

Free and really useful information and advice



We are Age Cymru.

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

Age Cymru is part of the Age UK network, which also includes Age NI and Age Scotland. There are also local Age Cymru partners across Wales.

This information leaflet has been prepared by Age Cymru and Age UK and contains general information on the range of information guides and factsheets only, which we hope will be of use to you. Nothing in this leaflet should be construed as the giving of specific advice and it should not be relied on as a basis for any decision or action. Neither Age Cymru, Age UK, nor any of their subsidiary companies or charities accept any liability arising from its use. We aim to ensure that the information is as up to date and accurate as possible, but please be warned that certain areas are subject to change from time to time.

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Introduction

Who would you turn to for practical information and advice on issues affecting the over-50s?

Age Cymru is the national charity for older people in Wales, and our vision is for a world in which older people flourish. Our work involves the provision of life-enhancing services, supporting the market in the development of products that are specifically designed for people in later life, championing older people's rights and needs and in partnership with Age UK, providing Age UK Advice.

Together we are the UK's largest provider of information designed specifically to meet the needs of older people, their families, carers, professionals and supporters. We offer a comprehensive range of free information guides and factsheets that provide answers to many questions on issues affecting the over-50s.

We support and assist a network of local Age Cymru partners that provide a valuable service throughout Wales. Age Cymru is part of the Age UK network, which also includes Age NI and Age Scotland. To find your local Age Cymru partner, visit www.agecymru.org.uk/local

Age UK Advice

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

Age UK Advice: 0800 022 3444

www.agecymru.org.uk

About Age UK, Age NI and Age Scotland

Age Cymru is part of the Age network, which includes Age NI, Age Scotland and Age UK.

Age UK

Age UK offers a comprehensive range of free information guides and factsheets that provide answers to many questions on issues affecting people in later life. It supports and assists a network of over 160 local Age UKs who provide a valuable service throughout England. The Age UK family includes Age Cymru, Age Scotland and Age NI. To find your local partner visit: www.ageuk.org.uk

In Wales, contact: 0800 022 3444

In England, contact: 0800 169 6565

www.ageuk.org.uk

Age NI

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

In Northern Ireland, contact: 0808 808 7575

www.ageni.org

Age Scotland

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

In Scotland, contact: 0845 125 9732

www.agescotland.org.uk

Free information guides

Our information guides provide advice and answer questions on issues affecting the over-50s. The free, handy-sized guides are packed with accurate and up-to-date information to help people get to grips with the challenges that later life can throw at them.

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

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

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

How to order

- Call Age UK Advice: **0800 022 3444**
- Complete the order form at the back of this leaflet.
- Visit **www.agecymru.org.uk/publications** to read or download the full range.

Age Cymru shops

We have retail shops throughout Wales. Our shops offer a wide range of ever-changing goods and also stock our popular information guides.

To find your nearest Age Cymru shop, call us on **0800 022 3444** or visit **www.agecymru.org.uk/local**

**To contact Age UK Advice,
call 0800 022 3444 or visit
[www.agecymru.org.uk/
publications](http://www.agecymru.org.uk/publications)**

Money matters

Every year in the UK, up to £5 billion in Pension Credit, Housing Benefit and Council Tax Benefit goes unclaimed by older people. Rising living costs are also causing hardship for pensioners. Take a look at the guides in this section and see how they can help you. As well as advice on the benefits you may be eligible for, you can find out about other ways to boost your income and manage your money.



Avoiding scams

This guide offers practical tips on how to avoid a scam, including the different ways a fraudster may approach you. It also looks at the most common scams, what to do if you're the victim of a scam, and offers advice on sharp selling practices, identity theft, and distraction burglary.

Can I afford to retire?

For most of us, having the standard of living we want in retirement will depend on making our money work for us as effectively as possible. This guide looks at assessing your income and your options as you approach retirement.

Claiming benefits: a guide for people of working age

If you're of working age and ill, disabled, unemployed looking after children, a carer, or on a low income, you may be entitled to claim benefits. This guide can help you understand which benefits you may be eligible for, and how to go about making a claim.

Equity release

This guide provides basic information on how equity release works, helps you to decide whether it's the right choice for you, and looks at alternatives.

Managing your money

Many of us face a drop in income when we retire, but still want to maintain a good standard of living. This guide offers practical tips for boosting your income. It can help you assess your finances, balance your budget and deal with debt.



More money in your pocket: a guide to claiming benefits for people over pension age

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

Save energy, pay less

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

Tax guide

The tax system can be complicated and nobody wants to pay more tax than they have to. Being able to spot whether you're overpaying can certainly be a good way to make your money go a bit further. Read this guide to make sure you're paying the right amount.

End of life

Bereavement

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

When someone dies

There are many things to do when someone dies, at a time when we often feel least able to manage. This step-by-step guide provides information and advice about what to do and where to go for help and advice.

Legal

How to be an executor

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

Powers of attorney

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

Wills and estate planning

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

General

Lesbian, gay, bisexual or transgender

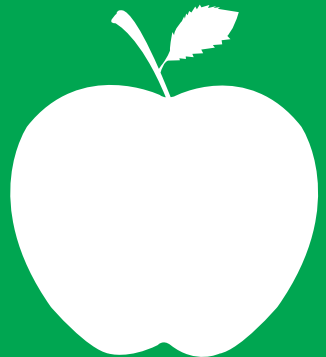
Many of the issues relating to planning for later life are the same whether you are gay or straight. However, some matters may need special considerations. This guide looks at the positive changes to the law in relation to LGBT people, looking after yourself, getting care at home, and more.

Visit www.agecymru.org.uk/publications to read or download the guides.



Health and wellbeing

It's never too late to think about adopting a healthier lifestyle. This doesn't have to mean spending hours at the gym or changing what you eat. Just a few small adjustments can make a big difference. The guides in this section provide advice on how to enjoy later life in the best possible way, including what to do if you fall ill and how to use the health services available to you.



Avoiding slips, trips and falls and Staying steady

As we grow older, gradual changes to our health and the medications we take can contribute to an increased risk of falling, but many falls can be prevented. These guides provide advice on how to reduce the risk of falling at home, the fear of falling and what to do if you have a fall. *Avoiding slips, trips and falls* includes a self-assessment form that asks questions about your general health and wellbeing, to help you think about simple activities which can help you maintain your independence and reduce the risk of a fall.

Going into hospital

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

Health services

This guide helps you understand which NHS services are available and how to find them, and gives you practical advice on the best ways to get the treatment you need.

Healthy eating

Maintaining a healthy weight and lifestyle doesn't have to be boring or expensive. This guide has tips on eating well if you find that you've only got a small appetite, how to maintain a healthy weight, and information about food safety.



Healthy living

Making changes isn't always easy, but improvements in your health and wellbeing can mean those adjustments were well worth the effort. Learn how just a few small changes can make a big difference – making you feel better, giving you more energy and helping you to sleep more soundly.

Managing incontinence

This guide looks at the different types of incontinence and what you can do to help yourself. It explains the causes of bladder and bowel problems and offers ways to manage them, including pelvic floor exercises and bladder retraining.

Staying cool in a heatwave

This guide offers tips on how to stay cool when temperatures rise. You will also find out how to protect yourself from the heat, how to recognise heat-related illness, and what to do when someone shows signs of it.

Winter wrapped up

Winter isn't many people's favourite time of year, but with some preparation we can be ready for the cold weather, and stay well throughout the winter months. This guide looks at getting ready for the cold winter months, tips on staying healthy, keeping your home warm and making your home energy efficient.

Home and care

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



Adapting your home

This guide has information and ideas about adapting your home to enable you to live safely and independently. It also looks at grants that may be available to pay for adaptations in certain circumstances.

Advice for carers

Being a carer can be rewarding, but also tiring, costly and stressful. This guide looks at the practical and emotional aspects of caring for somebody. It covers benefits you can claim, arranging flexible working hours, organising respite care, and the possible impact on your health and social life.

Care at home

Most of us want to live independently in our own homes for as long as possible. As we get older, we may need support and assistance to enable us to do so. This guide looks at the range of help available, from personal care to making our home more suitable for our needs.

Care home checklist

Choosing a care home is an important decision. Finding out as much as you can about a home beforehand will help you make an informed choice. This guide lists a range of questions you might want to ask, and has space on each page for you to make notes.

Care homes

Finding a care home can be a confusing and stressful experience. This guide can help you decide whether moving into a care home is right for you. It looks at arranging and paying for care, finding a care home, and what to do if you're unhappy once you've moved in.

Home safety checker

This guide details ways to stay safe around the home. It has advice on making each room as safe as possible and outlines ways to seek help from improvement agencies, local councils and handy person schemes.

Housing options

This guide looks at the different types of housing options available, including moving in with family, moving into sheltered housing or a care home, and other types of suitable housing.

Staying safe

This guide outlines ways to make us feel more secure, both at home and when we're out. While people over 60 are less likely to be attacked and robbed than any other age group, the guide also explains what to do if you are a victim of a crime.



Work and learning

More and more of us are choosing to stay in work in later life, either because we enjoy it or because we need to keep earning money. The guides in this section can help you explore your working options and tell you about your rights at work. And if you're interested in going online, either for work or leisure, read our guides *Internet security* and *Making the most of the internet*.



Internet security

Find out how to protect yourself online, and how to protect your computer. We recommend that you read this guide alongside *Making the most of the internet* (see below), especially if you're new to using a computer.

Making the most of the internet

The internet can be a great way keep in touch with people, find out just about anything, and even do your shopping and have it delivered to your door. This guide shows you how to use the internet to search for information, save money and bring you closer to family and friends. It takes you through how to get online and offers a selection of useful websites to get you started.

Working past retirement

If you're thinking about staying in work after retirement age, this guide can help you consider your options. It covers staying in your current job, changing career and considering self-employment, as well as dealing with being dismissed and looking for a new job.



Travel and lifestyle

Retirement doesn't have to mean an end to keeping active and busy. These guides can give you ideas about how to stay independent, and point you towards other organisations you may find useful.



In the driving seat

Many of us enjoy the freedom and independence that driving gives us, and often we don't want to give it up. This guide provides information about renewing your licence, declaring health conditions, alternatives to driving, tips on continuing to drive safely, and adaptations that can help with this and much more.

General

Useful contacts

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



Free factsheets

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

To view the complete range, visit www.agecymru.org.uk or call us to request a factsheet, on **0800 022 3444**

Examples of our factsheets:

Money matters

- Council Tax in Wales
- Attendance Allowance
- Pension Credit

Home and care

- Treatment of property in the means test for permanent care home provision in Wales
- Local authority assessment for community care services in Wales
- Paying for temporary care in a care home in Wales

Health and wellbeing

- NHS Service in Wales
- Help with health costs in Wales
- Intermediate care in Wales

Work and learning

- Dealing with disputes at work
- Help with looking for work or starting your own business
- The law on age discrimination

**Whether you need
information for yourself,
a relative or someone you
care for, our resources will
help you find the answers
you're looking for.**

Tŷ John Pathy
13/14 Neptune Court
Vanguard Way
Cardiff CF24 5PJ
0800 022 3444
www.agecymru.org.uk



Order form (continued)

Order your FREE guides in any of the following ways:

Call us on: **0800 022 3444**

Complete your details and return this slip by FREEPOST (no stamp required) to:

FREEPOST RLTL-KJTR-BYTT

Unit 13 and 14

Neptune Court

Vanguard Way

Cardiff CF24 5PJ

View and download all guides online at www.agecymru.org.uk/publications

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Email newsletter

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Sign-up to receive our Age Cymru e-newsletter, and keep up-to-date with Age Cymru and the latest information guides, and factsheets. We will use the information you supply in line with data protection guidelines. You can unsubscribe at any time.

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Order form

Tick the following FREE information guide(s) you wish to order and complete your details overleaf. There's no limit to the amount you can order and postage and packaging are free. Please note that *More money in your pocket* and *Winter wrapped up* are the only guides that offer bilingual versions.

Please quote AC0003 when ordering.

Information guide	Code	Quantity	Version
Avoiding slips, trips and falls and Staying steady	L51W & AgeUKIG14		English only
Adapting your home	AgeUKIG17		English only
Advice for carers	AgeUKIG13		English only
Avoiding scams	AgeUKIG05		English only
Bereavement	AgeUKIG32		English only
Can I afford to retire?	AgeUKIG28		English only
Care at home	AgeUKIG23		English only
Care home checklist	AgeUKIL5		English only
Care homes	AgeUKIG06		English only
Claiming benefits: a guide for people of working age	AgeUKIG12		English only
Equity release	AgeUKIL6		English only
Going into hospital	AgeUKIG07		English only
Health services	AgeUKIG09		English only
Healthy eating	AgeUKIG38		English only
Healthy living	AgeUKIG24		English only
Home safety checker	AgeUKIL7		English only
Housing options	AgeUKIG08		English only

Information guide	Code	Quantity	Version
How to be an executor	AgeUKIL8		English only
Internet security	AgeUKIL4		English only
In the driving seat	AgeUKIG44		English only
Lesbian, gay, bisexual or transgender	AgeUKIG02		English only
Making the most of the internet	AgeUKIG22		English only
Managing incontinence	AgeUKIG15		English only
Managing your money	AgeUKIG19		English only
More money in your pocket	L53W		Bilingual
Powers of attorney	AgeUKIG21		English only
Save energy, pay less	AgeUKIG30		English only
Staying cool in a heatwave	AgeUKIL1		English only
Staying safe	AgeUKIG01		English only
Tax guide	AgeUKIG16		English only
Useful contacts	AgeUKIG10		English only
Wills and estate planning	AgeUKIG31		English only
Winter wrapped up	L54W		Bilingual
Working past retirement	AgeUKIG34		English only
When someone dies	AgeUKIG03		English only