

# Free and really useful information and advice



# Information and advice you need to help you love later life.

**We're Age UK and our goal is to enable older people across the UK 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.

This promotional guide has been prepared by Age UK and contains general advice only, it should not be relied on as a basis for any decision or action and cannot be used as a substitute for professional medical advice.

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# Introduction

## **Who would you turn to for practical information and advice on issues affecting people in later life?**

At Age UK, we offer a comprehensive range of free information guides and factsheets that answer many questions on issues affecting the over-60s. We have a free and confidential national phone service – Age UK Advice, where you can get in touch for information and support on a range of issues.

We support and assist a network of over 150 local Age UKs who provide valuable services throughout England. The Age UK family includes Age Cymru, Age NI and Age Scotland, so wherever you live we are here to help. To find your local Age UK, visit [www.ageuk.org.uk](http://www.ageuk.org.uk)

## **Age UK Advice**

Age UK Advice is a free, confidential, national phone service for older people, their families, friends, carers and organisations that work for and on behalf of older people. We have a team of expert advisers who can help with UK-wide issues and, if we can't help, we will provide details of other relevant support services. Lines are open seven days a week from 8am to 7pm.

Age UK Advice: **0800 169 65 65**  
[www.ageuk.org.uk](http://www.ageuk.org.uk)

# About Age Cymru, Age NI and Age Scotland

**The Age UK family includes Age Cymru, Age NI and Age Scotland.**

## **Age Cymru**

Age Cymru Advice offers free, independent and confidential support to older people, their families and carers on a range of issues, including welfare benefits, community care, housing and health. The service is available bilingually in both Welsh and English.

In Wales, contact: **0800 022 3444**

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

## **Age NI**

The Age NI Advice and Advocacy Service offers free, independent and confidential support to older people, their families and carers on a range of issues, including welfare benefits, community care, housing and health.

In Northern Ireland, contact: **0808 808 7575**

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

## **Age Scotland**

Age Scotland provides information for older people, their carers and families. We can help with UK-wide issues such as benefits and provide expert information on topics including housing, health and social care, where Scottish law is different from the rest of the UK.

In Scotland, contact: **0800 124 4222**

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

# Free information guides

Our guides are packed with information to help people get to grips with the challenges that later life can throw at them.

The guides cover the following topic areas, each dedicated to key life issues.

- Money matters
- Health and wellbeing
- Home and care
- Work and learning
- Travel and lifestyle

On the following pages you can read about the range of information guides and factsheets we publish and how they can help you.

## How to order

- Call Age UK Advice: **0800 169 65 65**.
- Complete the order form at the back of this leaflet.
- Visit **[www.ageuk.org.uk/publications](http://www.ageuk.org.uk/publications)** to read or download the full range.

# Age UK shops

We have more than 400 Age UK charity shops throughout the UK. Our shops offer a wide range of ever-changing goods and also stock our popular information guides.

To find your nearest Age UK shop, call **0800 169 65 65** or visit **[www.ageuk.org.uk](http://www.ageuk.org.uk)**

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# Money matters

The guides in this section will help you to claim what you're due, plan ahead for retirement, shop around for the best products and services and reduce the amount of energy used in the home. There's also a section on end of life and legal issues.



## **Attendance Allowance**

As we get older, many of us need a little extra help to look after ourselves, especially if we have a long-term illness or disability. Attendance Allowance is a benefit for those aged 65 years and over who need extra money to help with care needs or for help with personal care.

## **Avoiding scams**

This guide offers practical tips on how to avoid a scam, including the different ways a fraudster may approach you. It also looks at the most common scams, explains what to look out for and offers suggestions about what to do if you're worried.

## **Carer's Allowance**

You may not think of yourself as one, but if you look after a partner, relative or friend who would find it difficult to manage without your support, then you are a carer. Depending on your circumstances, you may be eligible for some financial support. This guide explains what Carer's Allowance is, who is eligible and how to claim it.

## **Council Tax Support**

Council Tax Support is a benefit to help people who are on a low income or claiming certain benefits pay some of their Council Tax bill. There may also be other discounts and exemptions you can claim. Read this guide to find out more.

## **Equity release**

This guide provides basic information on how equity release works and helps you to decide whether it's the right choice for you or a loved one.



## **Getting help with debt**

This guide helps older people recognise when their debt is a problem and looks at the first steps to tackling it.

## **More money in your pocket**

If you're over 60, you could be entitled to benefits and concessions you haven't been able to claim before such as Pension Credit, Winter Fuel Payment, Attendance Allowance and more. So it's worth reading through this guide to see whether you're claiming all that you're due.

## **Pension Credit**

About 3.5 million older people are entitled to Pension Credit and about one in three of those eligible are still not claiming. If you're of retirement age and on a low income, you could be missing out. Pension Credit could unlock your way to other benefits such as Council Tax payments, Cold Weather payments, Housing Benefit and help with health care costs.

## **Save energy, pay less**

Improving energy efficiency means taking steps to use less energy while still meeting our needs. This guide looks at both simple measures and more significant changes, such as installing insulation and draught-proofing, and how to get help with the costs.

## **State Pension**

State Pension is a regular payment from the Government that most people can claim when they reach State Pension age. It is based on your National Insurance contributions. Our guide explains everything clearly – from when you can claim your State Pension to how to claim it.

# End of life

## **Before you go**

Thinking about the end of life can be difficult, but being well informed can help you consider all your options. There can be many things to think about, from making a will to choosing who you would like to make decisions for you if you were no longer able to. This sensitively written guide takes you through the different things you may want to think about – from how to initiate conversations with family and friends to thinking about where you would like to die.

## **Bereavement**

If you or someone close has suffered a bereavement, this guide offers practical and emotional support after a death. It looks at the range of emotions people experience, adjusting to the death, and looking to the future.

## **When someone dies**

There are many things to do when someone dies, often at a time of great personal distress when we feel least able to manage. This guide gives brief, practical information about what you need to do, who you need to contact and where to go for more help and advice.

# Legal

## **How to be an executor**

If someone has appointed you as an executor in their will, this guide can help you understand what you'll have to do. It provides a clear checklist of an executor's duties, including how to register the death, sort out Inheritance Tax and deal with different assets, as well as explaining what to do if you change your mind about being an executor.

## **Powers of attorney**

There may come a time when we need someone to make decisions on our behalf. Setting up a power of attorney means you can be reassured that someone you trust will be looking out for you. Find out more about your options, different types of power of attorney and how they work.

## **Wills and estate planning**

It's important to make a will that accurately reflects your wishes, so you can be sure your estate will go to the people or causes you care about and to avoid paying unnecessary tax to the government. Find out how to make a will, what issues to consider, and when to get professional advice.

# General

## **Lesbian, gay, bisexual or transgender**

Many of the issues relating to planning for later life are the same whether you are gay or straight. However, some matters may need special considerations. This guide looks at the positive changes to the law in relation to LGBT people, looking after yourself, getting care at home, and more.

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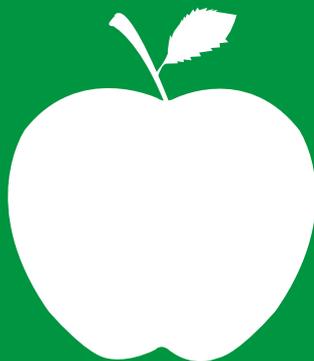
**Visit [www.ageuk.org.uk/publications](http://www.ageuk.org.uk/publications) to read or download the guides.**

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# Health and wellbeing

It's never too late to think about adopting a healthier lifestyle. This doesn't have to mean spending hours at the gym or changing what you eat. Just a few small adjustments can make a big difference. These guides offer tips and advice on staying fit and healthy, things to do to look after your mental wellbeing and information if you're caring for someone with dementia.



## **At home with dementia**

If you or someone you care for is living with dementia, you may be wondering if there are some practical things you can do at home which will make life easier. This guide takes you through each room in the home to help you think about what changes might be appropriate now or in the future.

## **Bladder and bowel problems**

More than 3.4 million people over 60 in the UK suffer from urinary incontinence, and 6.5 million people of all ages are affected by some form of bowel problem. Many don't talk about these problems or seek any help, either out of embarrassment or because they think nothing can be done. This guide looks at different types of bladder and bowel problems and what you can do to help yourself.

## **Caring for someone with dementia**

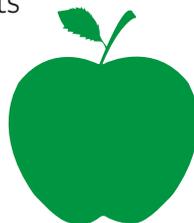
If you care for someone with dementia, this guide looks at what to expect as the illness progresses and where to turn for help. It takes you through the dementia journey, from getting a diagnosis, to talking to family and friends, joining a carers group, accessing help, and the practical things such as sorting out someone's finances and legal affairs – as well as the emotional help you can get.

## **Healthy eating**

A healthy diet doesn't have to be boring. This guide includes tips on eating a varied and balanced diet, how to maintain a healthy weight and information on food safety.

## **Healthy living**

Making changes isn't always easy, but improvements in your health and wellbeing can mean those adjustments were well worth the effort. This guide highlights the benefits of staying active and eating healthily.



## **Living with early-stage dementia**

This guide is aimed at people who have been newly diagnosed with early-stage dementia. It takes them through the practical steps they should put in place now – such as writing a will, organising their finances and setting up a Power of Attorney.

## **Staying cool in a heatwave**

This guide offers tips on how to stay cool when temperatures rise. It explains how to recognise heat-related illness, and what to do when someone shows signs of it.

## **Staying steady**

Whether you're fit and active, have mobility problems, or worry about falling, this guide offers practical tips on how to improve your strength, balance and mobility.

## **Winter wrapped up**

This guide looks at getting ready for the cold winter months. It includes tips on staying healthy, keeping your home warm and making your home energy efficient. It also comes with a handy room thermometer.

## **Your hospital stay**

Staying in hospital can be stressful, so this guide aims to make it a little easier. It explains the steps leading up to an admission, the quality of care you should expect, and what should happen when you leave.

## **Your mind matters**

This guide looks at the things you can do to look after your mental wellbeing, as well as steps to take if you think you need some help.

# Home and care

As we grow older our housing needs can change. Meeting these changing needs might be as simple as making minor adaptations at home, or could involve moving into alternative housing. The guides in this section provide information and support on your options, including ways to remain independent in your own home for longer.



## **Adapting your home**

This guide provides you with information and ideas about how to adapt your home to enable you, or the person you care for, to live safely and independently. It also covers grants that may be available to pay for adaptations in certain circumstances.

## **Advice for carers**

Being a carer can be rewarding but also tiring, costly and stressful. This guide looks at the practical and emotional aspects of caring for somebody. It covers the benefits you can claim, how to request flexible working hours and organise respite care, as well as highlighting the impact caring can have on your health and social life.

## **Getting help at home**

Most of us want to live independently in our own homes for as long as possible. As we get older, we may need support and assistance to enable us to do so. This can take the form of having personal care, adapting our home to suit our needs, or receiving financial assistance from benefits. This guide outlines the help you may be able to receive and signposts to relevant organisations.

## **Care home checklist**

Choosing a care home is an important decision. Finding out as much as you can about a home beforehand will help you make an informed choice. This guide lists a range of questions you might want to ask.

## **Care homes**

Finding a care home can be a confusing and stressful experience. This guide looks at how to find a care home, how to arrange and pay for care and what to do if you're unhappy once you've moved in.

## Home safety checker

This guide details ways to stay safe around the house. It has advice on safety in the bathroom, bedroom, kitchen and garden and outlines ways to seek help from improvement agencies, local councils and Age UK Handyperson services.

## Housing options

This guide includes practical information on the housing options available to people in later life, including getting support at home, moving into sheltered housing or a care home, as well as other types of housing arrangements.

## Protecting yourself

This guide covers ways to look after yourself and stay in control of your money. It explains the ways that older people are sometimes mistreated and the steps you can take to help prevent these things from happening. It also tells you what support is available if you feel you've been mistreated, and how to report it.

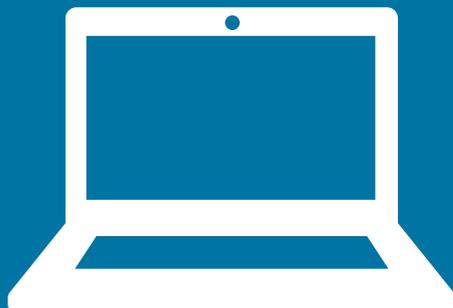
## Staying safe

This guide provides practical steps that you can take to feel safer, both at home and when you are out. It looks at ways to secure your home and ensure safety on the doorstep, and explains what to do if you're a victim of crime.



# Work and learning

If you use the internet, either for work or leisure, read our guide about safety when using the internet.



## Internet security

This guide looks at how to protect yourself online and how to protect your computer. It covers how to create a strong password, online shopping and banking, and how to keep your computer, tablet and phone safe from viruses. The guide also details how you can spot online scams, so you can feel confident when logging on.



# Travel and lifestyle

These guides can help you stay as independent as possible and point you towards other organisations you may find useful.



# General

## **In the driving seat**

This guide reminds older drivers of their legal obligations, gives tips about continuing to drive safely, and addresses the sensitive issue of deciding when to stop driving.

## **Useful contacts**

This guide pulls together information, services and products that Age UK, Age Cymru and Age NI provide for people in later life. It also includes details of organisations that provide support and advice on topics such as consumer matters, social care, employment, health, housing, legal issues, money, leisure and end-of-life issues.



# Free factsheets

Our factsheets provide detailed information for those with a specific problem or for advisers working directly with people in later life.

To view the complete range, visit [www.ageuk.org.uk/publications](http://www.ageuk.org.uk/publications) or call Age UK Advice to request a factsheet order form on **0800 169 65 65**.

Examples of our factsheets:

## Health

- NHS services
- NHS continuing healthcare and NHS funded nursing care
- Hospital discharge arrangements

## Housing

- Specialist housing for older people
- Help with heating costs
- Buying retirement housing

## **Income and benefits**

- Attendance Allowance
- Council Tax
- Pension Credit

## **Social care**

- Finding help at home
- Personal budgets and direct payments in adult social care
- Paying for permanent residential care

## **Legal**

- Making a will
- Dealing with an estate
- Getting legal advice

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**To contact Age UK Advice,  
call 0800 169 65 65 or visit  
[www.ageuk.org.uk](http://www.ageuk.org.uk)**

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# Information guide order form

Tick the following FREE information guide(s) you'd like to order and complete your details overleaf.

Please quote **DISINFO16** when ordering.

| Information guide                | Code      | Quantity |
|----------------------------------|-----------|----------|
| Adapting your home               | AgeUKIG17 |          |
| Attendance Allowance             | AgeUKIG49 |          |
| Advice for carers                | AgeUKIG13 |          |
| At home with dementia            | AgeUKIG55 |          |
| Avoiding scams                   | AgeUKIG05 |          |
| Bereavement                      | AgeUKIG32 |          |
| Before you go                    | AgeUKIG51 |          |
| Bladder and bowel problems       | AgeUKIG15 |          |
| Care home checklist              | AgeUKIL05 |          |
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| Equity release                   | AgeUKIL06 |          |
| Getting help at home             | AgeUKIG23 |          |
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**Whether you need  
information for yourself,  
a relative or someone you  
care for, our free information  
guides will help you find the  
answers you're looking for.**

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