

Lesbian, gay or bisexual

Planning for later life

**Money
matters**



***Age UK is the new force combining
Age Concern and Help the Aged.***

***With almost 120 years of combined
history to draw on, we are bringing
together our talents, services
and solutions to do more to enrich
the lives of people in later life.***

***The Age UK family includes Age Cymru,
Age NI and Age Scotland. There are
also more than 150 local Age UKs.***

This information guide has been prepared by Age UK and contains general advice only, which we hope will be useful. Nothing in this guide should be construed as specific advice and it should not be relied on as a basis for any decision or action. The Age UK Group does not accept any liability arising from its use. We aim to ensure that this 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. Please note that the inclusion of named agencies, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by the Age UK Group.

This guide was printed in August 2010 and updated in June 2011. Every effort has been made to ensure that the information contained in this guide is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation.

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Age UK is the new force combining

AGE and **HELP THE AGED** **WE WILL**
Concern



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Introduction

Many of the issues relating to planning for later life are very similar whether you are straight, or gay, lesbian or bisexual. However, some matters may need special consideration. This is because the legal context is changing in relation to gay people, mainly in a very helpful way. However, the assumptions or prejudices of others can cause some difficulties.

Throughout this 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 25 to 30). Contact details for local organisations can usually be found in your local phone book. If you have difficulty finding them, your local Age UK/Age Concern* should be able to help (see page 25).

As far as possible, the information in this guide is applicable across the UK.

Key



This symbol indicates where information differs for Scotland, Wales and Northern Ireland.



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

*Many of our local partners will remain Age Concern for a while yet.

Meeting others

We can all become lonely as we get older. Of course, there are any number of social groups aimed at bringing older people together. But as an older lesbian, gay man or bisexual person, traditional older people's day centres may not offer a social setting in which you feel comfortable.

There are growing numbers of social groups specifically for older lesbian, gay and bisexual people, as well as activity-based groups for gay people of all ages. If you have access to the internet, you can join internet discussion forums and make contact with others – but always use caution when giving out personal information or meeting others. And don't rule out the possibility of using a personal ad – many people find lifelong friends and even partners through personal advertisements, and you can keep your details confidential through the message systems that most reputable newspapers now operate.

You could start by trying the Age UK internet discussion forums. Go to the Age UK website, find the discussion forums and then search for 'lesbian', 'gay' or 'bisexual'. Why not check whether there is a 'men seeking men' or 'women seeking women' section in your local papers?

what next?

If you use the computers in your local library, you may find some search terms and legitimate websites are blocked. You will usually find fewer restrictions in internet cafés. If you prefer talking on the phone, contact the London Lesbian and Gay Switchboard wherever you are in the UK (see page 28).

Civil partnership gives registered same-sex couples the same rights, privileges and responsibilities in almost every area that heterosexual couples get when they marry.



Partnership rights

Civil partnerships for same-sex couples came into effect in December 2005. For the first time, civil partnership gives registered same-sex couples the same rights, privileges and responsibilities in almost every area that heterosexual couples get when they marry. These include:

- ‘next-of-kin’ rights
- pensions and benefits
- tax implications
- inheritance
- tenancy
- bereavement and registration of death.

If you are in a relationship, it is a personal decision whether or not you wish to have it formally registered. But as you get older, the status of civil partnership could provide important increased security for you as a couple.

what next?

For more detailed information on same-sex partnership rights contact Stonewall (see page 30).

Older same-sex couples and benefits

For certain benefits, same-sex couples who live together are now treated as a couple and no longer as two single people – whether or not they have registered a civil partnership. This brings same-sex couples into line with heterosexual couples, but it may have financial disadvantages for some people.



For example, it may reduce means-tested benefits such as Pension Credit, Housing Benefit (Rate Relief in Northern Ireland) or Council Tax Benefit, because your partner's income will be included as part of the overall assessment. It will not, however, reduce non-means-tested benefits such as a State Retirement Pension or Attendance Allowance, which are paid to you on the basis of your individual circumstances.

If you receive any means-tested benefits, it is very important that you notify the office that pays your benefits as soon as possible. If you do not disclose that you have a civil partner or are living together as civil partners this will be viewed as a fraudulent claim and any amount overpaid may be claimed back.

what next?

For more information about benefits, read our free guides *More money in your pocket: a guide to claiming benefits for people over pension age* or *Claiming benefits: a guide for people of working age*.

Pensions for couples

The law has now changed to extend State Pension rights to civil partners. Civil partners who do not have enough National Insurance contributions in their own right may qualify for a basic State Pension when their partners who were born after 6 April 1950 reach State Pension age.

If your civil partner dies, you may be able to qualify for a State Pension based on your deceased partner's contribution record, or you may be entitled to some Graduated or Additional Pension.

Survivor benefits in pension schemes

Civil partners are now entitled to a survivor's pension from their civil partner's occupational pension on the same basis as if they were widowed.

Private pension schemes are not under any legal obligation to extend survivor benefits to unmarried/unregistered partners, but you can nominate someone to benefit.

Widow's benefit

Lesbian or bisexual women who have previously been married and are being paid a widow's pension lose this if they enter into a civil partnership.

what next?

Contact your respective pension schemes to ensure that your wishes are made explicit, or contact the Pension Service for more information (see page 29).

Tax issues

Civil partners born before 5 April 1935 can claim the Married Couple's Allowance and tax benefits that allow you to transfer savings to a partner who pays no tax or tax at a lower rate. They can also inherit money and property from their partner without paying Inheritance Tax.

This rule does not apply to partners living together who have not registered their partnership. Where the value of assets, such as a house, exceeds the Inheritance Tax exemption amount, the surviving partner might have to sell the home to pay the tax debt after their partner's death.

what next?

Same-sex partners who choose not to enter into a civil partnership should consider taking out appropriate life insurance. This is a complex area and we recommend that you seek independent financial advice.

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Inheritance and wills

It is essential to make a will, especially if you are lesbian, gay or bisexual and think that family members might contest your wishes.

Civil partners have the same inheritance rights as married couples. If you enter a civil partnership, this will revoke (cancel) a previously existing will. Instruct a solicitor to make new wills for you and make sure that you inform that solicitor that you are about to enter into a civil partnership.

what next?

See our guides *Wills and estate planning* and *When someone dies* for more information. For legal advice, contact the Law Society to find a solicitor (see page 27).

-  In Scotland, contact the Law Society of Scotland, and in Northern Ireland, contact the Law Society of Northern Ireland (see pages 27 and 28).

You could also obtain legal advice through Age UK Legal Services, which is a service provided by the law firm Irwin Mitchell. For more information, call Irwin Mitchell on 0845 685 1076.

Making your wishes known

The best way to make sure your wishes are known and acted on if you should lose mental capacity is to make Lasting Powers of Attorney (LPAs). These have replaced Enduring Powers of Attorney. There are separate LPAs for Property and Financial Affairs and for Personal Welfare. You will need to pay to formally register them with the Office of the Public Guardian (see page 28). LPAs are available only in England and Wales.



The Personal Welfare LPA might be particularly relevant if you have family members who could exclude your partner or gay friends in future. It enables you to specify who you want to have contact with and what kinds of social activities you want to be involved with.

LPAs allow you to choose someone (an ‘attorney’) to make decisions on your behalf. Be sure to choose someone you can trust to act in your best interests. Ask a solicitor to help you draft an LPA.



In Scotland, the situation is different. You can make a Power of Attorney (POA) for your financial affairs, personal welfare or both. A POA is normally drawn up by a solicitor. You will need to pay to formally register it with the Office of the Public Guardian (Scotland). Read Age Scotland’s factsheet *Legal arrangements for managing financial affairs* to find out more.

what next?

Read our free guides *Powers of attorney* and *Looking after someone else’s affairs* and our free factsheet *Arranging for someone to make decisions about your finances or welfare* for further details. To find out more about LPAs and to order the relevant forms, contact the Office of the Public Guardian (see page 28).

‘Next-of-kin’ status and incapacity

The concept of ‘next of kin’ actually has very limited meaning in the context of healthcare. The individual concerned is the only person who can give his or her consent to any treatment, unless they have authorised someone to do so on their behalf under a Lasting Power of Attorney.

You can make an advance decision to refuse certain types of medical treatment if, in the future, you can’t make and communicate your own decisions. You must set out exactly what treatments you don’t want and the circumstances in which you want to refuse them. It is legally binding so health professionals treating you must follow it. An advance statement covers other elements of how you would like to be treated. It isn’t legally binding but can be used to record your wishes and preferences about future treatment and care.

If you haven’t made an advance decision or advance statement, health professionals make decisions based on the best interests and medical needs of the patient, in consultation with those closest to the patient, such as his or her partner. There have, however, been anecdotal cases of same-sex partners being excluded from consultation or access to information, and even being denied the right to visit a partner in hospital. A civil partnership can help to make your status clear.

what next?

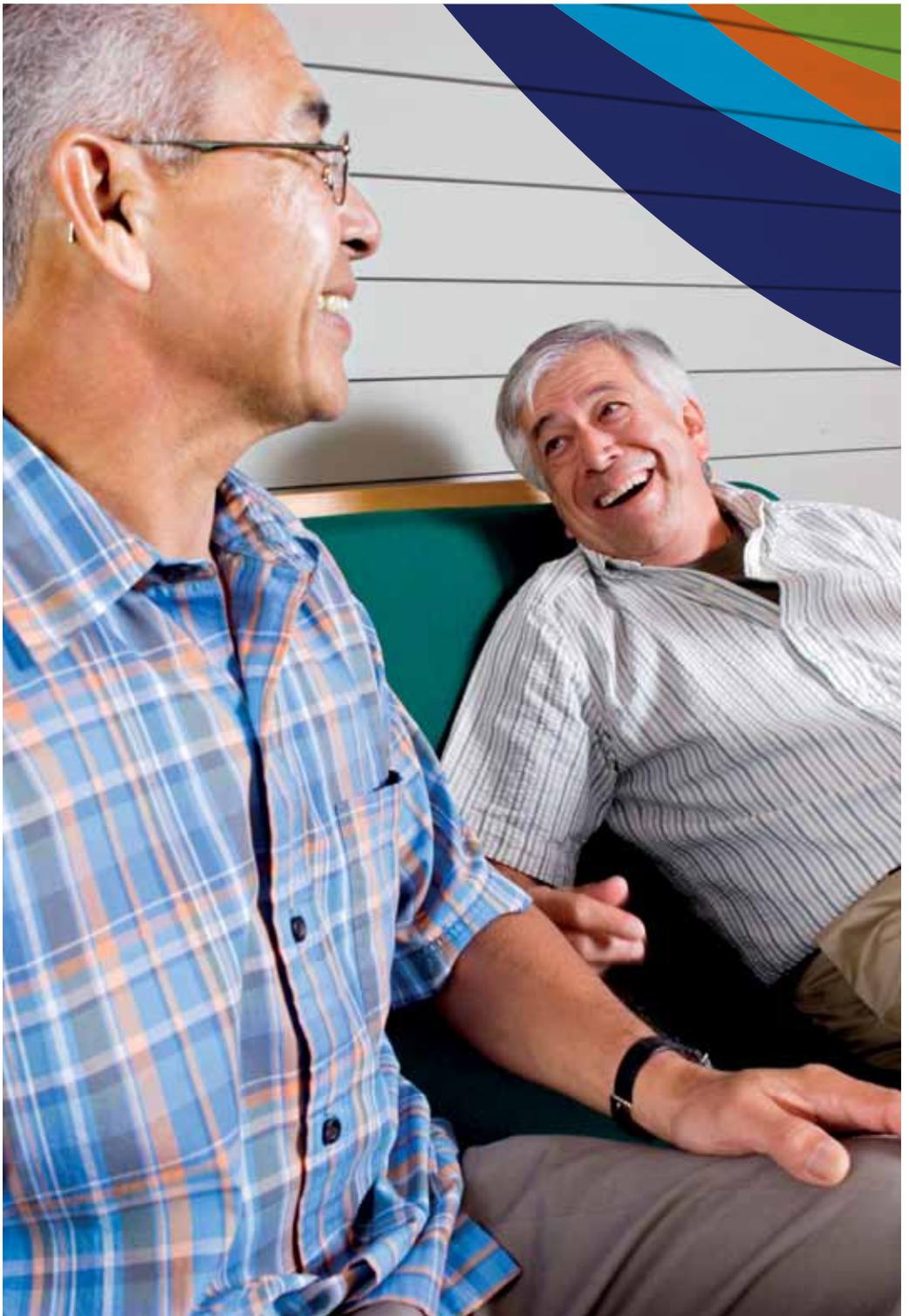
For information on how to make an advance decision, ask for our free factsheet *Advance decisions, advance statements and living wills*.

‘We have made a date with the solicitor to get it all sorted and we may even ‘tie the knot’ with our civil partnership this year to celebrate our ten years together.’

Eric was worried about how secure he would be in his home if anything happened to his partner.

‘I moved in with my partner George ten years ago. George holds the tenancy for the flat in his name only. We haven’t organised our civil partnership and neither of us has made a will yet. George’s son Richard really dislikes me, and our relationship, and so I worry what might happen if anything happened to George. It is a hard subject to talk about as I don’t want George to feel pressured in any way.

‘The other evening, we met another couple who told us about a gay-friendly solicitor who had helped them with their wills and Lasting Powers of Attorney. Age UK told us we should approach our landlord to find out what the position is, as I should be entitled to take on the tenancy if George died or possibly I should be added to the tenancy agreement. We have made a date with the solicitor to get it all sorted and we may even “tie the knot” with our civil partnership this year to celebrate our ten years together.’



Tenancy rights

A person in a civil partnership now has the same right as a married person to take over a deceased partner's tenancy. In many cases, if two people live together as if they were civil partners and one is a tenant, he or she should be entitled to add the partner's name to the tenancy.

However, this is still relatively new legislation so it's important that you and your landlord are aware of your rights. Any decision may be affected by how the tenancy was previously passed on, the length of your relationship and how long you were living together. Co-habiting partners of any gender or sexuality may need to provide evidence of joint accounts, joint holidays, attendance at joint family occasions, paying bills and being registered at the same address. If in doubt, seek legal advice.

what next?

To find out more, contact Stonewall Housing (see page 30).

A person in a civil partnership now has the same right as a married person to take over a deceased partner's tenancy.



Safety, security and protection

Most lesbian, gay and bisexual people are used to living with some degree of fear and apprehension about other people's prejudice. Older gay and bisexual men will have had early experiences of living their lives outside the law, which might understandably breed mistrust of the police.

Fortunately, times really are changing. The Government's Equality Act 2010 means it is illegal for anyone to discriminate against you because of your sexuality. Even if there are still incidents of individual police officer prejudice, many organisations now have rigorous rules for dealing with discrimination.

If you receive any kind of verbal abuse, hate mail, intimidation or violence, it is important to seek help. If the abuse is because of your sexual orientation, it is also vital that the police are aware that this is a homophobic crime. If you are unhappy with the police's response, you can address this through the formal complaints procedure, which all police departments have.

Violence at home

People in same-sex relationships can also be the victims of domestic violence within their relationship and may be more reluctant to report this because of uncertainty about how it will be dealt with. But there is no need to suffer in silence – help and support are available.

what next?

For help and information relating to homophobic crime, contact the GALOP helpline (see page 27). For help and information relating to domestic violence, contact Broken Rainbow (see page 25).

Looking after yourself

As we get older, we need to take particular care of our health, including our mental wellbeing. Research has shown that many years of feeling different, coupled with complex emotions of shame and rejection, can have a big impact on older lesbian, gay and bisexual people's self-esteem. This may lead to mental health problems such as depression. Symptoms may include feeling sad or empty, losing interest in activities you previously enjoyed, and having problems with sleeping or eating. Older people can also experience symptoms such as anxiety, slower thoughts and movements, weakness, headaches and unexplained aches and pains.

Don't be afraid to approach your GP if you need help. Many people find it difficult to talk about their mental health difficulties but you shouldn't feel uncomfortable about this. Depression is an illness that can be treated, and is not an inevitable part of getting older. Depending on your needs, your GP may prescribe medication or recommend counselling.

You may have had a negative experience with healthcare services in the past. Perhaps you were told that being gay was a mental illness that needed to be 'cured' or 'healed'. Rest assured that this attitude is no longer acceptable. Your GP surgery will be seeing more and more people who are 'out'. If you feel able to disclose your sexuality to your GP, this may help them direct you towards services that are right for you. Ask the surgery about its policy on equality and diversity to gauge how you might be received. See the section 'Telling services about yourself' (see page 22).

what next?

For more information about staying healthy, see our guides *Going solo* and *Healthy living*. Call Samaritans if you need to talk to someone about how you are feeling (see page 29).

-  In Wales, you can also contact the C.A.L.L. Helpline (see page 26).

Care services at home

Becoming more dependent on others can mean that you find your privacy is increasingly compromised by visitors from health and social services. These visitors may play a valuable role in helping you to live at home and maintain your independence, but their presence can still be difficult to deal with. In some cases, lesbians, gay men and bisexual people may put off asking for help and support because they are fearful of intolerant or insensitive reactions from strangers.

In reality, care should be offered by staff who will not judge and with whom, over time, you may be able to talk openly. The Government's Equality Act 2010 means no service provider may discriminate against anyone because they are lesbian, gay or bisexual.

what next?

For further information about care, see our free guide *Care at home*.

Care services: dealing with problems

If you ever experience prejudice or intimidation from a care worker relating to your sexual orientation, you should make a complaint to the service manager.

This is not something you have to put up with as an inevitable part of being lesbian, gay or bisexual. You now also have the law, as well as justice and common sense, on your side.

Although it may feel daunting to make an issue of a prejudiced comment made by a care worker, if you feel you can do so, it is worth doing, not only for your peace of mind but also for other lesbian, gay or bisexual people who may use the service in future.

what next?

If you are not satisfied by the response from the service manager, you are entitled to pursue the matter further through the Care Quality Commission (in England), the Care and Social Services Inspectorate Wales, the Social Care and Social Work Improvement Scotland or the Regulation and Quality Improvement Authority in Northern Ireland (see pages 26, 29 and 30).



Direct payments

Some older lesbians, gay men and bisexual people have found that opting for the direct payments system offers them more freedom to organise their own care and hence to use carers they feel comfortable with.

what next?

More information on direct payments is available in our free guide *Personal budgets* and our factsheet *Self-directed support: direct payments and personal budgets*.



In Scotland, see Age Scotland's factsheet *Self-directed support*.

Being a carer

Many aspects of becoming a carer to someone else – such as an ill or disabled partner, friend or parent – can make you feel invisible in terms of your own identity and feelings.

As a lesbian, gay or bisexual person looking after a partner, there is also a continual pressure to ‘come out’ about the nature of your relationship as you come into contact with the various professionals involved in their care. It may feel quite strange to be back in this position after many years of just getting on with your lives together.

If you are caring for a parent, your own lesbian, gay or bisexual identity may feel pushed to one side, particularly if you are living with the parent and are no longer as free to enjoy a sexual relationship as you were previously.

Try to ensure that you make time for your own needs and interests. To help with this, social services are required to do a separate carer’s assessment in which you can request ‘respite’ time away from your caring role and be advised on relevant benefits.

what next?

See our free guide *Advice for carers* for more information about the practical and emotional support available to you. For general information for carers, contact Carers UK (see page 27) or the Princess Royal Trust for Carers (page 29).

Housing and residential care

If you find yourself needing more intensive care and support at home, for yourself or a partner, you could be facing a difficult decision about whether to move into sheltered housing or residential care. As an older lesbian, gay or bisexual person, you will understandably want to know whether you will find an atmosphere in which you feel you can be yourself and be open about your sexual orientation, if you wish. Issues of privacy and freedom of visits for your partner and friends to visit might also be a key issue for you.

Finding the right home

There are currently no specialist housing options for older lesbian, gay or bisexual people in the UK. There are, however, increasing numbers of new developments in ‘extra-care’ housing, which offer the privacy of independent flats with the increased support of a care home. These can offer positive new choices for older lesbian, gay and bisexual people.

When looking at care homes or sheltered housing schemes, there are ways in which you can find out more about the attitudes of the manager and staff. If you are confident enough, you could ask the manager directly what their policy is towards lesbian, gay and bisexual residents. The way the manager responds will indicate how comfortable they are with the subject. If you do not want to ask directly, you could ask about other issues, such as how the home accommodates personal relationships in general or whether there is a code of practice on privacy.

Funding residential care

Funding of care is an important and complex subject on which Age UK produces a range of information. If you are living with a civil partner, your house will not be included in the financial assessment if one of you wishes to remain there, as the ‘disregard of property’ rule will apply.

what next?

See our free guides *Care homes* and *Housing options* for more information. Speak to Stonewall Housing for further housing advice (see page 30).

Telling services about yourself

Questions about your sexual orientation may feel very personal, and even intrusive, but service providers such as councils and hospitals need to know if the services they offer are right for you. If your sexual orientation remains hidden, there is a real risk that your needs remain hidden too.

Telling a service provider that you are lesbian, gay or bisexual will help to make their services better. And remember – there are strict laws about confidentiality and privacy. But if you do not feel comfortable telling someone, for whatever reason, then don’t. No one can make you.

what next?

Stonewall produces a guide called *What’s it got to do with you?* (page 30).

Registering a death

Civil partners register the death of their partner in the same way as married couples.

Coping with bereavement

Losing a loved one or close friend is extremely traumatic and difficult. Whether you have led a relatively private life with someone as a couple, or enjoyed a more complex relationship, you may find it hard to access the support you need to talk about your loss.

what next?

See our free guide *Bereavement* for more information. London Friend has a dedicated UK-wide helpline offering support and practical information to lesbian, gay and bisexual callers who have been bereaved or are preparing for bereavement (page 28).

Bereavement payments or allowances

Civil partners are entitled to the same bereavement payments as married couples. However, these will vary depending on whether you or your partner are of pensionable age. Contact the Benefit Enquiry Line (see page 25) and ask for the bereavement benefit form BB1 to make a claim, or download it from www.direct.gov.uk, or get a copy from your local JobCentre Plus.

what next?

Read our free guide *Claiming benefits: a guide for people of working age* to find out more about bereavement payments. See our free guide *When someone dies* for more information about the practicalities of what to do after a death.

Many of the issues relating to planning for later life are very similar whether you are straight, gay, lesbian or bisexual. However, some matters may need special consideration.

Useful organisations

Age UK

Age UK is the new force combining Age Concern and Help the Aged. 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

www.ageuk.org.uk

In Wales, contact

Age Cymru: 0800 169 65 65

www.agecymru.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575

www.ageni.org

In Scotland, contact

Age Scotland: 0845 125 9732

www.agescotland.org.uk

Benefit Enquiry Line

Government-run information line providing information on benefits for people with disabilities, carers and representatives.

Tel: 0800 88 22 00 (free call from landlines)

Broken Rainbow

Provides support for gay, lesbian, bisexual and transgender people experiencing domestic violence.

Tel: 0300 999 5428 (free call from landlines)

www.broken-rainbow.org.uk

C.A.L.L. Helpline – Community Advice and Listening Line

Offers a confidential support and listening service in Wales, provided by the NHS.

Tel: 0800 132737
www.callhelpline.org.uk

Care and Social Services Inspectorate Wales

Has similar responsibilities to those of the CQC (below) in Wales.

4–5 Charnwood Court
Heol Billingsley
Parc Nantgarw
Nantgarw CF15 7QZ

Tel: 01443 848 450 (national rate)
www.cssiw.org.uk

Care Quality Commission (CQC)

Responsible for registering and inspecting social care services in England. You can read their inspection reports on care homes and domestic care agencies online or request copies.

Citygate
Gallowgate
Newcastle upon Tyne
NE1 4PA

Tel: 03000 61 61 61 (national rate)
www.cqc.org.uk

Carers UK

General help and advice for all carers.

Tel: 020 7378 4999

www.carersuk.org

Elderly Accommodation Counsel

Maintains a nationwide database of housing for older people and provides guidance to help enquirers choose suitable accommodation.

Tel: 020 7820 1343 (national call rate)

www.housingcare.org

www.eac.org.uk

GALOP

A lesbian, gay, bisexual and transgender anti-violence charity helpline which can offer advice on dealing with hate crime, or act as a safe third party if you are anxious about going directly to the police.

Tel: 020 7704 2040 (national call rate)

www.galop.org.uk

Law Society of England and Wales

Provides a searchable database of solicitors on its website to help you choose one.

Tel: 020 7242 1222

www.lawsociety.org.uk

Law Society of Northern Ireland

Tel: 028 9023 1614

www.lawsoc-ni.org

Law Society of Scotland

Tel: 0131 226 7411

www.lawscot.org.uk

LGBT Excellence Centre Wales

Provides lesbian, gay, bisexual and transgender people in Wales with free support, advice and representation on discrimination, harassment, bullying and hate crime.

Tel: 0800 023 2201

Email: info@ecwales.org.uk

www.ecwales.org.uk

London Friend LGBT Bereavement Helpline

Tel: 020 7837 3337 (national call rate)

www.londonfriend.org.uk/bereavementhelpline

London Lesbian and Gay Switchboard

Information and support for anyone dealing with issues relating to their sexuality.

Tel: 020 7837 7324 (national call rate)

www.llgs.org.uk

<http://www.turingnetwork.org.uk> (for UK-wide listings)

Office of the Public Guardian (OPG)

For information and forms for Lasting Powers of Attorney.

Tel: 0300 456 0300 (Government, cities and rights)

www.direct.gov.uk

In Scotland, contact the Office of the Public Guardian (Scotland)

Tel: 0132 467 8300

www.publicguardian-scotland.gov.uk

Pension Service

For details of State Pensions, including forecasts and how to claim your pension.

Tel: 0845 60 60 265 (lo-call rate)

State Pension Forecasting Team: 0845 3000 168 (lo-call rate)

www.direct.gov.uk/pensions

Princess Royal Trust for Carers

Runs a network of carers' centres around the UK.

Tel: 0844 800 4361 (lo-call rate)

www.carers.org

Regulation and Quality Improvement Authority

Has similar responsibilities to those of the CQC (page 26) in Northern Ireland.

9th Floor

Riverside Tower

5 Lanyon Place

Belfast BT1 3BT

Tel: 028 9051 7500

www.rqia.org.uk

Samaritans

Confidential non-judgemental support for people in distress, 24 hours a day.

Tel: 0845 7 90 90 90 (lo-call rate)

www.samaritans.org

Social Care and Social Work Improvement Scotland (SCSWIS)

Has similar responsibilities to those of the CQC (see page 26) in Scotland.

Tel: 0845 600 9527 (lo-call rate)

www.scswis.com

Stonewall

National organisation that campaigns for legal equality and social justice for lesbians, gay men and bisexual people.

Tel: 08000 50 20 20 (free call from landlines)

www.stonewall.org.uk

Stonewall Housing

Provides specialist housing support to lesbian, gay and bisexual people in London and signposts to helpful organisations nationally.

Tel: 020 7359 5767 (national rate)

www.stonewallhousing.org

Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: Age UK, FREEPOST LON13041, PO Box 203, London N1 9BR. 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: |
| Address: | | |
| Postcode: | | |
| Tel: | Email: | |

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)

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| <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 in line with Data Protection guidelines. Age UK (registered charity no 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.

You may be interested in other guides in this range

- *Avoiding scams*
- *Can I afford to retire?*
- *Claiming benefits: a guide for people of working age*
- *Equity release*
- *Help with legal advice*
- *How to be an executor*
- *Looking after someone else's affairs*
- *Managing your money*
- *Money matters*
- *More money in your pocket: a guide to claiming benefits for people over pension age*
- *Powers of attorney*
- *Save energy, pay less*
- *Tax guide*
- *Tracing lost money*
- *Your consumer rights*
- *When someone dies*
- *Wills and estate planning*



To order any of our **free** publications please call Age UK Advice, free on:

0800 169 65 65

www.ageuk.org.uk/moneymatters

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:

- *More money in your pocket: a guide to claiming benefits for people over pension age*
- *Wills and estate planning*
- *Powers of attorney*

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/Age Concern* are not in the box below, call Age UK Advice free on **0800 169 65 65**.



*Many of our local partners will remain Age Concern for a while yet.

Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). The registered address is 207-221 Pentonville Road, London N1 9UZ. Age Concern England (registered charity number 261794) and Help the Aged (registered charity number 272786), and their trading and other associated companies merged on 1 April 2009. Together they have formed the Age UK Group, dedicated to improving the lives of people in later life. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age NI and Age Cymru. ID10928 06/11