

Powers of attorney

Help with making decisions about your health, welfare or finances

Money matters



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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Introduction

There are a number of reasons why you might need someone to make decisions for you, or act on your behalf. It could just be temporary: for example, if you are in hospital and need help with everyday things such as making sure bills are paid. Or you may need to make more long-term plans if, for example, you have been diagnosed with dementia.

Throughout the guide you will find suggestions for organisations that can give further information and advice about your options. Their contact details can be found in the ‘Useful organisations’ section (see pages 26–29). Contact details for organisations near you can usually be found in your local phone book. If you have difficulty finding them, your local Age UK should be able to help (see page 26).

This guide is applicable across England and Wales. Lasting Powers of Attorney are only valid in England and Wales, and replaced the old system of Enduring Powers of Attorney in 2007.

Key



This symbol indicates where information differs for Wales.



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

Getting help to manage your money

If you need support with managing your money, but you're still able to make your own decisions or supervise someone who is helping you, you don't need to set up a Power of Attorney. There are several other options that might be helpful to you.

- **Use a pre-paid card.** If you don't want to give someone access to your bank account, you can use a pre-paid card to control the amount you give them to spend for you. You can buy one online or over the telephone and put money on it using a local PayPoint, at Post Offices, online, by cheque or bank transfer.
- **Use gift vouchers or gift cards** to allow others to shop on your behalf. These can often be purchased over the telephone or online.
- **Set up a standing order** with your bank to pay someone a set amount. This is useful if someone regularly does your shopping for you or pays your bills.
- **Set up direct debits.** Direct debits are a way to pay bills directly from your bank account, to utility companies for example. The company collects what you owe them, but they must tell you how much in advance.
- **Change your bank account into a joint account** by adding the name of someone you trust. You can restrict the account so that it's only used for cheques, or ask the bank to set up a 'both mandate' which means any cheques paid out of your account must be signed by both of you. If you have a Post Office account, you can apply for someone to have permanent access.

- **Set up a third party mandate** to let someone manage your bank account on your behalf. You may be able to limit what the person can do, for example only allowing them to check your balance or withdraw a restricted amount.

If you use a Simple Payments card to collect benefits or a State Pension and someone else collects your money for you, you can get them their own Simple Payment card. Contact Simple Payment on 0845 600 0046 (textphone 0800 032 5864) or visit www.gov.uk/simple-payment for more information.

In some circumstances, someone can apply to claim and manage your benefits by becoming your appointee. They should apply to the office that deals with your benefits, or to the council if they need to deal with Housing Benefit and Council Tax Support (also known as Council Tax Reduction).

what next?

It's up to you to decide what's best for you. Don't feel pressurised into doing something you don't want to do. For more information on managing your money, see our free guide *Protecting yourself*.

If you need support with managing your money, but you're still able to make your own decisions or supervise someone who is helping you, you don't need to set up a Power of Attorney.

Powers of attorney

There are two types of Power of Attorney: Ordinary and Lasting.

If you want to give someone the authority to make decisions and take action about your finances while you still have mental capacity, you can set up an Ordinary Power of Attorney. (See page 7 for an explanation of what ‘mental capacity’ means.) This gives someone else authority to act on your behalf. It is only valid while you (the ‘donor’) remain mentally capable of making your own decisions about your finances, so you can keep an eye on what the person making decisions for you (your attorney) is doing. You can limit the power you give to your attorney so that they can only deal with certain assets, for example, your bank account but not your home.

You may find an attorney useful if, for example, you’re going into hospital and want someone to deal with your bank account while you’re there.

An alternative is to set up a Lasting Power of Attorney (LPA), which would continue to be valid if you lost mental capacity and were no longer able to make your own decisions (see page 8).

what next?

Discuss the options with someone you trust to see what they think and whether they can help. Ultimately, it’s up to you how you handle your affairs. Even if someone thinks you’re not doing the right thing, the final decision is yours.

What is mental capacity?

Having mental capacity means a person is able to make their own decisions. If you're unable to make your own decisions at some point in the future – such as if you have advanced dementia or are unconscious – someone else will need to do so for you. These could be decisions about your property and financial affairs, such as paying your mortgage, investing your savings or buying items you need, or decisions about your personal welfare, such as what you should eat, or what type of medical treatment you should receive.

Some people will be able to make decisions about some things but not others, or their ability to make decisions may change from day to day. Taking time to understand or communicate may be mistaken for a lack of mental capacity but having dementia, for example, doesn't necessarily mean someone can't make any decisions themselves. If someone is having difficulty communicating what they want, an attempt should always be made to overcome those difficulties and help the person decide for themselves (see page 16).

Before someone can make a decision for you, they must have reasonable belief that you cannot make that particular decision yourself. The words 'reasonable belief' are important because your mental capacity can change over time. The person making a decision for you must make sure they are acting in your best interests.

**what
next?**

To find out more about mental capacity and making decisions, your attorney can visit www.gov.uk/make-decisions-for-someone

Lasting Powers of Attorney (LPA)

A Lasting Power of Attorney (LPA) is a way of giving someone you trust the legal authority to make decisions on your behalf, if either you're unable to at some time in the future or you no longer wish to make decisions for yourself. This person is known as your attorney.

There are two types of LPA.

Property and Financial Affairs LPA

Your attorney can use this while you still have mental capacity. They can generally make decisions on things such as:

- selling your home
- paying the mortgage
- investing money
- paying bills
- arranging repairs to property.

Personal Welfare LPA

Your attorney can only use this when you no longer have mental capacity. It covers healthcare as well as personal welfare. An attorney can generally make decisions about things such as:

- where you should live
- your medical care
- what you should eat
- who you should have contact with
- what kind of social activities you should take part in.

You can restrict the types of decisions your attorney can make, or let them make all decisions on your behalf. If you're setting up a Property and Financial Affairs LPA, your attorney must keep accounts and make sure their money is kept separate from yours. You can ask for regular details of how much is spent and how much money you have. This offers you an extra layer of protection. You can also request that, if you lose mental capacity, these details are sent to your solicitor or a family member.

If you're married or in a civil partnership, you may have assumed your spouse would automatically be able to deal with your bank accounts and pensions etc, if you lost mental capacity. This is not the case: without a Property and Financial Affairs LPA, they won't have the authority. Similarly, if you don't have a Personal Welfare LPA, any decisions about your healthcare would be made by doctors. They would consult with your family, but maybe not the person you'd want to make these decisions.

Lasting Powers of Attorney were introduced in October 2007, replacing the old system of Enduring Powers of Attorney (EPA). An EPA created before October 2007 remains valid (see page 18).

what next?

Contact the Office of the Public Guardian for information about setting up an LPA (see page 29), including a free pack with all the necessary forms and guidance.

You can also fill in the forms online at www.gov.uk/lasting-power-of-attorney

‘She trusts me to make the best decisions for her. Having an LPA has enabled us to make proper provision for the future.’

Irene, 72, and her partner Jenny have been together for 37 years. Since Jenny was diagnosed with vascular dementia, Irene has become her full-time carer and they have set up a power of attorney.

‘I had so much on my plate when Jenny was first diagnosed, and the practicalities weren’t top of the list. However, my friends persuaded me to get things in order.

‘I got some advice, and a friend helped us fill in the forms to set up a Property and Financial Affairs LPA. We already had our bank accounts in both our names. But we both also had some money

that we wanted to invest so it could be used to pay for Jenny’s care if she ever needed it, so I went to a financial adviser too.

‘I got a copy of the LPA and gave it to the company that had invested money on our behalf. This means they’ll accept that I can deal with Jenny’s share of the money, so I can access it when I need to.

‘I’ve been in charge of making all the decisions for two years. I wouldn’t do anything without discussing it with Jenny, but she isn’t really interested. She trusts me to make the best decisions for her. Having an LPA has enabled us to make proper provision for the future.’



When is an LPA valid?

An LPA will only be valid if you have the mental capacity to set it up and haven't been put under any pressure to create it. It must be your decision and you must be able to trust your attorney, as you're giving them extensive power to make decisions about your life.

The LPA must be signed by a certificate provider who confirms that you understand it and haven't been put under any pressure to sign it. They must be someone you know well or a professional person such as a doctor, social worker or solicitor. The LPA must be registered with the Office of the Public Guardian before it can be used.

Setting up an LPA

To register your LPA, first get the LPA forms and an information pack from the Office of the Public Guardian (see page 29) or download the forms or fill them out online (visit www.gov.uk/lasting-power-of-attorney). You don't need a lawyer to help you set up an LPA but, if you prefer, a solicitor or local advice agency can help you set up and register it. For more information about getting legal advice see our free factsheet *Getting legal advice*. Taking professional advice can prevent problems later on.

There is a fee to register your LPA which the Office of the Public Guardian can tell you about. If you have a low income, you may be eligible for a 50 per cent discount, and if you're receiving certain benefits you won't have to pay anything at all. You must register the LPA while you have the mental capacity to do so. It can't be used during the registration process which takes around nine weeks. Contact the Office of the Public Guardian if you need to find out if your LPA has been registered (see page 29).

If you lose mental capacity but you signed the LPA while you still had mental capacity, the attorney can register it for you. You can ask a solicitor to help you get a certified copy of your LPA. Contact the Office of the Public Guardian for details and costs.

See our free factsheet *Arranging for someone to make decisions about your finance or welfare* for more information. You may also find it helpful to read *Banking on good decisions: how can the Mental Capacity Act help you with your bank, building society or post office account?* from the Mental Health Foundation (see page 28).

what next?

If you need a solicitor, contact the Law Society or use the search tool on their website (see page 28) or contact Solicitors for the Elderly (see page 29). For more information about getting legal advice, see our free factsheet *Getting legal advice*. Visit the Legal Ombudsman website at www.legalombudsman.org.uk/publications to download their free guide *Using a lawyer as you get older: ten top tips*.

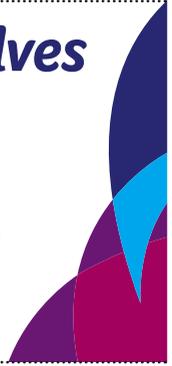
You could also get legal advice through Age UK Legal Services*, which are provided by the law firm Irwin Mitchell. Call Irwin Mitchell on 0845 685 1076 for more information. Subjects covered include wills, probate and powers of attorney.

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Problems when using an LPA

If your attorney has a valid Property and Financial Affairs LPA but your bank or building society refuses them access to your finances, you can refer the bank to the British Banking Association booklet called *Guidance for people wanting to manage a bank account for someone else*. It can be downloaded from www.bba.org.uk

The role of attorney involves a great deal of power and responsibility so it's important that you trust the person you choose.



Choosing an attorney

Remember, the role of attorney involves a great deal of power and responsibility so it's important that you trust the person you choose. You can choose more than one attorney if you want. Think carefully about who you believe would be able to carry out the role and make decisions in your best interests. Give the person you ask time to think about the role, so they can make sure they are making the right decision. Your attorney could be a family member, a friend, your spouse, partner or civil partner. Alternatively, they could be a professional, such as a solicitor.

Your attorney can claim back any expenses they incur as a result of their role as your attorney – postage, travel costs or photocopying costs, for example. They can claim these from your money, keeping an account of any expenses and relevant receipts.

However, they can't claim for time spent carrying out their duties (this would only be the case if you appoint a professional attorney, such as a solicitor).

An attorney must be over 18 and shouldn't be a paid care worker, except in exceptional circumstances.

what next?

For more information about who can be an attorney and what the role involves, see our free factsheet *Arranging for someone to make decisions about your finance or welfare*.

Making decisions on your behalf

When someone is acting as your attorney, they have to follow certain principles to ensure you still make your own decisions as much as possible, and that they make the right decisions on your behalf if you can't. The principles are as follows:

A presumption that you have mental capacity

It must be assumed you're able to make your own decisions, unless it can be established that you can't.

The right to be supported to make a decision

You must be given as much practical help as possible to make your own decision before anyone decides you're unable to. For example, if you're more relaxed or able to understand things at a particular time of day, you should be helped to make a decision then. Or you may be better able to understand or communicate through the use of pictures or sign language.

The right to make what appears to be unwise decisions

You shouldn't be treated as unable to make a decision just because you make an unwise decision.

Best interests

Any decision made or action taken on your behalf must be made in your best interests.

Least restrictive intervention

Anyone making a decision for you should consider all the alternatives and choose the one that is the least restrictive of your rights and freedoms.

How can someone ensure they make a decision in my best interests?

When someone makes a decision in your best interests they must:

- do everything possible to encourage you to participate
- consider your past and present feelings, especially any expression of your wishes you made, such as an advance statement (see page 22)
- consider any of your beliefs and values that could influence the decision
- talk to other people, such as your family, carers or friends, who know about your feelings, beliefs and values and can suggest what might be in your best interests
- always remember your right to privacy and that it might not be appropriate to share information about you with everyone
- know about any exceptions, such as if you have made an advance decision to refuse medical treatment (see page 22).

what next?

It might be helpful for you or your attorney to read the Code of Practice to the Mental Capacity Act. It's lengthy but gives clear and practical guidance on how to carry out the role of attorney or deputy. You can buy a copy for £15 from bookshops, or download it free at www.justice.gov.uk/protecting-the-vulnerable/mental-capacity-act

What if I have already created an Enduring Power of Attorney?

If you set up an Enduring Power of Attorney (EPA) before 1 October 2007, naming someone as your attorney, it might still be valid. Your attorney might already be using it with your permission, without having registered it, so they can act on your behalf (this is different to an LPA, which must be registered before use).

This is fine, until you become unable to make your own decisions about your finances and property. Once this happens, your attorney must register the EPA with the Office of the Public Guardian before they can take any further action on your behalf.

Remember that an EPA only covers decisions about your property and financial affairs; an attorney doesn't have power under an EPA to make decisions about your health and welfare. You might want to consider setting up a Personal Welfare LPA which can work alongside the existing EPA.

what next?

Contact the Office of the Public Guardian for more information about an EPA (see page 29).

What happens if I no longer have capacity to make an LPA?

If there does come a time in the future when you can't make a particular decision, and you haven't created a valid LPA or EPA, the Court of Protection may need to become involved. The Court of Protection can:

- decide whether someone has the mental capacity to make a decision
- make an order relating to the personal welfare or property and financial affairs of someone who lacks mental capacity
- appoint a deputy to make decisions on behalf of someone who lacks mental capacity.

Someone who wants to make decisions on your behalf can apply to the court to be appointed as deputy, a role similar to that of attorney. The court will consider whether you'll need someone to make ongoing decisions for you, and whether the person applying is suitable for the role. The court usually does everything by post, rather than holding a hearing.

If you have an existing EPA, the attorney may apply to act as a deputy in certain circumstances.

You can't choose your deputy personally and the process of appointing one can be lengthy and costly. It's much better to have an LPA in place. For more information read our free factsheet *Arranging for someone to make decisions about your finance or welfare*.

What does a deputy do?

The deputy has similar responsibilities to an attorney. They must follow certain principles (see page 16), taking all steps possible to allow you to make your own decisions, and ensuring any decisions they do make are in your best interests.

The order of the court will set out the extent of the deputy's authority to act, so they must always make sure they are not exceeding their powers. A deputy also has a duty to act in good faith and not to take advantage of their position for their own benefit.

Becoming a deputy involves a lot of responsibility, so the person should think carefully about whether they want to take on the role, or whether there may be someone else who would be more appropriate.

Independent Mental Capacity Advocates

If, in the future, you are unable to make certain important decisions and there is no one who is able to speak on your behalf, such as a family member or friend, an Independent Mental Capacity Advocate (IMCA) must be instructed to protect your rights.

In this situation, decisions about serious medical treatment or a change of accommodation must involve an IMCA. An IMCA may be consulted about decisions involving a care review or adult protection procedures.

It is the responsibility of the staff in the NHS or local council – for example, doctors, social workers and care home staff – to instruct an IMCA.

**what
next?**

For information about the role of an IMCA, contact the Office of the Public Guardian (see page 29).

Living wills

A living will lets you indicate what type of treatment you want, or refuse some types of medical treatment in certain situations if you're unable to make or communicate your decisions at the time. The term 'living will' doesn't have a legal meaning but usually refers to either an advance decision or an advance statement.

- An advance decision covers the types of treatment a person does not want. It must be made by someone who has the mental capacity to make it and communicate it. Although the decision doesn't have to be in writing, it is more likely your wishes will be met if it is in writing. It's legally binding, meaning it must be respected by the person providing your treatment.
- An advance statement covers any decisions about how you would like to be cared for, including non-medical matters such as your food preferences, religious or other beliefs, and even whether you would prefer a bath or shower. Unlike an advance decision, it isn't legally binding but should be taken into account when deciding what's best for you.

what next?

For information on how to make an advance decision or advance statement, see our free factsheet *Advance decisions, advance statements and living wills*.

Deprivation of Liberty Safeguards

Deprivation of Liberty Safeguards (DoLS) protect people who lack mental capacity to make a decision in a care home or hospital. DoLS exist to protect people with mental disorders such as dementia. They aim to make sure that people are only deprived of their liberty when this is needed to keep them safe and provide the care or treatment they need. This could mean staff making all decisions about a patient, or having control over a patient's care or movements. This has to be properly authorised before being agreed.

what next?

See our free factsheet *Deprivation of Liberty Safeguards*.

The term 'living will' doesn't have a legal meaning but usually refers to either an advance decision or an advance statement.

What to do if you think someone is not acting in your best interests

If you are worried that your attorney or deputy is not making decisions in your best interests, there are a number of ways you can make a complaint.

In England, if you're concerned about the healthcare decisions your attorney is making, your local NHS Complaints Advocacy service can support you. Contact your local Healthwatch for more information (see page 28).

i In Wales, you can contact your local Community Health Council (CHC) who should run a Complaints Advocacy Service (see page 27).

If you're concerned about the social care decisions your attorney is making, you could contact the local social services adult protection team to discuss your concerns. If you think you're in immediate danger, contact your local police force.

You can also raise your concerns with the Office of the Public Guardian (see page 29), anonymously if you prefer. The Office of the Public Guardian has responsibility for monitoring attorneys and deputies, and can investigate allegations of mistreatment or fraud. It can report concerns to another agency, such as the police or social services, if appropriate.

what next?

You can talk to someone confidentially if you are at risk of abuse. Call the Action on Elder Abuse helpline on 0808 808 8141. For more information see our free guide *Protecting yourself* and our free factsheet *Safeguarding older people from abuse*.

If you are worried that your attorney or deputy is not making decisions in your best interests, there are a number of ways you can make a complaint.

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

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

In Northern Ireland, contact

Age NI: 0808 808 7575

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

Appointing Age UK as executor

In some circumstances, Age UK can be appointed as executor. For more information please call the Legacies team on 020 3033 1421 or email legacies@ageuk.org.uk

Action on Elder Abuse

National organisation providing a free helpline for anyone concerned about the abuse of older people.

Tel: 0808 808 8141

Email: enquiries@elderabuse.org.uk

www.elderabuse.org.uk

Alzheimer's Society

National organisation offering information and support for families and carers of those affected by dementia.

Tel: 0300 222 11 22

Email: enquiries@alzheimers.org.uk

www.alzheimers.org.uk

Board of Community Health Councils in Wales

If you live in Wales, contact them for details of your nearest NHS Complaints Advocacy Service.

Tel: 0845 644 7814

Email: enquiries@waleschc.org.uk

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

Gov.uk

The official government website providing information on public services such as benefits, jobs, the environment, pensions and health services.

www.gov.uk

Healthwatch England

Represents people's views nationally and locally. Local Healthwatch provides information and advice about local health and care services in England. It can also connect you with the local advocacy service to help make a complaint about the NHS. In Wales, there are complaints Advocacy Services run by local Community Health Councils.

To find your area's Healthwatch, contact Healthwatch England on 03000 683 000, ask your local council or visit www.healthwatch.co.uk

Law Society

The representative body for solicitors in England and Wales. Contact them to find a local solicitor.

Tel: 020 7242 1222

Email: findasolicitor@lawsociety.org.uk

www.lawsociety.org.uk

Mental Health Foundation

Provides information and guidance on mental capacity issues.

Tel: 020 7803 1100

www.mentalhealth.org.uk

Mind

Mental health charity that can provide information on mental capacity issues.

Tel: 0300 123 3393

Email: info@mind.org.uk

www.mind.org.uk

Ministry of Justice

Government department that provides online information and guidance about setting up a Lasting Power of Attorney.

www.gov.uk/government/organisations/ministry-of-justice

Office of the Public Guardian

For information about making a Lasting Power of Attorney or applying to the Court of Protection.

Tel: 0300 456 0300

Textphone: 0115 934 2778

Email: customerservices@publicguardian.gsi.gov.uk

www.gov.uk/office-of-public-guardian

Solicitors for the Elderly

Independent national organisation of solicitors who specialise in a wide range of legal issues affecting older people. Contact it for help in finding a solicitor.

Tel: 0844 567 6173

www.solicitorsfortheelderly.com

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

Gift aid declaration

(please tick) Yes, I want Age UK and its partner organisations* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as gift aid donations. I confirm I pay an amount of income tax and/or capital gains tax at least equal to the tax that the charity will reclaim on my donations in the tax year. Date: ___/___/___ (please complete). *Age Cymru, Age Scotland and Age NI



We will use the information you have supplied to communicate with you 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**

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** 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**

**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/moneymatters**

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

The following Age UK information guides may be useful:

- *Advice for carers*
- *Protecting yourself*
- *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**.

