

# Before you go

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Planning and support for the  
end of life  
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# Information and advice you need to help you love later life.

**We're Age UK and our goal is to enable older people to love later life.**

We are passionate about affirming that your later years can be fulfilling years. Whether you're enjoying your later life or going through tough times, we're here to help you make the best of your life.

**Our network includes Age Cymru, Age NI, Age Scotland, Age International and more than 160 local partners.**

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# What this guide is about

Thinking about the end of life can be difficult, but being well informed can help you consider all your options. Taking steps now can give you confidence that your wishes are documented so that people close to you know what you would want. Making your will, deciding on the kind of funeral you would like and choosing who you would like to make decisions on your behalf if you are no longer able to, won't bring death any closer. And remember that you can always change your plans.

This guide will make suggestions about the options and services that are available to help you make the best choices. It will explain how to make your wishes and treatment preferences known, and help you consider where you would like to be looked after towards the end of your life.

You may have already put some plans in place, and there may be some things that you don't feel ready to plan for yet. Planning for the end of your life is a very sensitive and personal experience – it's important you pick out the sections in this guide that are relevant to you.

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

## Key

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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.

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*Thinking about the end of life can be difficult, but being well informed can help you consider all your options.*

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# *Conversations with family and friends*

Whether you're thinking ahead to the future, or you've been diagnosed with a life-limiting illness, it can help to talk to your family and friends so that they know your wishes and preferences as you reach the end of your life.

Talking to those close to you can help you all prepare for what may lie ahead and make future decisions easier for your friends and family. It can also provide an opportunity to tell people what they mean to you and may bring resolutions to difficult relationships.

These conversations can be hard and the following suggestions may help.

- Choose a time and place where you won't be disturbed or rushed.
- Give your family advance warning that you want to talk about the end of your life so the conversation doesn't take them by surprise.
- Don't worry about covering everything in one conversation. It can take time to fully discuss all your wishes and you shouldn't try to rush this process.
- Consider writing notes beforehand about what you want to discuss. This will help you stay focused and will make sure you cover everything you want to.
- Don't be embarrassed if you get emotional. Be honest and talk about all your feelings, not just the positive ones.

Sometimes family and friends are reluctant to have these conversations. Perhaps they don't want to think about your death, or they're worried about saying the wrong thing. It might reassure friends and family to tell them that it would help you to talk. If they're still reluctant, try telling them that they don't have to talk about it now, but it is something you would like to discuss at some point.

Remember that there is no right or wrong way to start planning for the end of your life. Choose the people you want to talk to, and only share as much information as you feel able to. If you don't feel ready to talk, that's ok too. Don't feel pressurised to do anything you don't want to.

### what next?

For leaflets on how to start conversations about dying, death and bereavement, contact Dying Matters (see page 39) or visit the end of life pages on the NHS Choices website (see page 41). Dying Matters also has a Find Me Help website – an online directory of local services, information and support for individuals as well as their families, carers and friends (see page 39). In Scotland, visit Good Life, Good Death, Good Grief (see page 40).



# *Conversations with your GP and medical team*

If you've been diagnosed with a life-limiting illness, talk to your GP and medical team about any questions, worries or fears you and your family or friends might have.

Your doctor should explain your condition and treatment options in a way that you understand and answer any questions about your condition or life expectancy. If your GP or medical team use phrases you're not familiar with, make sure you ask them to clarify. We've included an explanation of some of the more technical terms on page 22.

You can decide how much or how little information you want – remember it's ok if you don't want all the information at once. Write down any questions you have. It may help to ask questions over several appointments so that you can talk about your options at your own pace.

These are not easy conversations to have so don't worry if you get upset. It can be hard for GPs and medical teams to know how best to start a conversation about end-of-life care but don't be afraid or embarrassed to ask them any questions.



It might be useful to discuss the following topics:

- what to expect as your illness progresses
- the pros and cons of your treatment options
- any treatment you don't want to receive
- your life expectancy
- where you would like to die
- the different methods of pain relief available
- the practical and emotional support available
- the physical and emotional changes you could experience.

All this can be hard to take in so ask the staff to repeat any information, at any point. You may find it useful to take notes or use a recording device if your doctor agrees. Also consider inviting a close family member or friend to attend appointments with you to help you remember the information and offer emotional support.

Your doctor and healthcare team should be able to tell you about support groups in your local area where you can discuss your thoughts and feelings freely.


### what next?

Depending on your condition there may be a helpline staffed by specialist nurses and advisors who can offer you practical advice and emotional support. For example, Macmillan Cancer Support (see page 40) has a cancer support helpline, the British Lung Foundation (see page 37) has a specialist helpline for people suffering from chronic obstructive pulmonary disease (COPD) and Alzheimer's Society and Dementia UK (see pages 37 and 39) both have helplines for those affected by dementia.

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***‘While I don’t know what the future will bring, I’m glad I’ve done what I can to plan for it.’***

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**Josephine, 80, made plans for the future when she noticed her health deteriorating.**

‘I was diagnosed with a lung condition several years ago. I’ve been looking after myself well enough at home, taking my medication, doing a bit of exercise and eating well, but I’m starting to notice there are some things I can’t do as well as I used to.

‘I had a couple of bad flare-ups recently and they’ve really taken it out of me, so I went back to see my GP. He explained that my symptoms would gradually get worse. I knew that deep down but I needed to hear it to start thinking about the future.

‘I already had a will but I set up a power of attorney so my close friend can make decisions about how I’m treated in the future. We had to sit down and have a conversation about things like whether I’d want to go on life support and where I’d like to be looked after. It was hard for both of us and there were tears, but in the end it was reassuring for us both. I did a power of attorney for my money too. It takes the pressure off my friend and means I can focus on getting on with my life, knowing she’ll do what’s right for me.

‘While I don’t know what the future will bring, I’m glad I’ve done what I can to plan for it.’



# Financial help

If you're unwell or have a disability, costs can quickly mount up. You might find you're spending more on fuel bills or care costs, for instance. But you may well qualify for financial help.

Many people who need help with care will qualify for a disability benefit: either Personal Independence Payment or Attendance Allowance, depending on their age. Anyone who isn't expected to live longer than six months can claim them quickly and receive the benefit at the highest rate available.

Find out what else you might be entitled to by contacting your local Age UK for a free benefits check, or using our online calculator at [www.ageuk.org.uk/benefitscheck](http://www.ageuk.org.uk/benefitscheck). Getting help towards paying the bills can be a huge relief. If you have a carer, make sure they check whether they're entitled to Carer's Allowance.

You may also be able to get financial help in the form of a one-off grant from charities that specialise in your health condition, or from unions or professional organisations that you belong to (or used to belong to). Turn2us can help you search and apply for grants (see page 42). If you have cancer, contact the Macmillan Support Line free on 0808 808 00 00 or download the booklet *Help with the cost of cancer* to find out what support they can offer.

## what next?



See our free guide *More money in your pocket* for more information about the financial help you might be entitled to. In Wales, contact Age Cymru and in Northern Ireland, contact Age NI for their versions of *More money in your pocket* (see page 36).

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***Many people who need help with care will qualify for a disability benefit: either Personal Independence Payment or Attendance Allowance, depending on their age.***

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# Advance statement of wishes

If you find you're starting to need help with personal care, you may want to write an advance statement of wishes. This allows you to say how you would like to be looked after and cared for and should be considered by all those involved in providing your care.

Advance statements can explain your likes and dislikes and include anything that is important for you to be comfortable. It will be used if you ever lose the ability to make or communicate your own decisions. For example, you might include information on:

- where ideally you would like to be cared for, for example your home, a care home or hospice (see pages 26–31)
- your dietary requirements
- foods you do and don't like
- whether you prefer baths or showers
- what kind of clothes you prefer to wear
- the type of music you like and what you like to watch on TV
- whether you like to sleep with a light on
- the time you like to go to bed and whether you're an early riser or prefer a lie in
- your religious or other beliefs and values
- who you want to be consulted about your care
- who you would like to visit you.

It's a good idea to give a copy of your advance statement to all those involved in your care, especially your care staff, GP and medical team so that they know your wishes.

**i** In Northern Ireland, contact Age NI for more information (see page 36).

# Making a will

Having a will is important for everyone: it means there are clear instructions about what you want to happen to your money, property, possessions and online accounts after you die. If you've already made a will, take time to review it to ensure it still reflects your wishes.

If you die without a will, it can take much longer to deal with your estate and the people who inherit your money and possessions may not necessarily be the people you would have chosen.

You can make a will on your own, but it's generally best to use a solicitor except in very straightforward cases. The relevant Law Society in your nation (see page 40) can provide you with a list of local solicitors. Age UK Enterprises Limited\* offers legal services, which are provided by the law firm Irwin Mitchell. Call Irwin Mitchell on 0845 685 1076 for more information. Subjects covered include wills, probate and powers of attorney. This service is not available in Northern Ireland.



**what  
next?**

To find out more, see our free guide *Wills and estate planning*. In Scotland, see Age Scotland's factsheet *Making your will*. For more information on online accounts, see page 20.

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# Lasting Powers of Attorney

A Lasting Power of Attorney is a way of giving someone you trust the legal authority to make decisions on your behalf if, at some point in the future, you lose the ability to make or communicate your own decisions, or no longer wish to make decisions for yourself.

There are two types of Lasting Power of Attorney.


## Personal Welfare Lasting Power of Attorney

This allows you to give someone the authority to make decisions about your healthcare and personal welfare if there comes a time when you can't make decisions yourself.

The person you nominate (your attorney) can make decisions about:

- your care
- your daily routine
- your medication and medical treatments
- your living arrangements.

You can also give special permission for your attorney to make decisions about life-saving treatment.

 In Scotland, you will need to make a Welfare Power of Attorney to appoint someone to make decisions on your behalf about your care. To find out more, contact Age Scotland (see page 36) or the Office of the Public Guardian Scotland (see page 42). In Northern Ireland, it is not yet possible to appoint someone else to make decisions about your care. Contact Age NI for more information (see page 36).



## Property and Financial Affairs Lasting Power of Attorney

This can be used when you no longer wish to make decisions regarding your property and finances or if you lose the capacity to make and communicate your own decisions.

It allows the person you nominate to make decisions regarding:

- buying or selling property
- paying the mortgage
- investing money
- paying bills
- arranging repairs to the property.

## Enduring Powers Attorney

Lasting Powers of Attorney replaced the old system of Enduring Powers of Attorney.

Existing Enduring Powers of Attorney remain valid but they only cover decisions about property and financial affairs. You might also want to set up a Personal Welfare Lasting Power of Attorney (see page 14).

## Applying for deputyship

If you lose the ability to make or communicate decisions and you don't have a Lasting Power of Attorney, your family, friends or carer will have to apply to the Court of Protection (see page 42). The Court can either make decisions on your behalf or appoint someone else (called a deputy) to do so.

This is expensive and time-consuming so it's best to get a Lasting Power of Attorney in place while you can.

**what  
next?**



To find out more see our free guide *Powers of attorney*. Powers of attorney are different in Scotland and Northern Ireland. In Scotland, see Age Scotland's free guide *Power of Attorney*. In Northern Ireland, contact Age NI (see page 36).

# *Advance decisions to refuse treatment*

If you feel strongly that there are some medical treatments you would not want to receive in certain circumstances, you can formalise your wishes in an advance decision. This is a legal document that will only be used if you lose the capacity to make or communicate decisions about your treatment: for example if you have advanced dementia or are unconscious.

An advance decision:

- is legally binding – meaning that those caring for you must follow your instructions
- allows you to refuse treatment, even if this might lead to your death
- must be clear about the circumstances under which you do not want to receive specified treatment
- can't be used to request certain treatment
- can't be used to ask for your life to be ended.

Discuss your advance decision with a health care professional who knows your medical history and the risks and benefits of refusing certain treatments. You may also want to discuss it with your friends and family so that they understand your wishes.

To ensure your advance decision is followed, you must tell people that you have made one. It's a good idea to write it down and give a copy to your loved ones and all those involved in your care. Your GP and medical team must know about your advance decision so that they can include it in your medical notes. You can change it at any time but make sure that you clearly communicate and record these changes.

If you want to refuse potentially life-sustaining treatment your decision must be in writing, signed, witnessed, and include the statement 'even if life is at risk as a result'.

- i** In Scotland and Northern Ireland an advance decision isn't legally binding but should be taken into account in decisions about treatment.

If you have an advance decision and a Lasting Power of Attorney, it's a good idea to take legal advice on the way these two documents work together.

### what next?

To find out more, see our free factsheet *Advance statements, advance decisions and living wills*. The Alzheimer's Society has a draft advance decision form

- i** you might like to use (see page 37). In Scotland, contact Alzheimer Scotland (see page 37).

# Planning your funeral

A funeral allows friends and family to say goodbye and celebrate your life. Talking about what you would like and putting some plans in place can reassure your family and friends and means that your funeral will reflect your wishes.

Some of the things you might like to discuss and plan include:

- where you would like your funeral to be
- whether you want a burial or cremation
- whether you want a religious service or not
- who you would like invited
- what songs or readings you would like
- whether you want flowers
- what clothes you want to wear
- what you would like your guests to wear.

You might want a humanist or family-led funeral, or you might have a special request, such as a woodland burial or a coffin made from materials like wicker or cardboard.

To find a funeral director contact the National Association of Funeral Directors (see page 41). If you would like to know more about 'green' funerals, contact the Natural Death Centre (see page 42).

Funerals can be very expensive so you may want to consider setting up a funeral pre-payment plan. You can find out more information about these from your funeral director or the National Association of Funeral Directors (see page 41). Make sure that you know which services are included in the price as this can vary.

An Age UK Guaranteed Funeral Plan can help take care of funeral costs and arrangements in advance. These are provided by Advance Planning Limited, a subsidiary of Dignity plc. Contact Dignity on 0800 032 9423 for more information.

**what  
next?**



For more information, see our free factsheet *Planning for a funeral*. In Scotland, see Age Scotland's factsheet *Arranging a funeral*. Dying Matters produces *My funeral wishes* where you can create your own personal funeral plan (see page 39).

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***Talking about what you would like and putting some plans in place can reassure your family and friends and means that your funeral will reflect your wishes.***

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## Practical considerations

It can be helpful to gather together key documents like your birth certificate, passport, driving licence, bank account details, pension plans, insurance policies and will. Keeping these in a safe place and telling your carer, a family member or the executor of your will where they are will make things easier for them later on.

If you rely on the internet to pay bills, shop online or keep in touch with friends, it's sensible to think about what will happen to your digital legacy after you die. The Law Society (see page 40) recommend creating a personal assets log (an up-to-date list of all your online accounts) along with clear instructions about what you want to happen to each account after you die. For example, you may want some social media accounts to be deactivated, or you may want close friends or family to be able to recover sentimental items you have stored online, such as photographs.

If you have an online bank account, your executors can arrange for it to be closed down and claim the money on behalf of your estate. Don't leave details of your passwords or PIN numbers as someone accessing your account with these could be committing a criminal offence.

### what next?

Saga produces *A guide to preserving your digital legacy* which contains more information. They also have a digital deactivation document which lists the most commonly used internet services along with information on how to deactivate the accounts of someone who has passed away. Visit [www.saga.co.uk](http://www.saga.co.uk) and type 'Digital legacy' into the search engine.

Age UK produces *LifeBook*, a handy book where you can keep useful information in one place. For your free copy, please call 0845 685 1061.

## *Looking after your pets*

If you have pets, you will want to think about what will happen when you are no longer able to care for them, or after you die. You may know someone who is happy to help but may not be able to keep them permanently.

The Cinnamon Trust (see page 38) is a charity for older people and their pets. Their volunteers can help you keep your pets at home for as long as possible, for example by walking your dog or fostering your pet if you have a short stay in hospital. They also have a Pet Friendly Care Home Register where you can search for care homes that are happy to accept your pets. And you can arrange for the Cinnamon Trust to take on lifetime care of your pet when you die.

Dogs Trust (see page 39) offers a free Canine Care Card Scheme. When you die, Dogs Trust will arrange for your dog to be taken to their nearest rehoming centre, where it will be looked after until they can find a suitable new owner.

Cats Protection (see page 38) offers a free Cat Guardians service, through which they will look after your cat until they find a suitable new owner.

If you have specific wishes about what you want to happen to your pets, mention this in an advance statement (see page 12) or your will (see page 13). This will give you peace of mind that your pets will be cared for after you die.

# Terms you may hear

As you are approaching the end of life, you may hear your medical team using many different expressions. The terminology can be confusing but the following definitions should help.

**Terminal** refers to an illness that cannot be cured. Such illnesses may also be referred to as life-limiting.

**End of life** refers to what is likely to be the last 12 months of a person's life.

**End-of-life care** focuses on the quality of the person's life and death, rather than the length of life. It also includes support for family and carers.

**End-of-life care planning** involves looking at issues across areas of your life that are particularly significant as you reach the end of life. It includes:

- conversations with your medical team and family and friends about your options and choices
- sorting out legal and financial issues, such as making sure you have an up-to-date will and are receiving all the financial support you're entitled to
- exploring the options to decide where you would like to die
- planning your funeral
- thinking of practicalities, such as what will happen to your pets.



**Advance care planning** is a specific form of end-of-life care planning. It means thinking about how you would like to be cared for in the future if you lose the ability to make decisions for yourself. Advance care planning includes:

- talking to your medical team about your condition and how you would like to be cared for as it progresses
- making an advance statement of wishes, which tells those involved in your care how you would like to be cared for
- making an advance decision to refuse treatment in specific circumstances, which is legally binding and must be followed by all those involved in your care
- creating Lasting Powers of Attorney, which give someone you trust the legal authority to make decisions on your behalf.


**Palliative care** aims to achieve the best quality of life for people with a life-limiting illness. It is designed to make your life more comfortable even though your condition is deteriorating. A range of health professionals can be involved in palliative care. It should be available wherever you are looked after and may be appropriate at any stage in your illness to support you and your family.

**Hospices** focus on palliative care, seeking to improve the quality of life of people with a terminal illness from diagnosis onwards. They take care of people's physical needs as well as their emotional, spiritual and social needs. They provide support for carers, family members and friends, both during a person's illness and in bereavement. Hospice care is free for everyone and can be provided in a range of settings, including hospice beds, care homes, people's own homes and day care services.

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## ***‘Now that I’ve planned I feel confident and reassured, and so do those around me.’***

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### **Henry, 76, felt reassured once he'd planned for his future care.**

‘I was diagnosed with prostate cancer last year. I didn’t want to think about it at first, so I just kept putting it to the back of my mind.

‘Recently though, I’ve started going to a hospice once a week to keep a check on how I’m doing. Last month, I was handed a copy of an advance care plan to read and think about. To be faced with a form that asks where you want to be looked after and whether there is any treatment you want to refuse was a shock, but my doctor and palliative care nurse both took me through it in a relaxed way. We considered each question individually and discussed the implications.

‘I made notes and then took a week to think everything over and

talk to my wife and family before completing it.

‘Now that it’s done I feel like a weight has been lifted from my shoulders. I’ve made an advance decision which tells people what treatment I don’t want and it takes the pressure off my wife and family if they’re ever faced with the decision.

‘I’ve also written an advance statement that tells people all the things I do and don’t like, including how I take my tea and what I like to watch on TV. I’ve even specified who I want to preside over my funeral and the exact music I would like to be played.

‘It’s not easy to think about my last few days, but now that I’ve planned I feel confident and reassured, and so do those around me.’



# *Considering where you would like to be looked after*

It can be helpful to think about where you would like to be cared for as you become more unwell. Your choice may not be possible due to the progression of your illness, but knowing your wishes means doctors and loved ones can do their best to make it happen.

Your GP and medical team will be able to tell you what you can expect as your illness progresses, what options are available in your local area and the support you can get. It's important to involve your family or carer to find out what their preferences are so that you can make a decision together. If you are a carer, see page 32 to find out what advice and support you could receive. Wherever you are cared for, the most important thing is that you receive the support you need to spend your final days in the most peaceful and dignified way for you. Your medical team should develop a care plan that is tailored to your needs and preferences and regularly review and update it as necessary.

In some areas of England, there are local registers that hold key information about the preferences of people nearing the end of life. Your GP or medical team should tell you if there is a local register in your area and ask you if you want to be placed on this. The register can be accessed by authorised staff including your GP, specialist palliative care teams, out-of-hours GP services and paramedics. It aims to ensure that everyone involved in your care is aware of your preferences and wishes.

## Care at home

You may wish to be cared for at home where you are in familiar surroundings. Some people find this helps them feel more in control and makes it easier to say goodbye.

If you would like this, talk it over with your GP and the people you live with to see how they feel about it. Find out what support could be available to help you and your carers both during the day and at night. If you live alone, speak to your healthcare team to see what support would be available around the clock.

Your GP has overall responsibility for your care at home. They should put you in touch with organisations that can support you, talk you through what might happen as your condition gets worse, prescribe medication or refer you to other doctors if necessary.

If you begin to find personal care and other tasks difficult, ask for a care assessment from social services. Depending on the outcome of your assessment, you might receive support, or specialist equipment or adaptations to help you stay independent and safe. For more information, see our free information guide *Getting help at home*.

Your GP can arrange for you to be supported by a district nurse who will organise and coordinate your care at home. The district nurse or an occupational therapist can assess how easily your home can accommodate additional equipment that you might need. For example, you may need a hoist or a special pressure-relieving mattress. They can advise you on this and make necessary arrangements. You may also receive help from specialist nurses or hospice home care services if you need it.

Hospices and palliative care teams are often involved in supporting people who wish to remain at home through a mix of specialist services such as hands-on care, advice on controlling pain and symptoms, emergency advice lines and information. Hospices and palliative teams work closely with GPs and community nurses to co-ordinate your care. Hospices may also offer practical support and respite services.

**what  
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To find out more about hospice at home services, contact your local hospice. Marie Curie's guide *Being cared for at home* (see page 41) has further information on the support Marie Curie Nurses, and other professionals, can give you.

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## Care homes

If you live in a care home you may wish to ask whether it can offer you the care and support your doctors say you need in the last few weeks and days of your life.

Talk to the manager about their experience of supporting residents at this time. Ask whether staff have had special training and what GP and community nursing support is available to allow you to die in familiar surroundings and avoid hospital admission as your health deteriorates. Many hospices provide support to care homes so ask the manager about this or contact your local hospice.

If you currently live in a residential care home you may need to move to a nursing home where nursing staff are on duty 24 hours a day. If you do need to move, ask your medical team if your needs mean the NHS should be responsible for funding your care.

If you need to move to a different care home, think about the practical considerations of such a move. Will you still be near your family and friends? Will your doctor and healthcare team stay the same? Discussing all these considerations with your medical team and family, friends and carers should mean that you are all comfortable with your future care.

### what next?

The Care Quality Commission website (see page 38) allows you to search for and read inspection reports on care homes in England. You can also search for care homes that have been recognised as providing high quality end of life care by visiting [www.goldstandardsframework.org.uk/accredited-care-homes](http://www.goldstandardsframework.org.uk/accredited-care-homes). In Wales, visit the Care and Social Services Inspectorate Wales (CSSIW) website (see page 37). In Northern Ireland, visit the Regulation and Quality Improvement Authority (see page 42) and in Scotland, visit the Care Inspectorate Scotland website (see page 37).



## Care from a hospice

Hospices specialise in supporting people with terminal illnesses, often from the point of diagnosis. Hospices have medical, nursing and other experts to provide pain control, rehabilitation, emotional and bereavement support, as well as other supportive services such as complementary therapies for you and those close to you. Their care and support will be tailored to your needs. You may also hear this type of care referred to as palliative care.

Hospice services include inpatient beds, outpatient clinics, day services and visiting teams that will support you at home or in a care home (often called hospice at home).

You can go into a hospice for different reasons. It may be for a short time while your symptoms are being controlled or for a period of respite care to give your carer a break. People may also be admitted to a hospice during the final stages of their illness. Visiting is flexible and your family can also receive emotional and bereavement support. Hospice beds unfortunately are rarely a long-term option for care.

Some hospices have day-care services that offer people the chance to spend time there without being admitted as an inpatient. This gives you the care and support you need while living at home, as well as the chance to meet other people going through similar experiences.

Speak to your GP and medical team to find out more about local hospice services in your area. Hospice care is free for patients and their carers, family members and friends.



If you're not sure about the idea of hospice care you can ask to visit the hospice or talk to staff before making a decision. The staff will be able to show you around and chat through any questions or concerns you have.

**what  
next?**

Visit Hospice UK (see page 40) for further information on hospices and the services they offer.

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***Hospice services include inpatient beds, outpatient clinics, day services and visiting teams that will support you at home or in a care home (often called hospice at home).***

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# Advice and support for carers

If you look after your partner, or a relative or friend who needs help because they are ill or disabled, then you are a carer, even if you've never thought about yourself in that way.

Caring for a friend or relative can be rewarding, but at times it may also feel overwhelming and demanding. Don't overlook your own needs as a carer. Accessing help and support and making time for yourself is important for your health and wellbeing.

**i** Ask your local council for a carer's assessment. In Northern Ireland, contact Age NI (see page 36) to find out who to contact. You may be able to get help and support including help with caring, equipment to help you in your caring duties or respite care to give you rest. It's important to remember that there are limits to the care you can provide and having a break can give you the energy to carry on caring.

If you spend at least 35 hours a week caring, you may also be entitled to financial assistance, such as Carer's Allowance.

Make sure you tell your GP that you're a carer and discuss the impact this is having on your own health. They will be able to offer you advice and support, and you may be entitled to additional health services such as a free annual flu jab. Although it can be difficult, try to make sure that you eat healthily, stay active and get enough sleep.

And don't overlook your emotional health. Family and friends, carers' groups, your GP or a counsellor can all provide you with space to be honest about your thoughts and feelings.

**what  
next?**

See our free guides *Advice for carers*, *Carer's Allowance* and *Caring for someone with dementia* for more information about the help and support you can receive.

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## Talking to children and young adults

If you have children or young adults in the family, you may want to talk to them about your situation. This can be difficult but it can help them make sense of what's going to happen and allow you to answer their questions and address their fears and worries. Don't be afraid of getting upset. Being honest about your emotions is a good way to let them know that it's ok to show your feelings.

Dying Matters produces a leaflet called *What should you tell children about death* which may help (see page 39). If you're worried about the effect your death will have on children and young adults you may find it comforting to get in touch with Winston's Wish who can offer support to bereaved children, young people and their families (see page 42). The Childhood Bereavement Network and Marie Curie also offer information and support for children and young adults affected by death (see pages 38 and 41).

# Thinking about your loved ones

Once you've made all your practical plans, it's likely that you'll have many mixed emotions and your focus may shift to saying goodbye to your loved ones. At this point you may find it useful to revisit our information on conversations with family and friends (see page 4).

Perhaps there are things you would like to share with people before you die, or maybe you want to create something to leave behind. Some people find it helpful to write down their family history for the next generation or put together a memory box or scrapbook of their life. Macmillan Cancer Support has information about memory boxes and what you might like to include in one (see page 40).

It may help you to know that there are a number of charities and organisations that can offer support and information to your loved ones after you die. Cruse Bereavement Care has a network of free confidential services across the UK that provide emotional support to those who have been bereaved (see page 38). Your loved ones may also find it useful to read our free information guides *Bereavement* and *When someone dies*.

The most important thing throughout this whole process is to do what feels right for you, when it feels right.

# Useful organisations

## Age UK

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

Lines are open seven days a week from 8am to 7pm.

[www.ageuk.org.uk](http://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 022 3444

[www.agecymru.org.uk](http://www.agecymru.org.uk)

In Northern Ireland, contact

**Age NI:** 0808 808 7575

[www.ageni.org](http://www.ageni.org)

In Scotland, contact **Age Scotland** by calling Silver Line Scotland: 0800 470 8090 (This is a partnership between The Silver Line and Age Scotland)

[www.agescotland.org.uk](http://www.agescotland.org.uk)

### **Alzheimer's Society**

Offers advice, information and support in England and Wales to people with dementia, their families and carers through its helpline and local branches.

Tel: 0300 222 1122  
[www.alzheimers.org.uk](http://www.alzheimers.org.uk)

In Wales, visit [www.alzheimers.org.uk/wales](http://www.alzheimers.org.uk/wales)

In Northern Ireland, contact **Alzheimer's NI**

Tel: 028 9066 4100  
[www.alzheimers.org.uk/northernireland](http://www.alzheimers.org.uk/northernireland)

In Scotland, contact **Alzheimer Scotland**

Tel: 0808 808 3000  
[www.alzscot.org](http://www.alzscot.org)

### **British Lung Foundation**

Offers advice, information and support to people affected by lung disease, their families and carers.

Tel: 03000 030 555  
[www.blf.org.uk](http://www.blf.org.uk)

### **Care and Social Services Inspectorate Wales (CSSIW)**

National regulatory body of care and social services in Wales.

Tel: 0300 7900 126  
[www.cssiw.org.uk](http://www.cssiw.org.uk)

### **Care Inspectorate (Scotland)**

The independent regulator of social care and social work services in Scotland.

Tel: 0345 600 9527  
[www.careinspectorate.com](http://www.careinspectorate.com)

### **Care Quality Commission (CQC)**

National, independent regulator of all health and social care services in England.

Tel: 03000 61 61 61  
[www.cqc.org.uk](http://www.cqc.org.uk)

### **Cats Protection**

Will arrange for your cat to be looked after until they can find a suitable new owner through their Cat Guardians service.

Tel: 03000 12 12 12  
[www.cats.org.uk](http://www.cats.org.uk)

### **Childhood Bereavement Network**

Offers support and advice for bereaved children, young people and their families.

Tel: 020 7843 6309  
[www.childhoodbereavementnetwork.org.uk](http://www.childhoodbereavementnetwork.org.uk)

### **Cinnamon Trust**

Charity for older people and their pets.

Tel: 01736 757 900  
[www.cinnamon.org.uk](http://www.cinnamon.org.uk)

### **Cruse Bereavement Care**

Offers information and support to bereaved people, both over the phone and face to face.

Tel: 0844 477 9400  
[www.cruse.org.uk](http://www.cruse.org.uk)

In Northern Ireland, contact **Cruse Bereavement Care Northern Ireland**

Tel: 0844 477 9400  
[www.cruse.org.uk/northern-ireland](http://www.cruse.org.uk/northern-ireland)



In Scotland, contact **Cruse Bereavement Care Scotland**  
Tel: 0845 600 2227  
[www.crusescotland.org.uk](http://www.crusescotland.org.uk)

### **Dementia UK**

Provides information for those affected by dementia, their family, friends and carers. They have a helpline staffed by Admiral Nurses who can offer advice and support.

Tel: 020 7697 4160  
Tel: 0845 257 9406 (Admiral Nurse helpline)  
[www.dementiauk.org](http://www.dementiauk.org)

### **Dogs Trust**

Will arrange for your dog to be looked after until they can find a suitable new owner through their free Canine Care Card Scheme.

Tel: 020 7837 0006  
[www.dogstrust.org.uk](http://www.dogstrust.org.uk)

### **Dying Matters**

Aims to help people talk more openly about dying, death and bereavement, and make plans for the end of life.

Tel: 08000 21 44 66  
[www.dyingmatters.org](http://www.dyingmatters.org)

### **Find Me Help**

An online directory of local services, information and support for people in their last years of life, their families, carers and friends.

[www.help.dyingmatters.org](http://www.help.dyingmatters.org)

### **Good Life, Good Death, Good Grief**

Aims to raise public awareness in Scotland of ways to deal with death, dying and bereavement.

Tel: 0131 272 2735

[www.goodlifedeathgrief.org.uk](http://www.goodlifedeathgrief.org.uk)

### **Hospice UK**

The national charity for hospice care, supporting the work of more than 200 member organisations. Find out about hospices in your area and the services they offer.

Tel: 020 7520 8200

[www.hospiceuk.org](http://www.hospiceuk.org)

### **Law Society of England and Wales**

Helps people find a solicitor, advises on what to expect when they visit one and produces guides to common legal problems.

Tel: 020 7242 1222

[www.lawsociety.org.uk](http://www.lawsociety.org.uk)

### **Law Society of Northern Ireland**

Tel: 028 9023 1614

[www.lawsoc-ni.org](http://www.lawsoc-ni.org)

### **Law Society of Scotland**

Tel: 0131 226 7411

[www.lawscot.org.uk](http://www.lawscot.org.uk)

### **Macmillan Cancer Support**

Provides practical, medical and financial support for people facing cancer, their carers and loved ones.

Tel: 0808 808 0000

[www.macmillan.org.uk](http://www.macmillan.org.uk)

## **Marie Curie**

Provides care and support to people with a life-limiting illness, their carers and families.

Tel: 0300 500 1210

[www.mariecurie.org.uk](http://www.mariecurie.org.uk)

## **NHS Choices**

Find out about local NHS services in England and get information on end-of-life care.

[www.nhs.uk](http://www.nhs.uk)

In Wales, contact **NHS Direct Wales**

Tel: 0845 4647

[www.nhsdirect.wales.nhs.uk](http://www.nhsdirect.wales.nhs.uk)

In Northern Ireland, contact **NI Direct**

[www.nidirect.gov.uk](http://www.nidirect.gov.uk)

In Scotland, contact **NHS Inform**

Tel: 0800 22 44 88

[www.nhsinform.co.uk](http://www.nhsinform.co.uk)

## **National Association of Funeral Directors**

Offers support and information about funerals in the UK.

Tel: 0121 711 1343

[www.nafd.org.uk](http://www.nafd.org.uk)

## **National Council for Palliative Care**

Umbrella charity for all those involved in palliative, end of life and hospice care in England, Wales and Northern Ireland.

Tel: 020 7697 1520

[www.ncpc.org.uk](http://www.ncpc.org.uk)

In Scotland, contact **Scottish Partnership for Palliative Care**

Tel: 0131 272 2735

[www.palliativecarescotland.org.uk](http://www.palliativecarescotland.org.uk)

### **Natural Death Centre**

Provides information on all types of funerals, including DIY and green funerals.

Tel: 01962 712 690  
[www.naturaldeath.org.uk](http://www.naturaldeath.org.uk)

### **Office of the Public Guardian**

Provides information and guidance on making a power of attorney or applying to the Court of Protection.

Tel: 0300 456 0300  
[www.gov.uk/government/organisations/office-of-the-public-guardian](http://www.gov.uk/government/organisations/office-of-the-public-guardian)

In Scotland, contact **Office of the Public Guardian Scotland**

Tel: 01324 678 300  
[www.publicguardian-scotland.gov.uk](http://www.publicguardian-scotland.gov.uk)

### **Regulation and Quality Improvement Authority**

Independent regulator of health and social care in Northern Ireland.

Tel: 028 9051 7500  
[www.rqia.org.uk](http://www.rqia.org.uk)

### **Turn2us**

Helps people access the money available to them through welfare benefits, grants and other help.

Tel: 0808 802 2000  
[www.turn2us.org.uk](http://www.turn2us.org.uk)

### **Winston's Wish**

Offers support, information and guidance to bereaved children, young people and their families.

Tel: 0845 203 04 05  
[www.winstonswish.org.uk](http://www.winstonswish.org.uk)

# Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: RSXZ-KTTS-KSHT, Age UK, Tavis House, 1-6 Tavistock Square, LONDON WC1H 9NA. Alternatively, you can phone 0800 169 87 87 or visit [www.ageuk.org.uk/donate](http://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:
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Address:
Postcode:

Tel:	Email:
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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 <b>X</b>
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Expiry date  /  Issue no. (Maestro only)

## 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 according to data protection guidelines. Age UK (registered charity number 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.



# Supporting the work of Age UK

Age UK aims to enable all older people to love later life. We provide vital services, support, information and advice to thousands of older people across the UK.

In order to offer free information guides like this one, Age UK relies on the generosity of its supporters. If you would like to help us, here are a few ways you could get involved:

**1 Make a donation**  
To make a donation to Age UK, simply complete the enclosed donation form, call us on **0800 169 8787** or visit **[www.ageuk.org.uk/get-involved](http://www.ageuk.org.uk/get-involved)**

**2 Donate items to our shops**  
By donating an unwanted item to one of our shops, you can help generate vital funds to support our work. To find your nearest Age UK shop, visit **[www.ageuk.org.uk](http://www.ageuk.org.uk)** and enter your postcode into the ‘What does Age UK do in your area?’ search function. Alternatively, call us on **0800 169 8787**

**3 Leave a gift in your will**  
Nearly half the money we receive from supporters come from gifts left in wills. To find out more about how you could help in this way, please call the Age UK legacy team on **020 3033 1421** or email **[legacies@ageuk.org.uk](mailto:legacies@ageuk.org.uk)**

**Thank  
you!**

# 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](http://www.ageuk.org.uk)

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

The following Age UK information guides may be useful:

- *More money in your pocket*
- *Powers of attorney*
- *Wills and estate planning*

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**.

