

More money in your pocket

A guide to claiming
benefits for people
over pension age

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Foreword



Age NI is the leading charity for older people in Northern Ireland. More than 390,000 older people live here today and in the next twenty years, the number of people over 65 will increase by almost 75%. Our vision is a world where everyone can love later life, and our mission is to help people enjoy a better later life. We deliver care services, provide advice and advocacy, offer products and services, fundraise and influence our decision-makers to improve later life for us all.

The Age NI Advice and Advocacy Service deals with thousands of calls every year from older people, their families and carers. Money is one of the most common reasons that people contact us.

Thousands of older people here live in poverty yet millions of pounds in financial support goes unclaimed.

There are lots of reasons for this – people don't know what support is available to them, they are afraid to ask for help or they aren't sure how to get the help they need.

More Money in Your Pocket is full of information about financial support that is available in later life and how to access it.

If you need any more help or guidance, the Age NI Advice and Advocacy Service is here for you. Just lift the phone and call freephone **0808 808 7575** – it might be the best decision you make today.

A handwritten signature in black ink that reads "Linda".

Linda Robinson
Age NI Chief Executive

Introduction

Every year, millions of pounds in benefits including Pension Credit and Housing Benefit – money intended for people on low incomes – are unclaimed by older people in Northern Ireland. Last year, Age NI helped thousands of older people put more money in their pockets by identifying over £1.6 million in unclaimed benefits.

If you're over pension age, you could be entitled to benefits you haven't been able to claim before. These can help you keep your independence and improve your standard of living by helping with housing costs, care needs and general expenses. So it's well worth reading through this guide to see if you're claiming all that you're due.

Benefits rates, and sometimes rules, can change at anytime. So even if you haven't been entitled to these benefits in the past, it may be worth making a claim now. All figures referred to apply to this year (April 2018 to March 2019).

IMPORTANT: If you, your family or someone you know, is concerned about the impact of changes as a result of Welfare Reform, contact the Age NI Advice and Advocacy Service on freephone 0808 808 7575 to speak to an advisor in confidence.

How can we help?

- We can help by providing a **free benefits check** – this will help you to find out what benefits you might be entitled to.
- The online benefits calculator is free, anonymous and confidential. For access, visit **www.ageni.org/calculator**
- If you wish to speak to a friendly adviser about any of the issues raised in this guide, if you're not online or if you prefer to meet in person, rather than filling in the forms yourself, call us on freephone **0808 808 7575**.

Age NI is ready to help you to put more money in your pocket.

The information in this guide is applicable across Northern Ireland.

State Pension: you've earned it – make sure you get it

The State Pension is based on National Insurance contributions and is paid when you reach pension age.

State Pension age is currently 65 for men and women. From December 2018, the State Pension age for both men and women will start to increase to reach 66 by October 2020. You can check your pension age by calling the Age NI Advice and Advocacy Service on freephone **0808 808 7575** or using the calculator at **www.gov.uk/calculate-state-pension**

There are different rules for State Pension depending on when you reach State Pension age.

- If you reach State Pension age on or after 6 April 2016 there is a new system in place. Under the new system the full weekly amount will be given to people with at least 35 years National Insurance (NI) contributions or credits. It will be worth £164.35 per week, but you could get more or less than this depending on how many years of NI contributions you have.

Can I claim it?

- You must have been credited with NI contributions throughout your working years. The amount you will receive depends on the number of years of contributions. Under the new system you need at least 10 years contributions to qualify.
- You don't have to claim your State Pension straight away. You can postpone claiming it – known as 'deferring' – and get a higher pension when you do. There are some benefits that might be affected if you defer. Seek advice if this is the case.

How do I claim?

Most older people are entitled to a pension however they still have to make a claim for it. If you haven't been contacted three months before you reach State Pension age, contact the Northern Ireland Pension Centre (see page 29).

Pension Credit: tops up your weekly income

Almost half of all pensioners are entitled to Pension Credit, yet around a third of those eligible are not claiming it. There are two parts to Pension Credit – you may be eligible to receive one or both of them.

IMPORTANT: You can't claim Savings Credit if you reach State Pension age after 6 April 2016.

Guarantee Credit tops up your weekly income to a guaranteed minimum level set by the Government.

It's worth claiming Pension Credit even if you're only entitled to a small amount as it can help you qualify for other benefits such as Housing Benefit.

Can I claim it?

- The minimum age to qualify for Guarantee Credit is gradually rising. In April 2018, it is 65 years. You can check when you qualify by calling the Age NI Advice and Advocacy Service or the Northern Ireland Pension Centre (see 'How do I claim?').
- If you live with a partner, only one of you can claim Pension Credit and you will be assessed as a couple.
- Generally, you could receive Guarantee Credit if your weekly income is less than £163.00 if you're single or £248.80 if you're a couple.
- There is no savings limit for Guarantee Credit, but if you have over £10,000 it will affect the amount you receive.

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- All these amounts could be much higher if you have a severe disability or are a carer.

How do I claim?

You can claim Pension Credit by calling the Northern Ireland Pension Centre (see page 29). They will ask you questions over the phone and fill in the form for you.

Alternatively, you could ask them to send you a form to fill in at home, or download one from **www.ageni.org/pc**

If you need help with the form, contact the Age NI Advice and Advocacy Service on freephone **0808 808 7575**.

Housing Benefit: don't pay more rent than you need to

Housing Benefit helps pay your rent if you are a tenant. You could be entitled to Housing Benefit but are not receiving it.

Can I claim it?

- The support you receive depends on your income, savings, who you live with and how much rent you pay. You may receive more Housing Benefit if you receive a sickness, disability or carer's benefit.
- If you (or you and your partner) are under the qualifying age for Pension Credit, the benefit cap may affect the amount of Housing Benefit you can get.
- If you receive Guarantee Credit, you may get your rent paid in full. If you don't get Guarantee Credit but have a low income and no more than £16,000 in savings, you may still get some help.
- If you have someone living with you, for example an adult son or daughter, who is expected to contribute to the rent, an amount will usually be deducted from your Housing Benefit. This amount depends on their circumstances.
- If you get Housing Benefit and still find it difficult to pay your rent, you can apply for a discretionary housing payment. Contact the Northern Ireland Housing Executive (see page 29).

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- After Universal Credit has been rolled out, people over State Pension age will get help with rent payments through Pension Credit rather than making a separate claim for Housing Benefit.
 - When you apply for Housing Benefit you will also be assessed for Rate Relief to see if you qualify for a reduction in your rates.

How do I claim?

Contact the Northern Ireland Housing Executive to claim (see page 29). You may be able to apply online, by telephone or by completing a form.

Help with Rates. Help with Rates for Owner Occupiers

If someone is entitled to Guarantee (Pension) Credit, Income Support, Income-based Jobseekers Allowance (but not contributions based), Income related Employment and Support Allowance (not contributions based) they will get full rate relief upon application.

If an owner occupier is on a low income they may also get help with rates but they will have to go through a means test rather than passport straight into entitlement. There is an upper savings limit of £50,000 and a lower savings limit of £10,000. To claim: Contact Land and Property Services, Rating Division to request a rate rebate form by calling **0300 200 7801**.

Lone Pensioner Allowance (LPA)

Following the 2007 Executive Review of Rating Reform, it was decided to introduce a Lone Pensioner Allowance (LPA) scheme with effect from 1 April 2008.

The LPA scheme will provide a 20% reduction on the rate bill for persons aged 70 or over who live alone. This will be beneficial to those who do not qualify for rates rebate or who perhaps only qualify for a certain amount of rates rebate by virtue of a higher income or savings. LPA is not means-tested.

To apply:

- phone Land & Property Services helpline 0300 200 7801.

Help with heating costs: a warmer home for winter

Many of us worry about rising fuel costs, but not heating our homes properly puts us at risk of cold-related illnesses such as pneumonia. Find out how you might give yourself a warmer home next winter. If you have reached Pension Credit age (the minimum age at which you qualify for the benefit), or receive certain benefits, you will get extra money to help you in winter.

Winter Fuel Payment

Winter Fuel Payment is an annual payment to help with heating costs, made to households that include someone over Pension Credit age.

Can I claim it?

Most people born before 5 August 1953 will qualify for the payment in 2018/19.

In 2018/19 the payments are:

- £200 if you're under 80
- £300 if you're 80 or over.

The amount paid is per household, not per person.

You only need to claim once. After this you should get it automatically each year as long as your circumstances don't change.

How do I claim?

To ask about your payment or make a claim, call the Winter Fuel Payment Helpline on **03459 15 15 15**.

Cold Weather Payment

Cold Weather Payments are made through Pension Credit when the weather is very cold. You can get an extra £25 a week when the average temperature has been, or is expected to be, 0°C or below for seven days in a row.

Can I claim it?

You will automatically receive a Cold Weather Payment if you get Pension Credit or certain other benefits.

Contact the Northern Ireland Pension Centre if you think you should have received a Cold Weather Payment but didn't (see page 29).

Help with health costs

If you receive the Guarantee Credit part of Pension Credit, you automatically qualify for help towards NHS health costs.

You will get:

- free NHS dental treatment
- an NHS eye test once a year
- a voucher towards the cost of glasses or contact lenses
- help with necessary travel costs to receive NHS treatment if you are referred by a doctor or dentist or must see a consultant
- free NHS wigs and fabric supports.

Everyone is eligible for free NHS prescriptions in Northern Ireland. You can also get a free NHS sight test when you reach 60.

If you don't get Guarantee Credit but have a low income and no more than £16,000 in savings, you may still get some help with the above costs through the NHS Low Income Scheme.

How do I claim?

If you receive Guarantee Credit, you will automatically get help with NHS costs (just show your awards notice as proof). If you do not receive Guarantee Credit and want to apply for help, you need to fill in a claim form. You can download a form from www.ageni.org/pc or pick one up from a Social Security Office, dentist, optician or hospital.

Finance Support Service

It could be a relief to know that the new Finance Support service, which replaced the Social Care Fund as a result of Welfare Reform, is available if you are faced with a cost you are unable to meet because you are living on a low income.

The Finance Support service includes:

- **Discretionary support** which offers fast and responsive short-term financial aid in the form of low interest loans or grants to people who are living in exceptional or crisis situations. Discretionary support will replace community care grants and crisis loans for household items and living costs.
- **Budgeting loans** between £100 and £1500 to help you cover the cost of expensive essential items. You will need to repay them out of your weekly benefits.
- **Short term benefit advance** will be provided if you need financial assistance while waiting on a benefit claim (Jobseeker's Allowance, Employment and Support Allowance, Income Support, Pension Credit, State Pension or Carer's Allowance) to be paid. You must repay the advance within 12 weeks, unless you are a victim of domestic violence.

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- **Funeral payments** for burial or cremation costs and up to £700 for other expenses such as the funeral director's fees. You should not arrange a funeral until you've checked whether you qualify.

Other help provided through the Finance Support service includes:

- Cold weather payments
- Winter fuel payments
- Maternity grants

Can I claim it?

- You usually need to be receiving certain benefits such as Pension Credit or Housing Benefit.
- You can get the Funeral Payments Form SF200 and Budgeting Loan Form SF500 from your local Jobcentre Plus office, or download them from www.ageni.org/financesupport
- If you need help until your benefit claim has been paid you can ask for what is called a Short Term Advance of benefit instead of what is now called a Crisis Loan.
- Welfare Reform has replaced Community Care Grants and Crisis Loans with Discretionary Support Payments.

How do I claim?

To help you determine what financial support is suitable for you, your eligibility and help to apply, contact the Finance Support service on **0800 587 2750**.

For further advice or information about the Finance Support service, contact the Age NI Advice and Advocacy Service on freephone **0808 808 7575**.



*'Call Age NI for a free
benefits check today on
0808 808 7575.'*

**Robert,
Age NI Client**

Attendance Allowance: money for your care needs

If you have a health problem that means you need help with your personal care, you may be able to claim Attendance Allowance (AA) and get extra money each week to support you. AA is not means tested so you can claim it regardless of your income and savings.

The rate you get depends on the help you need. It doesn't matter if you are actually getting help; the important thing is that you need it. You can spend it on care or a carer, in any other way you choose. There are two weekly rates:

- £85.60 if you need help both in the day and at night
- £57.30 if you need help in the day or at night.

Can I claim it?

- You must be aged 65 or over.
- You must have a physical or mental disability, or be terminally ill.
- You must need help with personal care, such as dressing and washing, or supervision to keep you safe, during the day or night.
- You must have a long-term condition or health need, and have needed help for six months, before you can receive Attendance Allowance. However, if you are terminally ill you can claim straight away.

How do I claim?

If you're already claiming Disability Living Allowance (DLA) or Personal Independence Payment (PIP), you'll continue to receive these payments after your 65th birthday, provided you continue to meet the qualifying conditions.

You can get a claim form by calling the Disability & Carers Service on **0800 587 0912**.

Alternatively, contact the Age NI Advice and Advocacy Service on 0808 808 7575 to claim or visit www.ageni.org/aa to download a claim form.

Making an application for Attendance Allowance

When completing a form for disability benefits, do not underestimate your needs. Think about all the things you can't do, or have trouble with, because of your condition.

- Describe any accidents or falls you have had.
- Explain the effects of all your disabilities and health conditions, and how they interact with each other.
- List things you struggle to do unaided, even if you have developed special ways to cope with certain activities. If an activity takes much longer than it would somebody without a disability, or if it is difficult to do safely, that can be taken into account.
- Give plenty of information in your own words about your personal circumstances. Don't worry if you need to repeat yourself.

Bear in mind that Attendance Allowance (AA) does not take into account problems with things like housework, shopping and gardening, so it is not worth mentioning them. Contact the Age NI Advice and Advocacy Service for help to fill in the form and increase your chances of being awarded a disability benefit.

What if the application is turned down?

If your application is turned down, call the Age NI Advice and Advocacy Service to ask whether you should challenge the decision. Look at all the common care needs on pages 23 - 24; did you miss any out?

Remember that your needs may change and increase, so even if you are not eligible for AA now, you may be able to claim successfully in the future.

Common care needs to include

Here are a few examples of what to consider when explaining your care needs.

Washing, bathing and looking after your appearance

Do you need help getting in and out of the bath or shower; adjusting shower controls; shaving, putting on make-up; washing or drying your hair?

Going to the toilet

Do you need help adjusting your clothes after using the toilet; using the toilet during the night; changing clothes or bedding if you have an accident?

Getting dressed or undressed

Do you need help with fastenings, shoelaces and buttons or to recognise if your clothes are on correctly?

Mealtimes

Do you need help or encouragement to plan and prepare a meal; can you peel and chop vegetables and use the cooker; do you need help eating and drinking?

Help with medical treatment

Do you need help to identify your tablets; to read and understand instructions about taking medication; to manage a condition like diabetes; to recognise if your condition deteriorates; to adjust your hearing aid?

Getting around indoors

Do you need help to navigate stairs; to get up from a chair; to get in and out of bed; to move safely from room to room?

Communicating

Do you need help to understand or hear people, or to be understood by them; to answer the phone; to read and write letters?

Supervision

Do you need someone to watch over you in case you have a seizure or fall; to give you medication for angina or asthma attacks; to help calm you down during a panic attack?

Personal Independence Payment

Disability Living Allowance is being replaced by Personal Independence Payment (PIP) for people of working age.

PIP has many similarities with Disability Living Allowance. It has two components: a daily living component (similar to DLA's care component) and a mobility component which are paid at different rates depending on the level of difficulty you have. It is not means tested, so it is not affected by your income and savings. You will also need to be under 65 to make a claim

Daily living component and mobility component

There will be nine daily living activities:

- Preparing food and drink
- Taking nutrition
- Managing therapy or monitoring a health condition
- Bathing and grooming
- Managing toilet needs or incontinence
- Dressing and undressing
- Communicating
- Engaging socially
- Making financial decisions.

The mobility component will be assessed on your ability to move around, and to plan and follow a journey.

You will be given a score for each activity depending on how much help you need with it. Many of the activities will take into consideration whether you can do something with the help of an

aid or appliance, such as a walking stick, grab rail or shower seat. Your scores will be added up, and if you get enough points you will be awarded one or both components.

You can claim PIP by phone, in paper form, or online. If you are currently receiving DLA, you will be assessed to find out if you are eligible for PIP. If you are entitled to PIP, you will receive it instead of DLA. If you are not entitled to PIP, your DLA will stop. You may qualify for a mitigation payment. To find out how to claim PIP call the Age NI Advice and Advocacy Service on freephone **0808 808 7575** or visit **www.ageni.org/pip**

Carer's Allowance: extra cash to help with caring

If you are caring for someone with a disability or health problem, you might be able to claim Carer's Allowance.

Can I claim it?

- You must be caring for someone who receives either the highest or middle rate of Disability Living Allowance care component, Personal Independence Payment (standard or enhanced rate of daily living component), Attendance Allowance, or Constant Attendance Allowance paid with either Industrial Injuries Benefit or War Disablement Pension.
- You need to spend at least 35 hours a week caring for that person. It doesn't matter if you don't live with them.
- You must not be in full-time education or earning more than £116 a week.

Carer's Allowance is paid at £64.60 a week. If your State Pension is more than £64.60 a week, you will not be paid Carer's Allowance but you should be awarded an 'underlying entitlement' to it. If you get Carer's Allowance or have been awarded an underlying entitlement, you will qualify for extra money which will be added to Pension Credit or Housing Benefit. Contact the Age NI Advice and Advocacy Service before claiming Carer's Allowance as it may affect the benefits received by the person you care for.

How do I claim?

Call the Disability and Carers Service to request a claim form for Carer's Allowance (see page 28).

Universal Credit

Universal Credit is the new single benefit payment which will replace a range of other benefits for people of working age. It will be paid fortnightly/monthly. Claims for existing benefits and credits will be phased out gradually. The benefits to be replaced by Universal Credit are:

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Housing Benefit
- Child Tax Credits
- Working Tax Credits

Universal Credit will be made up of a standard allowance and five elements, including a Carer Element and a Housing Element. The amount you get will depend on your circumstances.

Will Universal Credit affect me?

Yes, if:

- you are of State Pension age and live with a younger spouse or partner who receives any of the above benefits. This is because the amount you get from certain benefits depends on your joint income.
- you claim Pension Credit and Housing Benefit. Eventually, Pension Credit will be changed to include an element called Housing Credit for people who need help paying their rent.
- you claim Pension Credit and Tax Credits. Eventually, the Guarantee part of Pension Credit will be changed to include an additional amount for dependent children.

You will claim and manage Universal Credit through an online account, but there will also be telephone and face-to-face support available for those who need it.

Universal Credit will replace some means-tested benefits paid to people of working age. It is gradually being rolled out. When introduced, it will eventually affect new claims for Pension Credit for couples where one person is over the qualifying age for Pension Credit and one is under.

Couples who are already receiving Pension Credit when Universal Credit is introduced will not be affected and will be able to continue to claim Pension Credit, unless there is a break in their claim for some reason.

Date Universal Credit will start	Jobs & Benefits / Social Security office
27 September 2017	Limavady
15 November 2017	Ballymoney
13 December 2017	Magherafelt and Coleraine
17 January 2018	Strabane and Lisnagelvin
7 February 2018	Foyle and Armagh
21 February 2018	Omagh and Enniskillen

Date Universal Credit will start	Jobs & Benefits / Social Security office
7 March 2018	Dungannon and Portadown
16 May 2018	Newry and Downpatrick
30 May 2018	Lurgan, Newcastle and Kilkeel
13 June 2018	Falls and Shankill
27 June 2018	Andersonstown and Banbridge
5 September 2018	Hollywood Road and Ballynahinch
19 September 2018	Newtownabbey and Newtownards
3 October 2018	Shaftesbury Square and Carrickfergus
17 October 2018	Knockbreda and Bangor
31 October 2018	Lisburn and Larne
14 November 2018	North Belfast and Cookstown
5 December 2018	Ballymena and Antrim

Will the benefit cap affect me?

The benefit cap is a new limit on the amount that most people of working age can get in benefit payments. You'll also be affected if you're over 65 and live with a spouse or partner who is under 65.

Call the Age NI Advice and Advocacy Service on freephone **0808 808 7575** to find out when it will be rolled out. When the cap is in place, the limit of how much you can get will be £350 for a single person and £500 for couples. Certain people will be exempt from the benefit cap, for example if you're in the support group for Employment Support Allowance.

The Department for Communities (DFC) will contact you if the benefit cap will affect you. If your total benefits are more than the cap, your Housing Benefit will be reduced.

For advice and information about Universal Credit, and how it might affect you, or your family, call the Age NI Advice and Advocacy Service on freephone **0808 808 7575**.

Mythbusting

Some people miss out on benefits because they mistakenly believe they don't qualify or are put off by the claims' process. Do any of these apply to you?

'My income's too high.'

The income and savings limit on some benefits may be higher than you think, while others such as Attendance Allowance don't consider your income at all.

'I own my own home, so I won't get anything.'

Owning your own home doesn't rule you out. Many older homeowners make a successful claim for Pension Credit, for instance.

'I can get by without it'

You've paid into the tax system all your life. Now it's time to get something back. Think about what support and equipment might help you carry on living independently at home.

'It's too difficult to make a claim'

For some benefits, such as Pension Credit, it only takes one phone call and you won't have to fill in a form. And if there is a form, ask Age NI if they can help you fill it in.

'I don't want a carer coming in'

Claiming Attendance Allowance doesn't mean you have to pay for a carer. The money can be spent in any way you choose.

'I've already been told I don't qualify'

Benefits rates change every year, as can your finances, so it's worth.

Useful organisations

Age NI Advice and Advocacy Service

Age NI offers independent and confidential advice, information and support to older people, their families and carers on a range of issues including welfare benefits, community care, residential and nursing care, housing and health. Call freephone **0808 808 7575**, email **info@ageni.org** or visit **www.ageni.org/advice**

Carers Northern Ireland

Improves carers lives by campaigning for change and providing information and advice on benefits, carer's assessments, community care and the rights of working carers. Carers Northern Ireland also offers peer support through its network of local support groups. Tel: **028 9043 9843**
advice@carersni.org
www.carersni.org

Disability and Carers Service

Attendance Allowance:

0800 587 0912

Carer's Allowance:

0800 587 0912

Land and Property Services

Contact LPS in Northern Ireland, to find out about ways to reduce your rates. Helpline:

0300 200 7801

www.lpsni.gov.uk

NI Direct

NI Direct is the official Government website that provides information on public services such as benefits, jobs, the environment, pensions and health services.

www.nidirect.gov.uk

Northern Ireland Housing Executive

General enquiries:
03448 920 900

Housing Benefit enquiries:
03448 920 902

www.nihe.gov.uk

Winter Fuel Payment helpline

For information and application
forms to claim the payment

Tel: **03459 15 15 15**

www.nidirect.gov.uk

Northern Ireland Pension Centre

State Pension

To claim: **0808 100 2658**

Enquiries: **0800 587 0892**

Textphone: **0808 100 2198**

Pension Credit

To claim: **0808 100 6165**

Textphone: **0808 100 1165**

pensionservice@nissa.gsi.gov.uk

www.nidirect.gov.uk

Personal Independence Payments

New claims: **0800 012 1573**

Text: **0800 012 1574**

Existing claims: **0300 123 9221**

Foreign and Old Currency Appeal



Turn your spare foreign or out-of-circulation coins and notes into much needed cash to help us support older people in Northern Ireland.

Many of us return home from holiday with unspent money which is left to gather dust in the back of a drawer in our homes. Lots of us also have long forgotten out-of-circulation coins lying around too.

Did you know that this money could support Age NI?

Age NI uses a coin collecting company, dedicated to helping charities, which can turn your left-over holiday money and out-of-circulation notes and coins into much needed funds.

If you would like to donate your unwanted notes and coins, drop them into one of our Age NI stores or day centres, or post them to us at:

FREEPOST RRTU-HSZY-LTHZ

**Age NI
3 Lower Crescent
Belfast
BT7 1NR**

www.ageni.org/foreigncurrency

Donate today!

Age NI relies on donations to ensure that we continue to support people in Northern Ireland to love later life. Please complete and return the form to Age NI, Freepost RRTU-HSZY-LTHZ, 3 Lower Crescent, Belfast, BT7 1NR. Alternatively call 028 9024 5729 or visit ageni.org/donate

Every donation makes a difference. Thank you.

Title:	First Name:	Surname:
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Address:	Postcode:
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Tel:	Email:
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I would like to make a gift of: £

I enclose a cheque/postal order made payable to Age NI.

I wish to donate by credit/debit card (please tick)

Card no.

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

Signature:

I prefer not to receive a thank you for this donation

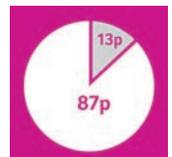
Please send me information on giving regularly by direct debit

We'd like to keep in touch to let you know about the vital work we do for older people, our products, services and how you can support us. If you prefer we don't contact you in future please tick the preferred box

No marketing by post No email marketing No telemarketing No SMS

For every £1 you donate, 87p directly benefits older people.*

By leaving a gift in your will to Age NI, you'll help us be here for everyone who needs us ageni.org/giftsinwills



Call the Age NI Advice and Advocacy Service on freephone **0808 808 7575** or go to **www.ageni.org/moremoney** to put more money in your pocket.

3 Lower Crescent, Belfast BT7 1NR
T: **028 9024 5729** E: **info@ageni.org**
www.ageni.org