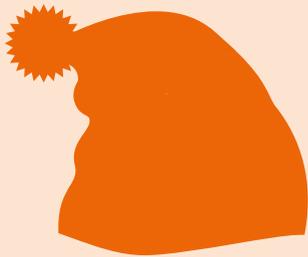


Winter wrapped up

A guide to keeping warm,
safe and well this winter

Health & wellbeing



**SPREAD
THE
WARMTH**



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***With a little preparation,
and by following some simple
suggestions, we can help
ourselves to stay healthy,
safe and as comfortable
as possible this winter.***

What this guide is about

This guide explains what you can do to get yourself and your home ready for winter, as well as where to go for more information and support.

Throughout this guide you will find suggestions for organisations that can offer further information and advice about your options. Their contact details can be found in the 'Useful organisations' section (see pages 21-24). Contact details for organisations near you can usually be found in your local phone book. If you have difficulty finding them, your local Age Cymru should be able to help (see page 21).

This guide is applicable in Wales only. In Northern Ireland, contact Age NI and in England, contact Age UK for their versions of the guide (see page 21). In Scotland, contact Age Scotland for a copy of their free Hot Tips Calendar (see page 21).

Key

what
next?

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

Preparing your home for winter

Here are some things you can do before winter sets in to help keep you warm, safe and well this winter.

Check your heating system

- If your home has gas central heating, this needs to have an annual safety check. All gas appliances in your property need to be safety checked by a Gas Safe registered engineer every year and serviced according to the manufacturer's instructions. As well as making sure that there is no risk of carbon monoxide leaks, the boiler will also be checked to make sure that it is in good working order - working safely and efficiently. If you're a tenant, your landlord is legally required to arrange gas safety checks at least once a year. They must keep records of these checks, which you can ask to see.



Gas-Safe registered engineer

- When an engineer comes to your home, ask to see their Gas Safe ID card, note down their licence card number. Visit the Gas Safe Register website or call the free helpline to find out how to check their licence, or to find a registered engineer in your area (see page 23).

Chimney sweep

- A good chimney is essential to efficient and safe operation of all solid fuel burning heating and cooking appliances. HETAS recommends that chimney sweeping is best carried out by a HETAS Approved Chimney Sweep *at least* once a year, depending upon the appliance and fuel being used.
- Never block air vents. If you have wood-burning, coal or gas heaters make sure there's enough fresh air circulating.

See our free guide *Save energy, pay less for tips and Help with Heating costs in Wales* for more in-depth information.

Staying safe

Put guards on open fires, never hang washing near to an open fire. Don't place damp clothing on warm radiators. Don't block up air vents, as fires and heaters need ventilation. Good ventilation also helps to prevent condensation.



Insulating and draught-proofing your home

- Contact your energy supplier to see whether they have further advice to help you prepare your home for winter.

Your main stopcock

- If water pipes freeze they can burst, so you need to be able to turn off the water at the main stopcock. You will need to check that it's not jammed, it must be easy for you to turn. If it's jammed, you may need to get it replaced.

Make Tuesday 'Test-it Tuesday'

- Get into the habit of testing your smoke alarms regularly to make sure they're working and so that you're familiar with the sound.
- The fire service offers a free home fire safety check and advice. To book your free check call 0800 169 1234 at any time of day or night.



Carbon monoxide - The silent killer

- You should have a carbon monoxide alarm fitted in each room that has a gas appliance, as there is a risk of carbon monoxide poisoning if air vents become blocked. It's possible to buy alarms that are audible, visible and or vibrate. For more information on this contact Age Cymru Advice or Action on Hearing Loss Cymru (see the useful organisations section on pages 21).

Get Gritting

- Grit the ground around your home. Keep a mixture of rock salt and grit handy to put on steps or paths in icy weather. If temperatures have dropped below freezing you will need to scatter more of the mixture. Some councils provide free bags of the mix. Local DIY shops and larger supermarkets often stock the mix.



Flood warnings

- Sign up for free flood warnings from Floodline (see page 22).

Grab rail

- Consider fitting a grab rail if you have steps at your front or back door. Contact your local Age Cymru for more information.

Be prepared for a power cut

- Keep a battery operated radio, torch and spare batteries handy in case severe weather causes a temporary power cut. Keep your mobile phone, laptop or tablet fully charged, so you can use the battery power if ever you're without electricity.



Walking the dog

- If you're worried about walking your dog in icy weather, contact The Cinnamon Trust (see page 22). They may be able to match you with a dog-walking volunteer in your area.

Keep useful numbers to hand

- Use page 25 to write down emergency numbers, dates and appointments such as utility companies, and keep this by your phone.

Financial support

- Make sure you claim all the financial support you can to help with heating bills. Your local Age Cymru can advise you.

Your winter health

Keep moving

Keeping active actually boosts your immune function. You needn't worry about joining a gym or donning the lycra and sweat bands! Everyday chores such as washing up and hoovering all count as physical activity. Keeping active can lift your mood as well as boosting your energy levels. While you may not feel like it at the time, try to do little and often. If you're able to get up and walk around, this is an opportunity to make yourself a warm drink or snack.

Eat warm, eat well

Hot meals and drinks help to keep you warm, so eat at least one hot meal each day and have hot drinks during the day. Keep basic and long life food items in the cupboard or freezer in case it's too cold to go out shopping. You could also do your food shopping online and get it delivered to your door. Include a good range of foods in your diet and aim for at least five portions of fruit and vegetables each day, so that you're getting plenty of nutrients and vitamins.



Frozen vegetables are as good as fresh, if not better. Your body needs proper nutrition at all times, but especially during cold and flu season when your immune system is under threat. You need to drink plenty too. If you're worried about a poor appetite, speak to your GP. Having a hot drink before bed and keeping one in a flask by your bedside can offer warmth, comfort and hydration if you wake early feeling the chill.

Have a seasonal flu jab

Flu (also known as influenza) can be serious for some people. If you're aged 65 or over health experts recommend that you have a flu jab every year to help protect you from catching or spreading flu. Flu viruses change regularly and immunity wanes, so it's advisable to have a flu jab every year. Flu is not only unpleasant, it can increase your risk of developing more serious illnesses such as bronchitis and pneumonia, or can make existing conditions worse. In the worst cases, flu can result in a stay in hospital, or even death. Every year people die from the complications of flu.

The flu jab is free for people aged 65 and over. People under 65 who have conditions that make them more likely to have complications if they get flu are also eligible. Unpaid carers and care home staff and people living in care homes can also be vaccinated free under the NHS influenza vaccination programme.



If you think you could be eligible for a free flu jab ask at your local pharmacy or your GP practice.

This year there are a number of different flu vaccines available, to provide better protection for different age groups. This includes a vaccine designed especially for older people, but the vaccine supply will be staggered so this may mean a short wait until the recommended vaccine is available. It can take up to two weeks for immunity to build after the vaccination so it's best to have the flu jab before flu starts to circulate, but this is not usually until mid-December.

Flu vaccinations are very safe but your vaccinated arm may be sore afterwards, or you may have a slight temperature or aching muscles for a few days, other side effects are rare. The flu jab cannot give you flu as the adult vaccine does not contain a live virus.

Check you've had a 'pneumo' jab

The 'pneumo' (pneumococcal) jab is a one-off jab that helps protect you against pneumonia, meningitis and septicaemia. Ask your GP about it if you're 65 and over and haven't had one or simply aren't sure.

Have good hand hygiene

Good hand hygiene is a simple way to help prevent the spread of all germs and flu - including bacteria and viruses. Make sure you wash your hands regularly with soap and warm water. Where it is not possible to wash your hands with soap and warm water immediately, use an alcohol based, anti-bacterial hand sanitizer. Alcohol-based hand sanitizers can reduce the number of germs on hands in some situations, but sanitizers do not eliminate all types of germs. Clean surfaces that are likely to come into contact with your hands like your telephone, door handles, light switches, taps, books, kindle, ipad and computer keyboard regularly to get rid of any germs.

Coughs and sneezes - Catch it. Bin it. Kill it.

Use disposable tissues to cover your mouth and nose when you cough or sneeze and place used tissues in the bin as soon as possible and wash your hands again.



Don't scrunch up your used tissue in your hand and carry it around with you. If you feel a sneeze coming and you're not prepared with a tissue, never pinch your nose to suppress a sneeze, sneeze into the fold of your arm as you're less likely to spread germs this way.

Always use an alcohol-based hand sanitizer that contains at least 60 percent alcohol.



Consider taking a vitamin D supplement

Our bodies create vitamin D from sunlight when we're outdoors. We need it for healthy bones, teeth and muscles. During the winter months in the UK the sun isn't strong enough for our bodies to make vitamin D, and it's difficult to get the amount we need from food alone. You might want to speak to your GP or pharmacist to discuss taking a supplement to boost your levels in winter.

Protect yourself against chilblains

To help prevent chilblains, keep your whole body warm at all times – have a look at the tips on the pages that follow. Wear trousers, socks, thick tights, leggings or leg warmers and a scarf, hat and gloves whenever you go out in the cold. Avoid trying to warm up too quickly, by sitting with your skin in direct contact with a radiator, hot water bottle hot running shower, bath or other heat source. Talk to your GP if you get chilblains regularly or have diabetes.

Contact Burns

- When using a heating pad or electric blanket, choose one that has a timer that will shut off the device automatically.
- Avoid placing a heating pad or hot water bottle directly onto the skin.
- Place beds at least 4 feet from radiators, pipes, and heaters.

Use a hot-water bottle with a secure fitting cover, wheat bag or an electric blanket to warm the bed, but never use a hot-water bottle and an electric blanket together - remember water and electricity just don't mix.

Safety tip

Remember to test your hot water bottle for leaks by filling with cool water first. Turn the bottle upside down over an empty sink.



- Check the stopper to see if the rubber has perished.
- Don't use if there's signs of a leak or the rubber has split.
- Be careful not to squeeze the bottle as you fill it as you risk scalding.
- Don't over fill.

Get a personal alarm

Personal alarms allow you to call for help if you're unwell or have a fall and can't reach a telephone. You press a button on a pendant you wear around your neck or as a wrist band. This will connect you to a 24-hour call centre, where you can talk to someone who will contact a designated person to help you – usually a neighbour, friend, relative or the emergency services.

Contact your local council to see whether they run a personal alarm scheme. The Welsh Government has a list of all the local councils in Wales, together with links to their sites at: www.gov.wales/topics/localgovernment/unitary-authorities

Keep your spirits up and stay connected

It's not unusual to feel a bit down in winter – particularly as the days are short and it can get dark early in the afternoon. Take control of those winter blues.

It helps to do something you enjoy every day. Make a list of things or experiences that bring you pleasure and make time to do at least one thing each day.

Try and get out in the fresh air if you are well enough to do so, whilst there is daylight by going for a short walk or a stroll in the middle of the day. Remember to dress for warmth and comfort - be mindful not to over exert yourself and keep your mouth and nose covered to protect your lungs from taking in that very cold air. There may be local classes or social groups you can attend. Check your local community centre or library noticeboard to find out what opportunities there are in your area or contact our Age Cymru Advice line.

If you feel down for several weeks and you find little pleasure and interest in anything that you once enjoyed, making you feel listless and lacking in energy, it's very important to share these feelings with someone, perhaps a friend or your GP. Seasonal Affective Disorder (SAD) is a condition that strikes at a certain time of year - with most sufferers feeling worse in winter, when the days are shorter. Speak to your GP. For more information, see our free guide *Your mind matters*.

Shorter daylight hours can leave us feeling low. It helps to do something you enjoy every day. If possible, go for a short walk in the middle of the day, if it's not too cold, or at least go outside while there is daylight. but be sure to wrap up warm!



Keeping yourself warm

Cold weather can have serious health risks, particularly as we get older and if we already have what health experts call a ‘chronic health condition’, diabetes, heart disease, respiratory disease such as asthma COPD or kidney disease to name but a few.

Risks may include falls, burns and scalds, heart attacks, strokes, flu viruses and other viruses and breathing difficulties.

If you’re exposed to a cold environment for a long time, or to extreme cold for only a short time, your blood pressure rises which means that there is added pressure being placed on your circulatory system, putting you at risk of a heart attack or stroke.

Even if it isn’t a severe winter, cold weather makes us more vulnerable to certain illnesses. Follow these tips to stay healthy and keep warm whether you’re indoors or heading out.

Keep your hands and face warm

- If your hands and face get cold they can trigger a rise in blood pressure which puts you at risk of a heart attack. As well as wearing gloves and a hat, always wrap a scarf around your face when you go out in cold weather, even for short intervals. This helps to warm the air you breathe.



Layer up

- Several thin layers of clothing will keep you warmer than one thick layer, as the layers trap warm air. Clothes made from wool or fleecy synthetic fibres such as polyester are a better choice than cotton. Start with thermal underwear, warm tights or socks. A shawl or blanket will provide a lot of warmth whilst seated. Try to keep your feet up, as the air is cooler at ground level.
- Wear warm clothes in bed. When it's very cold, wear thermal underwear, bed socks and maybe even a hat – a lot of heat is lost through your head.

- Keep your feet warm. As with your hands and face, cold feet can trigger a potentially dangerous rise in blood pressure. Choose boots with non-slip soles and a warm lining, or wear thermal socks.



- Check local news and weather forecasts for advice when bad weather is forecast.

Choose Pharmacy

- Speak to your pharmacist about over the counter remedies for minor common ailments.
- Your pharmacist is best placed to advise, particularly if you are already taking prescribed medication.



Even if it isn't a severe winter, cold weather makes us more vulnerable to certain illnesses.

Keeping your home warm

Most of us spend a lot of time indoors in winter, so it's important that you are comfortable and that you keep your home warm. Low temperatures increase the risk of flu and other respiratory problems and can raise blood pressure. Blood pressure takes longer to return to normal in older people who have been out in the cold, increasing the risk of heart attacks and strokes. The colder your home, the higher the risk is to your health.

Monitor the temperature in your home, as prevention is key!

- Keep your main living room around 70°F/21°C and the rest of your home heated to at least 65°F/18°C. Contact your local Age Cymru for a free thermometer card. You may want your main living room to be warmer than this, and if you feel cold, turn the heat up regardless of what the thermometer reads.
- Get to know how the timer and thermostat on your heating system work. If it's very cold, set the timer to switch the heating on earlier, rather than turning the thermostat up to warm your house quickly. If you have individual thermostats on your radiators, make sure they're set at the right temperature in the rooms where you spend time. For more information about how to understand your heating controls, see our free guide *Save energy, pay less*.

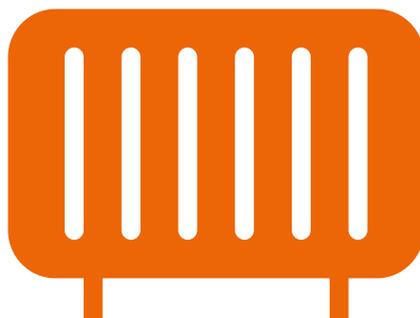


- Close the curtains at dusk and fit thermal linings if you can.



- Keep your bedroom window closed at night when the weather is cold. The coldest time of the day is just before dawn. Remember breathing in cold air raises the risk of chest infections, heart attack and stroke.

If you feel cold, turn the heat up regardless of what the thermometer reads.



What extra money could I be eligible for?

Many of us worry about rising fuel costs, so it's important to make sure you're not missing out on any benefits or discounts you're entitled to that will help you keep your home warm.

Most people born on or before 5 November 1953 are entitled to the Winter Fuel Payment in 2018–19 to help with heating costs. This is a tax-free payment of between £100 and £300 paid to you between November and December. Previous recipients should get the payment automatically, but if this is the first year that you are eligible, contact the Winter Fuel Payment helpline (see page 26) to ensure that you don't miss out.

If you receive Pension Credit, or certain other benefits, you're automatically paid a Cold Weather Payment when the temperature is at 0°C (32°F) or below for seven days in a row.

You may be entitled to a Warm Home Discount on your electricity bill if you receive the Guarantee Credit part of Pension Credit or if you're on a low income. It's a one-off discount usually made between October and March. If you have a prepayment electricity meter, you can receive the discount as a voucher to top up your meter. Check with your energy supplier or ask an advice agency such as Age Cymru. Find out more at www.gov.uk/the-warm-home-discount-scheme.

**what
next?**

Contact your local Age Cymru to arrange a benefits check (see page 21) or use our online benefits calculator – go to www.agecymru.org.uk/letstalkmoney. See our free guide *More money in your pocket: a guide to claiming benefits for people over pension age*.

Heating your home efficiently

Energy prices are high at the moment, but heating your home is easier and cheaper if it is well insulated and your heating works properly.

Nest or Speakeasy Energy Advice should be able to advise you (see pages 25 and 26). For more energy saving tips see our free information guide *Save energy, pay less*.

Priority Services Registers

Energy suppliers and distribution network operators have Priority Services Registers for people who need extra help. This could be because you're over pension age or living with a long-term health condition or disability. You might need support temporarily following an injury or illness. If you sign up for priority services you could get extra help and support, such as a unique password for you to confirm the identity of an electricity or gas employee calling at your home; or moving a prepayment meter if you are no longer able to access it.

You pay your gas and electricity bills to your energy supplier, and your distribution network operator is the company in charge of the supply to your area. Contact the Energy Networks Association to find out who your network operator is. To make sure you get as many services as possible you should join both your supplier's register and your distribution network operator's register, as they may offer different services.

What to do if you can't pay your bill

Contact your energy supplier if you're having trouble paying your bills. Companies should not disconnect all-pensioner households during the winter months. You may be able to set up a repayment plan, or have a prepayment meter installed.

For more information on getting support to keep your home warm see our free guides *More money in your pocket: a guide to claiming benefits for people over pension age* and *Save energy, pay less*. Also, see our free factsheet *Help with heating costs in Wales*. For further advice contact Citizens Advice or Speakeasy Energy Advice (see page 22).

The Nest scheme

You might be able to get help from a scheme called Nest. This is a Welsh Government scheme to reduce the number of households in fuel poverty. You may qualify if:

- you own or privately rent your home;
- you live in a home that is energy inefficient and, therefore, expensive to heat; and
- you, or someone who lives with you, receives a qualifying means tested benefit - for example, Pension Credit; Housing Benefit; or assistance from your local authority's Council Tax Reduction Scheme.

If you're eligible, you may be able to get central heating installed; a new central heating boiler to replace a broken or inefficient one; loft, cavity wall or solid wall insulation; or certain renewable energy technologies. Contact Nest for further details (see page 23).



Note: if you privately rent your home, you must get your landlord's permission before Nest can carry out any work. If you rent your home from the local authority (council) or a housing association you are not eligible for Nest. However, social landlords must work to improve their housing stock, including that it is adequately heated, fuel efficient and properly insulated. If you live in social housing and feel that it needs energy efficiency improvements or repairs to the heating system, you could seek advice from Shelter Cymru or Citizens Advice (see page 22).

Energy Companies Obligation scheme

You might qualify for help from the Energy Company Obligation (ECO) scheme if:

- you receive certain qualifying benefits and are an owner-occupier or private tenant; or
- live in social housing with a low energy efficiency rating.

The qualifying benefits include the Guarantee Credit element of Pension Credit (or for people under state pension age, certain working age benefits); or a disability benefit such as Attendance Allowance, Disability Living Allowance or Personal Independence Payment.

If you don't meet the conditions above, you can still get help if your local authority assess you as needing it. They may do this if you are in fuel poverty; are on a low income and vulnerable to the effects of cold; or your property has solid walls and neighbouring properties are having solid wall insulation carried out.

Speakeasy's Energy Advice Project may also be able to offer further information on accessing ECO measures (see page 24).

Switching energy supplier

Check your current energy tariff and shop around to see if you can get a better deal. See our free guide *Save energy, pay less* and our factsheet *Getting the best energy deal* for more information.

Spread the Warmth this winter with Age Cymru

Spread the warmth is a winter health and resilience campaign led by Age Cymru together with partners. Its aim is to raise public awareness of the health risks posed to older people during the colder weather. Each year too many older people die during the cold weather from cold related illness. Many of these deaths are preventable.

Age Cymru offers information and advice to empower older people to do everything they possibly can to protect themselves during colder weather. Spread the warmth offers health information and advice to promote winter health and resilience to older people across Wales.

Our campaign called Spread the Warmth aims to tackle the problems that winter brings and make it easier for thousands of older people in need to manage during the colder months.

Some older people find it difficult to pay their heating bills and keep their homes warm. We know that thousands live in just one room to keep warm and make difficult choices between heating and eating. It's a fundamental human need to have a warm home and nutritious food. Many older people are considered to be in fuel poverty, having to spend 10 per cent or more of their income on energy costs.

Working with our partners across Wales, we hope to reach the most vulnerable older people in Wales to ensure that they have access to the most appropriate service and support for their needs.



Please help us to reach those people who desperately need our help to keep warm, safe and well this winter. You can help us spread the word on 'Spread the Warmth'.

www.agecymru.org.uk/stw Call us: **029 2043 1555**

Useful organisations

Age Cymru

We provide information and advice for people in later life through our bilingual advice line, publications and online.

To find out if there's a local Age Cymru near you and to order free copies of our information guides and factsheets call:

Age Cymru Advice 08000 223 444 (9am to 5pm, Monday - Friday) or email: advice@agecymru.org.uk

If you prefer, you can also contact us by letter at:
Age Cymru, Ground Floor, Mariners House,
Trident Court, East Moors Road, Cardiff CF24 5TD

Website: www.agecymru.org.uk/advice

In England, contact
Age UK: 0800 169 65 65
www.ageuk.org.uk

In Northern Ireland, contact
Age NI: 0808 808 7575
www.ageni.org

In Scotland, contact
Age Scotland 0800 124 4222
www.agescotland.org.uk

Action on Hearing Loss

The largest charity in the UK tackling hearing loss.
Free Helpline: 0808 808 0123 (or Textphone: 0808 808 9000)
Website: www.actiononhearingloss.org.uk

Care and Repair Cymru

Older people's housing champion working to ensure all older people have homes that are safe, secure and appropriate to their needs.

Call your local agency: 0300 111 3333
www.careandrepair.org.uk

21 Winter wrapped up

Charis Grants

Directs people to grants to clear utility debts owed to certain energy providers.

Tel: 01733 421 021

www.charisgrants.com

Cinnamon Trust

Charity for older people and their pets. They have volunteers who may be able to walk your dog for you in icy conditions.

Tel: 01736 757 900

www.cinnamon.org.uk

Citizens Advice Consumer Service

A consumer advice and complaints service.

Tel: 0345 404 0506

www.citizensadvice.org.uk/wales/consumer/

Energy Networks Association

Contact them to find out who your network operator is.

Tel: 020 7706 5100

www.energynetworks.org

Energy Saving Trust

Provides online advice on saving energy.

www.energysavingtrust.org.uk

Floodline

Free 24-hour service that provides flood warnings by phone, text or email.

Tel: 0345 988 1188

Gas Safe Register

You can check if an engineer is on the register by visiting the website.

Tel: 0800 408 5500

If you suspect a gas leak, call the 24-hour National Gas Emergency Helpline on 0800 111 999

www.gassaferegister.co.uk

Help Me Quit

Find your local group and for general advice on quitting.

Tel: 0808 278 1369

www.helpmequit.wales

Nest

Welsh Government scheme to reduce the number of households in fuel poverty.

Tel: 0808 808 22 44 (free from landlines or a mobile)

www.nestwales.org.uk

NHS Direct Wales

NHS 24-hour helpline for advice if you feel unwell.

Call 0845 46 47

They also have a website that provides information about NHS services, healthy living and health conditions.

www.nhsdirect.wales.nhs.uk

Power Up Energy Advice

A scheme run by Western Power Distribution and the Energy Saving Trust, covering Mid and South Wales. Offers a range of income, tariff and energy efficiency advice to vulnerable people.

Tel: 0800 096 3080

www.westernpower.co.uk/power-up



Shelter Cymru

A charity providing telephone advice to people with housing problems.

Housing advice helpline: 0345 075 5005
www.sheltercymru.org.uk

Speakeasy Advice Centre

Advice organisation that can offer advice on fuel debt, welfare benefits and housing. They are based in Cardiff, but operate an Energy Advice Project which can provide advice over the telephone to people in all parts of Wales.

Tel: 029 2045 3111
E-mail: energy@speakeasy.cymru
Energy Advice Project: www.speakeasy.cymru/energy

Welsh Government

The devolved government for Wales.

Tel: 0300 060 4400
www.gov.wales

Winter Fuel Payment Centre

Tel: 0800 731 0160
Website: www.gov.uk/winter-fuel-payment/how-to-claim

This information guide has been prepared by Age Cymru 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.

Neither Age Cymru nor any of its subsidiary companies or charities accepts any liability arising from its use and it is the reader's sole responsibility to ensure any information is up to date and accurate.

Please note that the inclusion of named agencies, websites, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age Cymru or any of its subsidiary companies or charities.

Date of publication: October 2018 © Age Cymru 2018

Our network includes Age Cymru local partners, Age NI, Age Scotland and Age UK.

Helpful telephone numbers

Gas supplier

.....

Electricity supplier

.....

Water supplier

.....

Plumber

.....

My local pharmacy

.....

My GP practice

.....

.....

My local Age Cymru

.....

.....

Flu jab date

Boiler check date

Other

.....

Supporting the work of Age Cymru

We provide vital services, support, information and advice to thousands of older people across Wales.

In order to offer free information guides like this one, Age Cymru 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 Cymru, simply complete the attached donation form, call us on **029 2043 1555** or visit **www.agecymru.org.uk/donate**

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 Cymru shop, visit **www.agecymru.org.uk/shop** and enter your post code into the 'What does Age Cymru do in your area?' search function. Alternatively, call us on **029 2043 1555**

3 Leave a gift in your will
The money we receive from gifts left in wills is vital for us to continue our work. To find out more about how you could help in this way, please call the Age Cymru legacy team on **029 2043 1555** or email **legacy@agecymru.org.uk**

**Thank
you!**

Can you help Age Cymru?

Please complete this donation form with a gift of whatever you can afford and return to: Age Cymru, FREEPOST RTZG-JHGC-RYJJ, Ground Floor, Mariners House, Trident Court, East Moors Road, Cardiff CF24 5TD. Alternatively, you can phone 029 2043 1555 Monday to Friday 9am – 5pm or visit www.agecymru.org.uk/donate. Thank you.

Personal details

Title:	Initials:	Surname:
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Address: _____ _____	Postcode: _____
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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 Cymru

Card payment

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

(Maestro only)

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

Gift aid declaration

(please tick) Yes, I want Age Cymru 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/capital gains tax to cover the amount that all charities and Community Amateur Sports Clubs will reclaim on my donations in the tax year. Date: / /
I understand that other taxes such as VAT and Council Tax do not qualify.



What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call us free on **08000 223 444** or visit **www.agecymru.org.uk**

The following may be useful:

- Age Cymru's information guide, *More money in your pocket: A guide to claiming benefits for people over pension age*
- Age Cymru's factsheet, *Help with heating costs in Wales*

We offer a wide range of products and services specially designed for people in later life. For more information, please call **0800 085 37 41**.

If contact details for your local Age Cymru are not in the box below, call free on **08000 223 444**.

