlement and hours of work
- **self-employed** – you are in business for yourself and provide a service to a number of clients
- **a casual worker** – you work under a contract without the standard employment contract terms, e.g. temporary staff and agency workers.

There are a number of factors that determine what kind of ‘worker’ you are. Some rights will apply to all workers. Your employment contract cannot take away these rights by law. If you are an employee, you have the broadest employment rights, as well as responsibilities.

Employment status is a complicated area. You should seek expert advice if you are not sure of your own status.

what next?

Acas (the Advisory, Conciliation and Arbitration Service) runs a helpline that can answer your questions on employment rights (see page 25). You can also find information on the Acas website on how to deal with a dispute with your employer. Other sources of information on employment rights are also listed in the ‘Useful organisations’ section (pages 25–30).

Contractual and statutory rights

If you're an employee, you have certain statutory employment rights. These are rights given by the law, such as your right to a written statement of employment terms, paid annual leave and redundancy compensation.

However, your contract may include terms and conditions that are more generous than basic protection. Your contract will generally reflect statutory rights – but even if the rights are not written in the contract, they will still apply. If your contract provides less than the basic statutory protection, this is unlawful and the statutory minimum will apply.

You do not have to have a written contract to have contractual rights. If there is no contract in writing, your terms and conditions will be decided by what was agreed verbally.

what next?

If you are unsure of your statutory rights, you should consult a solicitor or the Citizens Advice Bureau. Details of how to find a solicitor are on page 24 of this guide. To search for details of your nearest CAB visit www.citizensadvice.org.uk

Rights during recruitment

You might be considering changing jobs, perhaps to a part-time role with more spare time, or a new challenge for the final years of your career. If you're about to apply for a new role, it's a good idea to know your rights regarding recruitment.

Most importantly, it is against the law for a job advertisement to specify that you must be a particular age. This includes using words that suggest certain groups of people such as 'sales girl' or 'keen young trainee'. However, there are cases where the job requires a specific type of person (i.e. if there is a genuine occupational requirement). For example, a theatre company who advertise for a 'child actor' is unlikely to be discriminating against you if the advertisement is justified.

Likewise, it is against the law for employers to refuse you an interview because of your age. Interview questions must relate to your ability to do the job and not relate to age.

If you are disabled, it is illegal for employers to request disability and health information from you, unless the disability is a requirement for the role you applied for. This is also the case if the information is required to determine reasonable adjustments to the employer's premises for you.

**what
next?**

Our free guide *Help with legal advice* has more help and information.

Employment terms and conditions

Your employer must supply you with a written statement of the main terms and conditions of your job within two months of you starting. This will include:

- your employment start date
- your salary and how it will be paid
- hours of work
- holiday entitlement
- sickness entitlement.

The statement of terms will most likely be given as part of your written contract. If your employer refuses to give you a written statement of terms within two months, you can apply to an Employment Tribunal (or Industrial Tribunal in Northern Ireland). Before taking action you should first try to informally work out problems with your employer.



Employment Tribunals are independent judicial bodies that determine disputes between employers and employees over employment rights. They will determine which terms have actually been agreed. Employment Tribunal hearings are less formal than court hearings, but their decisions are still legally binding and must be followed.

The terms of your contract can only change if you agree this on an individual basis or with a representative.

**what
next?**

You can apply to an Employment Tribunal by contacting the Employment Tribunals public enquiry line or the Acas helpline (see pages 27 and 25).

Working-time hours and rest breaks

Holiday entitlement and the length of your rest breaks should be agreed between you and your employer. However, you have basic legal entitlements to breaks and holidays.

- You cannot be forced to work for more than 48 hours per week.
- You must receive 11 hours rest between each working day.
- You are entitled to one whole day off each week.
- You are entitled to a 20-minute rest break if you work for more than six hours at a stretch.

Whether or not you are paid for a rest break depends on the terms of your employment contract.

***Holiday entitlement
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Time off and holidays

All of us have a minimum right to paid holiday, but your employer may offer more than this.

Basic entitlements include:

- 28 days' annual leave (this may include bank and public holidays) if you're working full-time. Part-time workers are entitled to the same level of holiday pay pro-rata, i.e. 14 days' annual leave if you work 2.5 days a week.
- Holiday pay, building from the day you start work.
- Pay for any holiday you have not taken.

In order to qualify for the right to annual leave you need to be classed as an employee. If you are self-employed, you have no statutory right to paid annual leave. Temporary workers accumulate holiday pay after a defined period of service, with three months being the statutory minimum.

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Leaving your job


Before you leave your job you need to give notice. The same applies if your employer is intending to make you redundant, or otherwise end your employment.

If you have been employed for a month or more, your employer has to give you at least one week's notice. If you have been employed for two years or more, this increases by one week for each year you've worked, up to a maximum of 12 weeks' notice.

Your contract may give you more notice than the statutory minimum.

If you are dismissed without being given the proper notice required by law or by your contract, your employer should pay you in lieu of notice. 'In lieu' means 'instead of'. This is also known as 'severance pay'. You are not entitled to pay in lieu if you have been dismissed for gross misconduct.

The amount of pay you are entitled to receive in lieu depends on your notice period. If your employer ends your employment and refuses to pay you in lieu of notice, you may complain to an Employment Tribunal (or an

 Industrial Tribunal in Northern Ireland), even if you have not completed a year in employment, by claiming what is known as wrongful dismissal (see page 27).

what next?

If you are experiencing problems with notice, you should consult a solicitor or an experienced adviser at the Citizens Advice Bureau (see page 26).

Flexible working

Flexible working is one way of making a gradual transition from work to retirement. Common kinds of flexible working include:

- part-time working
- flexi-time
- job sharing
- working from home
- staggered hours
- annual hours.

Anyone can ask their employer for flexible work arrangements and you have the statutory right to ask if you are a parent, guardian or carer. You must also:

- be an employee (not an agency worker)
- have worked for your employer for at least six months.

You can make one request for flexible working per year, but if your circumstances change, your employer may understand. If you do not have the legal right to request flexible working you can, of course, still ask your employer.

what next?

If you are a carer and want more information on being a carer, see our free guide *Advice for carers*.

Use the interactive tool on the Directgov website to see if you have the right to request flexible working. Visit www.direct.gov.uk/en/Employment/Employees/Flexibleworking/index.htm

Time off for dependants

You are entitled to time off to deal with domestic emergencies involving someone who is dependent on you. This may be your parent, partner, child, or someone living with you.

If you are an employee, you have the right to unpaid time off work to deal with an emergency. An emergency is a sudden problem involving someone who depends on you. This may be when someone:

- is ill and needs your help
- is involved in an accident
- needs you to mind children unexpectedly
- goes into labour.

You can also take time off if a dependant dies and you need to make funeral arrangements or attend a funeral. You will not be paid for this time off unless it is agreed in your employment contract.

**what
next?**

For more information on time off for dependants, visit www.direct.gov.uk

Sick pay

We all fall sick from time to time and there can be periods when you're off work for longer than you would like. If you have a contract of service with your employer, you may be entitled to Statutory Sick Pay (SSP). To be entitled you must have:

- signed a contract with your employer
- been sick for four or more days (including weekends and public holidays)
- earn at least £102 a week.

If you have more than one job, you can claim from each of your employers. To receive your statutory sick pay you must:

- inform your employer that you are sick
- provide them with medical evidence by at least the eighth day.

The standard rate for SSP as of April 2011 is £81.60 a week. This will often be calculated as a daily rate by your employer. If you are unable to claim SSP your employer must fill in form SSP1 and hand this to you. On the form, your employer must say why SSP has not been paid or why it is ending and the last date of payment. You may need the SSP1 form to claim other benefits you are entitled to.

Statutory Sick Pay is not the only form of sick pay available. Your company may have a sick pay allowance up to a stated number of days, after which you have the right to claim Statutory Sick Pay.

what next?

For more information on how to claim Statutory Sick Pay, visit www.direct.gov.uk. For more information about benefits you may be able to claim, see our guide *Claiming benefits: a guide for people of working age*.

Grievances and complaints

If you have a concern, problem or complaint at work, you can raise a grievance with your employer. There is a best practice code of disciplinary and grievance procedures prescribed by Acas.

Where possible, you should try to settle any grievance informally with your manager. Problems could involve:

- your terms of employment
- your pay and working conditions
- age discrimination
- bullying from colleagues
- not getting your statutory employment rights.

There should be formal procedures available to you and your colleagues. These allow any issues to be given reasonable consideration and dealt with fairly and consistently. If you fail to resolve your grievance informally you should take a formal approach. You should be able to find details of how to raise a grievance by:

- checking your employment contract
- consulting your work HR team
- checking the company handbook.

You can appeal if you are unhappy or do not agree with your employer's grievance decision. Details of how to appeal can be found by visiting www.direct.gov.uk

what next?

Acas is an organisation devoted to preventing and resolving employment disputes (see page 25). Visit www.acas.org.uk for more information.

Bullying and harassment

We all have the right to be treated fairly and with dignity and respect at work. You should never feel as though you have to put up with workplace bullying or harassment.

Bullying and harassment because of your age can take the form of:

- inappropriate comments
- offensive jokes and comments about your age, such as suggesting you are ‘over the hill’
- exclusion from informal groups
- inappropriate and unsolicited comments of a sexual nature.

It is irrelevant whether there was intent to cause you offence – it is the effect it has on you. Your employer has a ‘duty of care’ to you and this includes preventing bullying in the workplace. If you believe you’re being bullied or harassed you should:

- get advice
- talk to the bully
- make a formal complaint.

Remember, it is normally best to talk to your manager and try to resolve the issue internally.

what next?

If you are unable to resolve it internally, you should seek advice from a solicitor, the Citizens Advice Bureau or consult your trade union if you belong to one.

Rights around redundancy

Redundancy is when you are dismissed from your job because your employer needs to reduce the workforce. If you have been made redundant you may be entitled to a redundancy payment. If you have worked for your company for over two years, you have the right to a statutory payment equal to one-and-a-half weeks' pay for each year worked (for those over the age of 41). Some employment contracts provide for a higher amount on redundancy.

Your employer must consult with you before making you redundant. They must:

- speak to you directly
- tell you why you've been selected, using fair and transparent criteria
- look at alternatives to redundancy, such as offering you another suitable job if there is one.

If they don't do this, the redundancy may be considered an unfair dismissal. There are other cases where your dismissal might be unfair, including if:

- there was no genuine redundancy situation
- you were not consulted by your employer
- you were unfairly selected for redundancy
- your employer failed to offer suitable alternative employment.

In such cases an employment tribunal may award compensation as well as any redundancy payment.

**what
next?**

For information surrounding redundancy complaints contact the Department for Business, Innovation and Skills (BIS) helpline (see page 26).

Dismissal

Dismissal is when your employer ends your employment. There are various reasons why your employer might dismiss you, and different types of dismissal. If your employer is dismissing you from work, or ending your contract of employment, then you have certain rights to make sure the dismissal is fair.

Unfair dismissal

If you feel your employer ended your employment without a good reason, then you may have been unfairly dismissed. It could relate to the reason why you were dismissed, or the process they used to dismiss you. For you to claim for unfair dismissal, you must have been in employment for at least one year.

The law relating to unfair dismissal is complicated. You should seek advice immediately from your trade union if you have one. You can also contact an Employment



Tribunal (or Industrial Tribunal in Northern Ireland) or the Citizens Advice Bureau (see pages 27 and 26).

Wrongful dismissal

Wrongful dismissal is different from unfair dismissal. It occurs if you are dismissed in breach of contract, or have been in employment for less than one year. A breach of contract happens when either you or your employer breaks one of the terms set out in your contract. If you are wrongfully dismissed you can make a claim at the employment tribunal for any losses you have suffered, which would usually be notice pay.

Constructive dismissal

Constructive dismissal occurs if you are forced to quit your job against your will because of your employer's conduct. This could include:

- a serious breach of your contract
- forcing you to accept unreasonable changes
- bullying, harassment or violence
- making you work in dangerous conditions.

Essentially, the employer should not breach any of the basic conditions that form part of your employment contract.

what next?

If you think you have been the victim of constructive dismissal you can call the Acas helpline free (see page 25).

If your employer is dismissing you from work, then you have certain rights to make sure the dismissal is fair.

‘He realised I knew my rights, and agreed to arrange training for me and promote me to supervisor when I completed the course.’

James worked for a company for ten years when, shortly after he turned 60, he felt he was being discriminated against.

‘I’d worked as an accounts officer for ten years when my company decided to send my team on a training course to learn about new accounting software. I’m always up for a challenge and ready to learn new things, so I was looking forward to it until my manager told me he would only be sending my two younger colleagues, as the course was meant as an incentive for younger workers.

‘A week after the course, those colleagues were promoted to supervisory roles. The company also changed its accounting software to the new format, which I hadn’t been trained on.

‘I was very concerned about this and went to my union for advice. They said it sounded as if I was being discriminated against, and advised me to arrange a formal meeting with my manager. I told him that excluding me from the course was age discrimination, and not training me on the new software could be a breach of my contract as it affected my ability to do my job. He realised I knew my rights, and agreed to arrange training for me and promote me to supervisor when I completed the course.

‘I’m not happy about the way I’ve been treated and realise I can still file a claim for unlawful discrimination at an Employment Tribunal, but I’m now confident I’ve got the knowledge and support to stand up for myself in the workplace.’



Age discrimination

Age discrimination laws ensure that you are not denied a job, an equal chance of training, or a promotion because of your age. They also protect you from harassment or victimisation because of your age. Age discrimination is unlawful in almost all types of employment. All aspects are protected, from recruitment through to dismissal.

Age discrimination laws protect you from both direct and indirect discrimination. Indirect discrimination is when a working condition or rule disadvantages one group of people more than another.

There are some circumstances where it is legal to be treated differently because of your age. For example, your employer may make special provisions for older workers in order to protect your safety and welfare. However, these circumstances would need to be objectively justified – your employer would have to prove that the discrimination is a fair and adequate way of achieving a business aim. The default retirement age of 65 is also a permitted form of discrimination.

Note: The Government is planning to scrap the default retirement age from October 2011. This will mean that you cannot be asked to retire simply because you are 65.

what next?

See our factsheet *The law on age discrimination* for more information on this subject. If you think you are suffering age discrimination, you will be able to bring a claim to an Employment Tribunal. However, it's best to talk to your employer first to try to sort out the matter informally and you should always seek advice from a solicitor, the Citizens Advice Bureau or your trade union, if you are a member of one.

Disability discrimination

If you have a disability, you share the same general employment rights as other workers. But there are also some other special provisions. Many disabilities are protected against discrimination. It is against the law for your employer to discriminate against you for a reason related to your disability. If you are forced to carry out heavy lifting when you have a back problem, this would be an example of disability discrimination.

This relates to all aspects of your employment unless the discrimination can be justified. Your employer must have a justifiable reason for discriminating and can do so only if the problem cannot be overcome by making 'reasonable adjustments'. Examples of reasonable adjustments include:

- making physical adjustments to the premises
- supplying special equipment to help you do your job
- transferring you to a different post or work place
- altering your hours of work or giving you extra time off.

You are defined as disabled if you have a physical or mental impairment that has a substantial and long-term adverse effect on your ability to carry out normal day-to-day activities.

what next?

If you think you are a victim of disability discrimination you can contact an adviser at the Citizens Advice Bureau. Alternatively, visit www.equalityhumanrights.com



for contact details of the Equality and Human Rights Commission's advice helplines in England, Scotland and Wales. For more information refer to the Equality Act 2010 at www.equalities.gov.uk/equality_bill.aspx. The Equality Act 2010, which came into effect on 1 October 2010, replaces the Employment Equality (Age) Regulations.

Retirement

It is important to know the difference between pension age and retirement age.

Pension age is the age at which you are eligible to draw your pension.

Retirement age is simply the age at which you retire from working and could be:

- Normal or contractual retirement age, i.e. the age at which your employer requires you and your colleagues who are in a similar position to retire. Your employer may have set a retirement age. Or it may be they have no retirement age at all and you may retire voluntarily at a time of your own choice.
- Default retirement age of 65, which is the age fixed by law for retirement (which is set to be abolished on 1 October 2011).

You do not have to retire when you reach State Pension age. You can continue working if agreed with your employer.



At present, your employer has the right to force you to retire at the age of 65 without paying you any compensation. They are only obliged to give you at least six months' written notice and give you the right to request to continue working. Your employer can only retire you below the age of 65 if they can show that having a lower retirement age is appropriate and necessary.

From April 2011, employers will no longer be able to issue notices of retirement. You will not have to retire when you reach State Pension age (currently 65 for men and 60–65 for women from 2010–2018). You can continue working if agreed with your employer.

If you feel you have been forced to retire before the age of 65, you may have a claim for unfair dismissal. You should contact your trade union, a solicitor or the Citizens Advice Bureau (CAB) as soon as possible.

Duty to consider procedure

If you wish to continue working beyond your retirement date, your employer must take your request into consideration. It is your employer's responsibility to arrange a meeting within a reasonable time period to discuss your request.


If you are successful with your request to stay in employment, your employer will have to follow the same redundancy procedure at a later date if they wish to retire you again. This procedure will no longer exist after 1 October 2011.

**what
next?**

For more information on the law relating to retirement, see our factsheet *Rights at work*.

How to find a solicitor

Different solicitors specialise in different areas of law, such as criminal, divorce or employment. It is important to ensure that you find a solicitor who specialises in dealing with employment issues. In England and Wales, you can search for a solicitor who specialises in employment law by searching the Law Society website, or calling its office.

 It can also help you find solicitors who provide information in other languages. In Scotland, contact the Law Society of Scotland and in Northern Ireland, contact the Law Society of Northern Ireland (see pages 28–29). None of these services will recommend a particular solicitor, so if you have several options, telephone a few to compare the service they offer.

You can also search for solicitors in your area who provide advice through legal aid. In England and Wales, you can use the Community Legal Advice helpline and website to find legal aid solicitors in your area (see page 26). In Scotland, the Scottish Legal Aid Board (see page 30) provides this service,

 and if you live in Northern Ireland, the Northern Ireland Legal Services Commission (see page 29) can help you.

If you are making a claim for compensation because you have been injured in an accident at work, you can find an accredited solicitor through the Association of Personal Injury Lawyers (APIL) (see page 25). Age UK Legal Services (see page 25) may also be able to help you make a claim for compensation if you have been injured in an accident at work, and can provide expert legal advice on a wide variety of legal issues.

what next?

Contact details for the organisations mentioned above are on pages 25–30. The legal firm Irwin Mitchell provides an Age UK-branded independent legal service on rights at work. For information about Age UK Legal Services provided by Irwin Mitchell, call 0845 685 1076.

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

Age UK Legal Services: 0845 685 1076

In Wales, contact

Age Cymru: 00 169 65 65
www.agecymru.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575
www.ageni.org.uk

In Scotland, contact

Age Scotland: 0845 125 9732
www.agescotland.org.uk

Acas (Advisory, Conciliation and Arbitration Service)

Acas aims to improve employment relations by supplying information, advice and training, and working with employers and employees.

Tel: 08457 47 47 47
www.acas.org.uk

APIL (Association of Personal Injury Lawyers)

Offers a lawyer list and information for those wanting to claim compensation for work injuries.

Tel: 0115 958 0585
www.apil.org.uk

Citizens Advice Bureau (CAB)

National network of free advice centres.

Tel: 020 7833 2181

(for contact details only – not telephone advice)

www.citizensadvice.org.uk

Citizens Advice Scotland

Spectrum House

2 Powderhall Road

Edinburgh EH7 4GB

Tel: 0131 550 1000

www.cas.org.uk

Community Legal Advice

A website offering free, confidential and independent legal advice for residents of England and Wales.

Tel: 0845 345 4 345

www.communitylegaladvice.org.uk

Department for Business, Innovation and Skills (BIS)

Produces leaflets on employment rights.

Redundancy helpline: 0845 145 0004

www.bis.gov.uk

Employers Forum on Age

An independent network of employers who recognise the value of an age-diverse workforce.

Tel: 020 7922 7790

Email: efa@efa.org.uk

www.efa.org.uk

Employment Tribunals

Independent judicial bodies that determine disputes between employers and employees over employment rights. Their website provides information and guidance about their procedures and making or responding to a claim.

Tel: 0845 795 9775 (public enquiry line)
www.employmenttribunals.gov.uk

In Northern Ireland, contact the Industrial Tribunals:

Tel: 028 9032 7666
Email: mail@employmenttribunalsni.co.uk
www.employmenttribunalsni.co.uk

Equality and Human Rights Commission (EHRC)

The EHRC Disability Helpline provides information and advice about all aspects of the Disability Discrimination Act.

England: 0845 604 6610 (textphone: 0845 604 6620)
Wales: 0845 604 8810 (textphone: 0845 604 8820)
Scotland: 0845 604 5510 (textphone: 0845 604 5520)
www.equalityhumanrights.com

Equality Commission Northern Ireland

Commission staff are available to offer free confidential advice and assistance. If you would like to speak to a Discrimination Advice Officer, they can be contacted by phone, textphone or at their offices by appointment:

Equality House
7–9 Shaftesbury Square
Belfast BT2 7DP

Enquiry line: 028 90 890 890 (textphone: 028 90 500 589)
Fax: 028 90 248 687
Email: information@equalityni.org
www.equalityni.org

Health and Safety Executive (HSE)

HSE works to prevent death, injury and ill-health at work and to help those affected by work activities.

Tel: 0845 345 0055

www.hse.gov.uk

HM Revenue and Customs

For information about taxes, including Income Tax and Inheritance Tax, contact your nearest HMRC enquiry centre; details should be in phone book.

Tax Credit Helpline: 0845 300 3900

Textphone: 0845 300 3909

Pay and Work Rights Helpline: 0800 917 2368

www.hmrc.gov.uk

Law Centre Federation (LCF)

Law Centres are not-for-profit legal practices that give free legal advice and representation to disadvantaged people in England, Wales and Northern Ireland. LCF does not give advice directly to the public. If there is no Law Centre in your area, you can visit Community Legal Advice (see above).

www.lawcentres.org.uk

Law Society of England and Wales

Helps you find a solicitor in your area in England and Wales.

Law Society's Hall
113 Chancery Lane
London WC2A 1PL

Tel: 020 7242 1222

www.lawsociety.org.uk

Law Society of Northern Ireland

96 Victoria Street
Belfast BT1 3GN

Tel: 028 9023 1614
www.lawsoc-ni.org

Law Society of Scotland

26 Drumsheugh Gardens
Edinburgh EH3 7YR

Tel: 0131 226 7411
www.lawscot.org.uk

Northern Ireland Legal Services Commission

Information for those seeking legal aid.

Tel: 028 9040 8888
www.nilsc.org.uk

Pensions Advisory Service, The (TPAS)

An independent voluntary organisation, grant-aided by the Department for Work and Pensions, that provides information and guidance on pensions.

Tel: 0845 601 2923
www.pensionsadvisoryservice.org.uk
Email: enquires@pensionsadvisoryservice.org.uk

PRIME

The PRIME Initiative provides free information, events and training to help people in later life get back into work by starting their own business.

Tel: 0800 783 1904
Email: prime@ace.org.uk
www.primeinitiative.co.uk

Public Concern at Work (PCAW)

Independent authority on whistle-blowing – raising issues about bad practice or danger in the workplace.

Tel: 020 7404 6609

www.pcaw.co.uk

Email: whistle@pcaw.co.uk

Scottish Association of Law Centres (SALC)

Not-for-profit legal practices that give free legal advice to disadvantaged people in Scotland.

Tel: 0141 561 7266

www.govanlc.com/salc

Scottish Commission for Human Rights

Optima Building
58 Robertson Street
Glasgow G2 8DU

Tel: 0141 243 2721

www.scottishhumanrights.com

Scottish Legal Aid Board (SLAB)

44 Drumsheugh Gardens
Edinburgh EH3 7SW

Tel: 0131 226 7061

www.slab.org.uk

The Age and Employment Network (TAEN)

TAEN works to remove age barriers to employment and promote an effective job market.

Tel: 020 7843 1590

<http://taen.org.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 80 80 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.

***Not only are we living longer,
we're working longer too.
And considering the amount
of time we spend at work,
it's important to be aware
of your rights and the best
ways to get help.***



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/workandlearning

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

The following Age UK information leaflet may be useful:

- *Working past retirement*
- *Help with legal advice*
- *Claiming benefits: a guide for people of working age*

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/Age Concern* are not in the box below, call Age UK Advice free on **0800 169 65 65**.



*Many of our local partners will remain Age Concern for a while yet.

Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). The registered address is 207-221 Pentonville Road, London N1 9UZ. Age Concern England (registered charity number 261794) and Help the Aged (registered charity number 272786), and their trading and other associated companies merged on 1 April 2009. Together they have formed the Age UK Group, dedicated to improving the lives of people in later life. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age NI and Age Cymru. ID8835 03/11