

Pensioners' guide

England



Part of the Department for Work and Pensions



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Introduction

This guide is for pensioners or people who are about to become pensioners.

There are many things to think about when you become a pensioner, from looking after your money and making ends meet to keeping safe, warm and healthy. This guide is here to tell you about the help and advice you can get from the Government and local councils. It also includes a range of phone numbers for other organisations that might help you.

We are really interested in your views on this guide. If you'd like to comment, please fill in the feedback form at the back of this guide and send it back to the Freepost address shown.

We have a network of pension centres to deal with your questions and claims. You can contact these centres by phone, by post or through the internet. Pension centres work with other organisations in your area, such as local authorities and Help the Aged or Age Concern. You can find out more about this on our website at www.thepensionservice.gov.uk

We try to make sure that the information in this guide is up to date. However, this guide is not meant as a full statement of the law.

There are separate guides for people who live in Wales and Scotland. These are called 'Pensioners guide – Wales', 'Pensioners guide – Scotland'; and are available by calling **08457 31 32 33** (Texphone **0845 60 40 210**).

Other formats

This leaflet is available in other languages and formats.

Call **08457 31 32 33** to find out more.

If you find it difficult to hear or to speak clearly, there is a textphone service available on **0845 604 0210** which you can use to order these leaflets.

Contacting us

You can call us on **0845 60 60 265** (textphone **0845 60 60 285**).

You can find out more and contact us through our website at www.thepensionservice.gov.uk

Call charges

Calls to **0800** numbers are free from BT land lines but you may have to pay if you use another phone company, a mobile phone, or if you are calling from abroad. Calls from mobile phones can cost up to 40p per minute, so check the cost of calls with your service provider.

From 1 August 2007, calls to **0845** numbers from BT land lines should cost no more than 4p per minute with a 6p call set up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad. Calls from mobile phones can cost up to 40p per minute, so check the cost of calls with your service provider.

Calls to **0870** numbers from BT land lines should cost no more than 8p per minute with a 6p call set up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad.

If you prefer, you can ask us to call you back. Tell our operator that this is what you want to do and give them your phone number.

Textphones

The textphone numbers we provide are for people who find it hard to speak or hear clearly. If you do not have a textphone, some libraries or citizens advice bureaus may have one.

Textphones do not receive text messages from mobile phones.

1. Money and tax

Getting more money

State Pension

What is it?

There are two types of State Pension – basic and additional.

You get basic State Pension if you have paid National Insurance contributions for a certain number of years during your working life. You will also get basic State Pension if you are treated as having paid the right number of contributions. If you were a carer for at least one tax year and did not do any paid work, or your earnings were low, those years will be taken away from the number of years you needed to pay, or be treated as paying, contributions (this is known as Home Responsibilities Protection). You can also get basic State Pension if you have been credited with National Insurance contributions during your working life – for example, if you have been unemployed. However, you cannot get a basic State Pension based on credits alone. The amount of State Pension you get will depend on the number of years of contributions you have built up.

Additional State Pension is pension you get paid that relates to how much you have earned as an employee. Since April 2002, it has been known as the State Second Pension. If you are a carer, or have a long-term illness or disability, you may be treated as having earnings at a set level for Additional State Pension purposes.

The Pensions Act 2007 makes a number of changes to the State Pension. In the main these changes affect people who reach State Pension age on or after 6 April 2010 (that is, women born on or after 6 April 1950 and men born on or after 6 April 1945). However, some of the changes could affect people who reach State Pension age before 6 April 2010.

For more information about the changes introduced by the Pensions Act 2007 visit The Pension Service website on www.thepensionsservice.gov.uk

Is this for me?

If you are entitled to get State Pension, you can claim it when you reach State Pension age. This is currently 60 for women born on or before 5 April 1950 and 65 for men. The State Pension age for women is increasing from 2010 so that by 2020 it will be 65 the same as for men.

Will I pay tax on it?

You will pay tax on your State Pension if your total taxable income is more than your personal allowance, for more information on personal allowances see page 41.

What do I do next?

We will send you a letter inviting you to claim your State Pension four months before you reach State Pension age. The letter tells you how to claim.

Where do I go for more information?

If we have not invited you to claim three months before you reach State Pension age, get in touch with the Retirement Pension Teleclaim Service by phoning **0845 300 1084**. (A textphone service is also available on **0845 300 2086** if you find it hard to speak or hear clearly.) The line is open from 8am to 8pm Monday to Friday (except public holidays) and from 9am to 1pm on Saturdays.

You can find out more by going to our website at www.thepensionsservice.gov.uk or in our more detailed leaflet on State Pensions. You can get a copy by phoning **08457 31 32 33** (textphone **0845 604 0210**).

Gender Recognition

What is it?

From April 2005, if you have a full gender recognition certificate, your State Pension age and the amount of State Pension you can get may change.

Is it for me?

If your birth certificate says you are a male but you have been given a gender recognition certificate and you can re-register as female. The same applies if you were registered at birth as a female if you get a gender recognition certificate you can re-register as male.

What do I do?

You can get more information about how this might affect your State Pension from the gender recognition application form. There's a section on the form called 'Guidance on benefits and pensions'.

You can find a copy of the form on the gender recognition panel website at www.grp.gov.uk. You can also ask the gender recognition panel secretariat. For details of how to contact them see page 99.

Graduated Retirement Benefit

What is it?

This benefit is based on graduated National Insurance contributions which you may have paid between April 1961 and April 1975.

Is this for me?

If you were an employee during the period between April 1961 to April 1975 and paid graduated National Insurance contributions, you will get Graduated Retirement Benefit. We will either pay it with your State Pension, or on its own.

Will I pay tax on it?

You will pay tax if your total taxable income is more than your personal allowance.

What do I do next?

If you think this may apply to you, you can call the Retirement Pension Teleclaims Service on **0845 300 1084**.

Where do I go for more information?

There is more information on our website at **www.thepensionservice.gov.uk** or you can call us on **0845 60 60 265** (textphone **0845 60 60 285**).

Long-term Incapacity Benefit Age Addition

What is it?

This is an automatic and permanent increase to your State Pension.

Is this for me?

You will receive this if you were getting long-term Incapacity Benefit Age Addition at any time within the period of eight weeks ending on the day before you reach State Pension age. We will reduce your long-term Incapacity Benefit Age Addition if you are getting any additional State Pension. This may mean that you will not receive any long-term Incapacity Benefit Age Addition. The rate you get will be the same as that we paid with your Incapacity Benefit.

Will I pay tax on it?

You will pay tax if your total taxable income is more than your personal allowance.

What do I do next?

Call the Retirement Pension Teleclaims Service on **0845 300 1084**.

Where do I go for more information?

There is more information on our website at **www.thepensionsservice.gov.uk** or you can call us on **0845 60 60 265** (textphone **0845 60 60 285**).

Adult Dependency Increase

What is it?

This is an increase in your State Pension for a husband, wife or someone who is looking after your children.

Is this for me?

You can get an increase in your State Pension for your wife if you normally get some basic State Pension and she is not getting a State Pension or any other state benefit herself. Whether you get the increase will depend on the amount of her earnings, if she has any.

Whether we give you an increase in your State Pension for your husband depends on whether you were getting an increase in Incapacity Benefit for him immediately before you qualified for your State Pension. We will also take account of his earnings and any benefit he receives when we work out the increase.

Whether we give you an increase in your State Pension for someone who looks after your child depends on whether or not you are getting any basic State Pension and are entitled, or treated as being entitled, to Child Benefit for the child. Any earnings the person looking after your child has may affect the amount of the increase you receive.

You should be aware that the Government has changed the law so that people will no longer be able to claim Adult Dependency Increases from 6 April 2010. Existing claims will, subject to the entitlement conditions, continue until 5 April 2020 at the latest.

Will I pay tax on it?

You will pay tax on your increase if your total taxable income is more than your personal allowance.

What do I do next?

Call the Retirement Pension Teleclaims Service on **0845 300 1084** (textphone **0845 300 2086**)

Where do I go for more information?

There is more information on our website at **www.thepensionsservice.gov.uk** or you can call us on **0845 60 60 265** (textphone **0845 60 60 285**).

Over 80 Pension

What is it?

This is a State Pension for people aged 80 or over who have little or no State Pension.

Is this for me?

If you are aged 80 or over and you are not entitled to a basic State Pension, or less than the rate of State Pension paid to married women based on their husband's National Insurance contributions, you can receive the over 80s Pension. To get it, you need to be living in England, Scotland or Wales and have been living in Great Britain for a total of 10 years or more in any continuous period of 20 years after you reached 60 years of age.

Will I pay tax on it?

You will pay tax on your Over 80 Pension if your total taxable income is more than your personal allowance. For more information on personal allowances see page 41.

What do I do next?

Call the Retirement Pension Teleclaims Service on **0845 300 1084**.

Where do I go for more information?

There is more information in our leaflet on State Pensions. You can get a copy by phoning **08457 31 32 33** (textphone **0845 604 0210**).

You can also get more information on our website at **www.thepensionservice.gov.uk** or by calling us on **0845 60 60 265** (textphone **0845 60 60 285**).

Christmas Bonus

What is it?

We pay this to people who are entitled to a qualifying benefit shortly before Christmas.

Is this for me?

We will pay the Christmas Bonus if you are getting one of the following benefits in the first full week of December and you currently or normally live in the UK, Switzerland or a member state of the European Economic Area:

- State Pension;
- Attendance Allowance;
- Pension Credit;
- Carer's Allowance;
- Disability Living Allowance;
- War Widow's and War Widower's Pension;
- War Disablement Pension (if you are over 65);

- Widowed Mother's or Widowed Parent's Allowance;
- Industrial Death Benefit, through a Widow's or Widower's Pension;
- Long Term Incapacity Benefit;
- Severe Disablement Allowance;
- Unemployability Supplement or Constant Attendance Allowance paid under Industrial Injuries or War Pensions schemes;
- Mobility Supplement.

Will I pay tax on it?

No, it is tax-free.

What do I do next?

You should not have to claim a Christmas Bonus. However, if you have not received a payment and think you are entitled, call the Retirement Pension Teleclaims Service on **0845 300 1084**.

Where do I go for more information?

There is more information on our website at **www.thepensionsservice.gov.uk** or, you can call us on **0845 60 60 265** (textphone **0845 60 60 285**).

Putting off your claim to get the State Pension

What is it?

You may be able to get extra State Pension in future years by putting off your claim. This means either delaying the year your State Pension payments start or choosing to stop claiming your State Pension for a period of time. This is known as State Pension deferral.

The amount of extra money you get depends on how long you put off claiming your State Pension. There are two options:

- 1 You can choose a one-off lump sum if you put off claiming for a continuous period of at least 12 months. This lump sum is based on the amount of normal weekly State Pension you would have received, plus interest. The interest is added on each week. The yearly interest rate is 2% above the Bank of England base rate. You also get your State Pension, when you eventually claim it, paid at the normal rate.
- 2 You can choose to receive a higher weekly State Pension for the rest of your life. For every five weeks you put off claiming, you get around 1% extra. If you put off claiming for a year, this means you get an extra 10.4%. We pay this on top of your normal weekly State Pension when you eventually claim it. We work out the amount of extra State Pension you receive when you claim by adding up all the extra State Pension you have built up. The extra State Pension for year one is not carried over into the calculation of the extra State Pension due in year two and is not the same as earning interest.

Is this for me?

To put off claiming your State Pension you need to be a pensioner or able to claim your State Pension. In either case, you need to think carefully about your options. It may be a good idea to discuss this with someone you can trust, with an independent financial adviser or with organisations that support pensioners. If you are thinking about getting independent financial advice, do not forget that you may have to pay for this.

If you get a full Gender Recognition Certificate, your State Pension age will change and this may mean that you are no longer building up extra State Pension.

Will I pay tax on it if I put off claiming my State Pension?

Like the State Pension, you will pay tax on this money if your total taxable income is more than your personal allowance. For more information on personal allowances see page 41.

What do I do next?

You must first decide whether to claim your State Pension as soon as you reach State Pension age, or whether to put off claiming it for a while.

If you want to put off claiming and you have not already claimed your State Pension, you do not have to tell us – we will build up your entitlement to extra State Pension or a lump sum right away. If you have already claimed your State Pension, you can choose to cancel your claim for a while to build this entitlement up. You can make this choice only once.

In either case, when you do claim you may then have the choice of extra State Pension or a one-off taxable lump sum.

If you have put off claiming your State Pension and you are ready to claim, you should contact us.

If you have already claimed your State Pension and you want to put it off for a while, you will need to let us know that you want to cancel your entitlement to State Pension so you can earn extra pension or a lump sum. To do this, call us on **0845 60 60 265**.

Where do I go for more information?

For more information about delaying your claim to State Pension, you can get a leaflet by phoning **08457 31 32 33**. Or, you can visit our website at www.thepensionservice.gov.uk

Pension Credit

What is it?

Pension Credit is a tax-free payment for people aged 60 or over who are living in Great Britain. You do not need to have paid National Insurance to get it.

There are two parts to Pension Credit: the Guarantee Credit and the Savings Credit:

- 1 Guarantee Credit** may be paid to people aged 60 or over and tops up your weekly income to a guaranteed minimum level.
- 2 Savings Credit** is an extra amount for people aged 65 or over who have saved some money towards their retirement, such as savings or a second pension. You can get the Savings Credit on top of the Guarantee Credit.

You might still get Pension Credit if you live with your grown-up family or own your own home.

Can I apply for Pension Credit?

To apply for Pension Credit, you must be at least 60 or within four months of your 60th birthday.

Even if you only get a small amount of Pension Credit, you may still be able to get help with other things like housing costs and Council Tax. And if you apply for Pension Credit, we will help you apply for Housing Benefit and Council Tax Benefit at the same time.

Will I pay tax on it?

You do not have to pay tax on any Pension Credit payments you get.

Where do I go for more information?

To find out more, visit our website at www.thepensionsservice.gov.uk or call Freephone **0800 99 1234**. The line is open from 8am to 8pm, Monday to Friday. (A textphone service is also available on **0800 169 0133** for people who find it hard to speak or hear clearly.)

An adviser can help you apply for Pension Credit. If you prefer, you can ask someone else to call on your behalf or arrange for one of our members of staff to visit you to help you apply.

When you call, it would be helpful if you have the following information:

- your National Insurance number;
- information about any money you have coming in;
- information about your savings;
- details of the account you would like to use to receive Pension Credit payments.

If you have a partner, you will need to have the same information about them. We use 'partner' to mean your husband, wife or civil partner, or the person you live with as if you are married to, or in a civil partnership.

There is more information on our website at

www.thepensionservice.gov.uk/pensioncredit

You can also get more information from the leaflet 'Pension Credit', which is available from us.

Pension Tracing Service

If you have one or more old company or personal pensions that you do not know the full details of, the Pension Tracing Service may be able to help you.

They have access to a database of over 200,000 occupational and personal pension schemes and can be used, free of charge, to search for a scheme.

The Pension Tracing Service may be able to give you an up-to-date contact address for your pension scheme. You can then use this information to contact the pension provider and make an enquiry about any pension you think you are entitled to. You can find contact details on page 101.

Housing Benefit and Council Tax Benefit

What are they?

Housing Benefit is to help people on a low income pay some or all of their rent. Council Tax Benefit is to help people on a low income pay some or all of their Council Tax.

Are these for me?

If you are on a low income, you may be entitled to these benefits. How much you get will depend, among other things, on your income and savings, and on how much rent and Council Tax you are paying.

Your local authority deals with these benefits and you do not have to be getting any other benefits to get them.

Do I have to pay tax?

You do not have to pay tax on any Housing Benefit and Council Tax Benefit you get.

What do I do next?

If you apply for Pension Credit, we can help you claim Housing Benefit and Council Tax Benefit at the same time.

If you do not claim Pension Credit, you can get forms for Housing Benefit and Council Tax Benefit from your local authority.

If you want more information, contact your local authority. You can find the number in your phone book under 'Local Government'.

Community Care Grants

What are they?

These are tax-free amounts of money that you do not have to pay back.

They help people to cope with special difficulties.

They can help you to:

- return to the community after being in care;
- stay in your home rather than go into care;
- set up home in the community after an unsettled way of life (as part of a planned programme to resettle you);
- care for a prisoner or young offender when they leave prison on temporary licence;
- ease pressures on you and your family that you do not normally have; or
- pay for things like going to a family funeral or visiting someone who is ill.

Some examples of things they can help with are:

- furniture (such as a sofa, armchair, carpets, curtains or wardrobe);
- household equipment (such as a cooker, fridge, washer, bed, bedding or clothing);
- travel costs;
- removal expenses;
- storage charges; or
- connection charges such as gas or electricity.

Are these for me?

You may be able to get this help if you are getting:

- Income Support;
- Pension Credit;
- Jobseeker's Allowance (income-based); or
- payment on account of one of these benefits;

or you are due to leave care within the next six weeks and are likely to get one of these benefits when you leave.

What do I do next?

If you think you may be eligible for a Community Care Grant from the Social Fund and would like to make a claim, you should contact us or your local Jobcentre Plus office for an application form or to find out more go to www.dwp.gov.uk

Details of how to contact us are on page 7.

Budgeting Loans

What are they?

These are tax-free loans which you have to pay back. They help you spread the cost of things you need to buy every so often.

Are these for me?

You may be able to get a Budgeting Loan if you get:

- Income Support;
- Jobseeker's Allowance (income-based);
- Pension Credit; or
- payment on account of one of these benefits; and you or your partner have been getting one of these benefits for at least 26 weeks.

What do I do next?

If you think you may be eligible for a Budgeting Loan from the Social Fund and would like to make a claim, you should contact us or your local Jobcentre Plus office for a claim pack or to find out more go to www.dwp.gov.uk

Details of how to contact us are on page 7.

When do I find out?

We try to tell you within one week of applying if you can get a loan.

If I can get a loan, how much will it be?

It may be for the whole amount you ask for, or it may be for less.

You could get up to three loan amounts to choose from.

For each amount, we will tell you how much you have to pay back and when.

We will then ask you to sign an offer letter. This letter shows:

- which loan amount you want to have;
- that you know what you have to pay back and when; and
- that you accept our terms.

As soon as we get your signed offer letter, we can pay the loan into the account you tell us to.

You do not have to pay tax on the loan.

How do I pay back the loan?

We will normally take a weekly amount from other benefits you get.

We start doing this as soon as we can, after paying you the loan.

What if I have trouble paying it back?

If you cannot pay the loan back at the agreed rate, we might be able to help.

For example, we may ask you to pay back smaller amounts for a longer time.

Tell your Jobcentre Plus office as soon as possible if you have a problem.

Crisis Loans

What are they?

These are interest-free loans that you have to pay back.

We will only award a Crisis Loan if there is no other way you can get help.

You may get one if there is something you need straightaway:

- in an emergency; or
- because of a disaster;

and the help you need:

- can not come from anywhere else; and
- is the only way to stop serious damage or prevent putting you and your family's health and safety at risk.

You may also have one if you are getting a Community Care Grant when leaving care and you need help to pay rent upfront.

Are these for me?

Anyone aged 16 or over can apply for a Crisis Loan.

You do not have to be getting any benefits.

What if I have any savings?

If you have savings or other money you can use, you may not get a Crisis Loan or you may get less.

What if I get a loan?

Before you get the loan, we will tell you how much you have to pay back each week.

We will ask you to sign an offer letter, which says:

- how much the loan is; and
- how much you have to pay back and when.

Signing the letter means you accept these terms.

If you need the loan straightaway, you need to sign the letter at the Jobcentre Plus office.

We normally give you a cheque in your name.

You can cash it at a post office or pay it into an account.

How do I repay the loan?

We normally take a weekly amount from other benefits that you or your partner may get.

If you do not get a benefit, we will ask you to repay us from other money you get, like wages.

What if I cannot manage the repayments?

Tell your Jobcentre Plus office as soon as possible. We might be able to help.

For example, we may ask you to pay less each week but for a longer time.

What do I do next?

Ask your local Jobcentre Plus office.

If you are away from home and cannot get back, contact the office nearest to where you are.

Some Jobcentre Plus offices can take Crisis Loan applications by phone. If they can, they will tell you.

Pensions and benefits for people who live abroad

What are they?

People who live abroad may still be able to get State Pension and some other benefits. This can vary depending on the country they live in.

Are these for me?

If you live abroad permanently, you may still be able to get:

- increases in your State Pension (in certain countries);
- a Winter Fuel Payment (if you were able to get this in the UK and you move to Switzerland or a country in what is called the European Economic Area);
- a Bereavement Payment; or
- other benefits.

If you are going abroad for a temporary period, you may be able to get some of your benefits paid for a limited period. You should contact us to find out more.

Do I have to pay tax on these?

If you are getting a UK State Pension or benefit while living abroad and want to know if you need to pay UK income tax, you should write to:

HM Revenue & Customs Centre for Non-Residents
St John's House
Merton Road
Bootle
Merseyside
L69 9BB
England.

What do I do next?

You should get advice as soon as possible if you are getting a State Pension or benefits and are planning to go abroad. Contact us or your Jobcentre Plus office.

Details of how to contact us are on page 7.

Where do I find out more information?

If you want to know more about how the Government pays UK State Pensions and benefits to people living abroad, or what happens to your benefits when you move to a particular country, visit our website at www.thepensionservice.gov.uk

If you need more information, you can write to:

International Pension Centre
Department for Work and Pensions
Tyneview Park
Newcastle-upon-Tyne
NE98 1BA.

You can also phone **+44 191 218 7777**

if you calling from abroad or e-mail

TVP-IPC-Customer-Care@thepensionservice.gsi.gov.uk

If your question is about Winter Fuel Payments abroad, you should write to:

Winter Fuel Payment Centre
Southgate House
Cardiff Central
Royal Mail
Cardiff
CF91 1ZH
Wales
United Kingdom.

Disabled pensioners and their carers

Attendance Allowance

What is it?

Attendance Allowance (AA) is tax-free cash to help with extra costs you may have if you are very ill or disabled.

Is this for me?

You may get AA if:

- you are 65 or over when you make your claim;
- your illness or disability affects you so much that you need help to take care of yourself; and
- you have needed this help with personal care for at least six months.

You can get AA even if you are not getting the help you need. Any savings or income you have will not affect your claim. Most people do not need a medical test.

How much AA can I get?

The rate you may get is based on how much care you need.

Lower rate

You may get this if you need:

- help with personal care or someone to watch over you often throughout the day only;
- help with personal care or someone to watch over you during the night only; or
- someone with you when you are on dialysis.

Higher rate

You may get this if you need:

- help with personal care or someone to watch over you often throughout the day and also during the night.

What do I do next?

If you think you may be entitled to AA, claim straightaway.

To get a claim form, you can:

- call the Benefit Enquiry Line on **0800 88 22 00** (textphone **0800 24 33 55**) – lines are open from 8.30am to 6.30pm Monday to Friday and 9am to 1pm on Saturdays; or
- fill in the tear-off slip from the leaflet 'Attendance Allowance' and post it.

Or, you can go online to **www.direct.gov.uk/disability** to:

- claim online;
- fill in a claim form on screen to print out and post; or
- print out a blank claim form to fill in and post.

You can also ask a citizens advice bureau or another advice centre.

Disability Living Allowance

What is it?

Disability Living Allowance (DLA) is tax-free cash to help with extra costs you may have if you are very ill or disabled.

Is this for me?

You may get DLA if:

- you are under 65 when you make your claim;
- your illness or disability affects you so much that you need help to take care of yourself, and/or you have difficulty walking;

- you have needed this help with personal care or with walking for at least three months, and will continue to need it for at least a further six months.

You can get DLA even if you are not getting the help you need. Any savings or income you have will not affect your claim. Most people do not need a medical test.

How much DLA can I get?

The rate you may get is based on how much care you need, and/or on your walking needs.

Care component

Lowest rate

You may get this if you need:

- help with personal care during a significant part of the day only;
- help to prepare a cooked main meal; or
- someone with you when you are on dialysis.

Middle rate

You may get this if you need:

- help with personal care or someone to watch over you often throughout the day only;
- help with personal care or someone to watch over you during the night only;

Highest rate

You may get this if you need:

- help with personal care or someone to watch over you often throughout the day and also during the night.

Mobility component

Lower rate

You may get this if you need:

- help from somebody else with getting around out of doors most of the time.

Higher rate

You may get this if you:

- are unable or virtually unable to walk; or
- have both legs amputated at or above the ankle; or you are born without legs or feet; or
- are both deaf and blind; or
- are severely mentally impaired with severe behavioural problems and entitled to the highest rate care component.

What do I do next?

If you think you may be entitled to DLA, claim straightaway.

To get a claim form, you can:

- call the Benefit Enquiry Line on **0800 88 22 00** (textphone **0800 24 33 55**) – lines are open from 8:30am to 6:30pm Monday to Friday and 9am to 1pm on Saturdays; or
- fill in the tear-off slip from the leaflet 'Disability Living Allowance' and post it.

Or you can go online to **www.direct.gov.uk/disability** to:

- claim online;
- fill in a claim form on screen to print out and post; or
- print out a blank claim form to fill in and post.

You can also ask a citizen's advice bureau or another advice centre.

Carer's Allowance

What is it?

If you are an adult who cannot work because you look after a very disabled person or child for at least 35 hours a week, you may be able to get Carer's Allowance (CA).

The person you look after must be getting the right disability benefits for you to be able to get CA. You do not have to live with or be related to the person you care for.

Is this for me?

Carer's Allowance (CA) is one of many benefits you may be able to get when you are retired. If you begin receiving a State Pension which is more than CA, we will stop paying CA. If your State Pension is less than CA, State Pension is paid and topped up with CA to the basic weekly rate of CA.

Where do I go for more information?

To find out more, call us on **0845 60 60 265** (textphone **0845 60 60 285**).

War veterans

Help for veterans

What is it?

The Service Personnel and Veterans Agency (SPVA) is part of the Ministry of Defence and provides free information and advice on issues which concern all veterans and their families.

There are also many charities that provide help for veterans. Some have a network of welfare workers, and others focus on areas such as employment, housing and helping veterans who have mental or physical disabilities.

The Service Personnel and Veterans Agency (SPVA) can provide help and advice on a wide range of subjects and can make sure your questions go to the right place.

Is this for me?

You are a 'veteran' if you:

- served in HM Armed Forces;
- were a volunteer in HM Armed Forces;
- were a reservist (a member of the reserve armed forces); or
- took part in national service.

It doesn't matter when or how long you served in the forces. The SPVA may also help if you are related to a veteran.

What do I do next?

If you are a veteran, or a relative of a veteran, and you need help, you can phone the SPVA's helpline on **0800 169 22 77** (textphone **0800 169 34 58**). The lines are open from 8.15am to 5.15pm Monday to Thursday, and from 8.15am to 4.30pm on Fridays. If you are calling from abroad, dial **+44 1253 866043**.

Where do I go for more information?

For your nearest office, look in the phone book under 'The Service Personnel and Veterans Agency' or 'War Pensions Agency', or visit The Service Personnel and Veterans Agency (SPVA)'s website at **www.veterans-uk.info**

War Disablement Pension

What is it?

A War Disablement Pension is a tax-free payment or weekly pension made to veterans who have suffered injuries, wounds or illnesses while serving in HM Armed Forces.

Is this for me?

Veterans are eligible to claim if they served during any active conflict or peacetime service.

Do I have to pay tax on it?

You do not have to pay tax on War Disablement Pensions.

How do I claim?

Please contact The Service Personnel and Veterans Agency and ask for a claim form.

What do I do next?

If you think you may be able to claim a War Disablement Pension, contact the SPVA. You can call their helpline on **0800 169 22 77** (textphone **0800 169 34 58**). The lines are open from 8.15am to 5.15pm Monday to Thursday, and from 8.15am to 4.30pm on Fridays. If you are calling from abroad, dial **+44 1253 866043**.

You can also fax them on **01253 330561** or write to them at:

The Service Personnel and Veterans Agency
Norcross
Thornton-Cleveleys
Lancashire
FY5 3WP.

Website: www.veterans-uk.info

Where do I go for more information?

You can also contact the War Pensioners' Welfare Service, which gives advice, guidance and practical help to war disablement pensioners and war widows, widowers or surviving civil partners and their dependants. For your nearest office, look in the phone book under 'The Service Personnel and Veterans Agency'.

The Service Personnel and Veterans Agency (SPVA) website also contains information on war pensions and allowances, as well as information that may be of interest to veterans, and links to other useful websites.

Armed Forces Compensation Scheme (AFCS)

What is it?

The scheme provides one-off tax-free compensation payments with extra benefits (in the form of a Guaranteed Income Payment) for people who are severely disabled. Unlike the War Pensions Scheme, you can make a claim while you are still serving in the forces.

Is this for me?

You can claim compensation through the Armed Forces Compensation Scheme, for injuries or illnesses you have suffered as a result of serving in the forces on or after 6 April 2005.

To qualify for AFCS, you need to meet similar conditions to the War Pension Scheme. The War Pension Scheme provides compensation for veterans who were disabled as a result of their service (that is, as a disablement pension and supplementary allowances) and to the families of people who died serving in the armed forces.

What do I do next?

You can claim AFCS through the Service Personnel and Veterans Agency (SPVA) by calling their helpline on **0800 169 22 77** (textphone **0800 169 34 58**). The lines are open from 8.15am to 5.15pm Monday to Thursday, and from 8.15am to 4.30pm on Fridays. If you are calling from abroad, dial **+44 1253 866043**.

You can also fax them on **01253 330561** or write to them at:

The Service Personnel and Veterans Agency
Norcross
Thornton-Cleveleys
Lancashire
FY5 3WP.

Or, visit their website at **www.veterans-uk.info**

War Widow's or Widower's Pension

What is it?

War Widow's or Widower's Pension is a tax-free pension for surviving widows, widowers or civil partners of veterans who died as a result of serving in HM Armed Forces before 6 April 2005. You may also be able to get extra money or help with funeral costs.

Is this for me?

If your husband, wife or civil partner died as a result of serving in Her Majesty's Armed Forces before 6 April 2005, you may be able to get a War Widow's or Widower's Pension under the War Pensions Scheme.

The SPVA will pay War Widow's or Widower's Pension if any of the following applied before 6 April 2005:

- Your husband, wife or partner died as a result of a war injury or war-risk injury as a merchant seaman. (For a definition of a 'war injury' or 'a war-risk injury', please contact the SPVA.)
- Your husband, wife or partner was getting a War Disablement Pension at the 80% rate or higher and was getting Unemployability Supplement.
- Your husband's, wife's or partner's death was due to, or happened sooner because of, their service with the Polish Forces under British command in the Second World War, or their service with the Polish Resettlement Forces.
- Your husband, wife or partner received, or was entitled to, Constant Attendance Allowance under the War Pension Scheme at the time they died.
- Your husband, wife or partner was a civil defence volunteer or a civilian and their death was due to, or happened sooner because of, a war injury or war service injury they suffered while serving in the Second World War.

If you are a widow, widower or surviving civil partner whose husband, wife or partner left service before 31 March 1973, you can keep your pension if you remarry, form a civil partnership or live with a new partner after 6 April 2005. Otherwise this pension may stop.

Do I have to pay tax on it?

You do not have to pay tax on any War Widow's or Widower's Pension that you get.

What do I do next?

If you think you may be entitled to claim a War Widow's or Widower's Pension, you can phone the Service Personnel and Veterans Agency (SPVA)'s helpline on **0800 169 22 77** (textphone **0800 169 34 58**). The lines are open from 8.15am to 5.15pm Monday to Thursday, and from 8.15am to 4.30pm on Fridays. If you are calling from abroad, dial **+44 1253 866043**.

You can also contact the War Pensioners' Welfare Service for advice, guidance and practical help. For your nearest office, look in the phone book under 'Service Personnel and Veterans Agency' or 'War Pensions Agency' or visit the Service Personnel and Veterans Agency (SPVA) website at **www.veterans-uk.info**

Pensioners and the Tax System

Age-related personal allowances

What are they?

Everyone with an income has a personal allowance. This is the amount of income you can have without having to pay tax. The size of your personal allowance varies with your age. If your taxable income is more than your allowance, you will have to pay income tax. Your income could include pensions, salary and interest on savings.

Are they for me?

If you are aged 65 or over, as long as your income is below a certain limit, your tax-free allowance will be higher than people who are under 65.

Your allowance increases further when you reach 75. Again, this is as long as your income is below a certain limit.

What do I do next?

You do not have to claim the personal allowance – you should get it automatically. Your HM Revenue & Customs office will know your date of birth if you have filled in a tax return or a claim form. If you have not done this and you are 65 or over, you should tell your HM Revenue & Customs office your date of birth.

Where do I go for more information?

For more information about age-related personal allowances, please contact your local HM Revenue & Customs office or visit the website at www.hmrc.gov.uk

Married Couple's Allowance

What is it?

Married Couple's Allowance reduces the amount of income tax a married couple or civil partners have to pay. The amount you get depends on your ages and the level of your income.

Is this for me?

If you are married and either you or your partner were born before 6 April 1935, you can claim Married Couple's Allowance. You can also claim the allowance if either you or your civil partner were born before 6 April 1935.

For couples who married before 5 December 2005, the amount you get depends on the husband's total income from all sources. For civil partners and couples who married after 5 December 2005, the amount depends on the total income of the husband, wife or civil partner with the higher income.

Do I pay tax on it?

No. This allowance reduces the amount of tax you pay on your income.

What do I do next?

If you, your husband, wife or civil partner are not getting the allowance and you think you may be entitled to it, contact your HM Revenue & Customs office.

For more information about Married Couple's Allowance, please contact your local HM Revenue & Customs office or visit the website at www.hmrc.gov.uk

Child Tax Credit

What is it?

Child Tax Credit (CTC) is an allowance for people who are responsible for a child or young person. Whether you are entitled and the amount you might get depends on a number of things, such as your household income and the number of children you have.

Is this for me?

There are a number of rules that decide whether you get CTC. These include the following:

- 1 You will be treated as being responsible for a child or young person if they normally live with you. You do not have to be their parent, but you should be the person mainly in charge of them.
- 2 If two or more people make separate claims for the same child, for CTC purposes only one of those people can be treated as being responsible for the child. This does not apply if you make a joint claim as a couple.

3 The child or young person must be in full time, non-advanced education or approved training or within three months of leaving education. You must have told HM Revenue & Customs (HMRC) that the child or young person has registered for work or training with the Careers Service, the Connexions Service or the Department for Employment and Learning.

Examples of non-advanced education include:

- A levels;
- NVQ level 3;
- Scottish Higher level; and
- Scottish Advanced Higher level.

It does not include studying for a university degree or a similar qualification.

If you are not sure whether your child's course is classed as 'advanced', please contact the Tax Credits Helpline on **0845 300 3900**.

Working Tax Credit

What is it?

Working Tax Credit (WTC) is an income-related allowance for people who are on a low income. It is designed to help people into work.

Is this for me?

You may be able to get WTC if you are on a low income and work over 16 hours a week. You might be able to get extra help if you:

- have a disability;
- are over 50 and have recently gone back to work after being on benefit; or
- are working more than 30 hours a week.

You don't need to be responsible for children, but if you are you may also get help with some of your childcare costs.

Do I pay tax on it?

You do not have to pay tax on WTC.

Where do I go for more information?

To find out more about tax credits, phone the Tax Credits Helpline on **0845 300 3900**. If you have speech or hearing difficulties, there is also a minicom and textphone service available on **0845 300 3909**. If you prefer to speak Welsh, phone **0845 302 1489**.

If you live abroad and can't get through on the helpline numbers shown, please call **+44 28 9080 8316**. The lines are open from 8am to 8pm every day except Christmas Day, Boxing Day, New Year's Day and Easter Sunday.

You can also get information from the HM Revenue & Customs website at www.hmrc.gov.uk/taxcredits or by writing to the following address:

Tax Credit Office
Preston
PR1 0SB
England.

Child Benefit and Guardian's Allowance

What are they?

We pay Child Benefit to people who are bringing up children. You may get Child Benefit if the child does not live with you, but you pay towards their upbringing and no one else is getting Child Benefit for them.

Guardian's Allowance is a tax-free payment for people who are bringing up other people's children. You do not have to be the child's legal guardian, but you must be getting Child Benefit for them.

Are these for me?

You should be able to get Child Benefit if you are bringing up a child who is:

- under 16;
- 16 – up to 31 August following their 16th birthday, or up to 31 August if their 16th birthday falls on that date;
- 16, 17 or 18 (or 19 in some circumstances) and in full-time, non-advanced education, or has started a programme of approved training;
- 16 or 17, has left full-time education or approved training, and within three months of leaving education has registered with Connexions or the Careers Service (in Northern Ireland,

the Department for Employment and Learning, or an Education and Library Board) or Ministry of Defence for work, education or training; or

- 19, and in full-time, non-advanced education, or approved training which started before their 19th birthday.

You may be able to claim Guardian's Allowance if you are bringing up a child or children and both their parents have died. You may also be able to claim if one parent has died and:

- you do not know where the surviving parent is;
- their parents were divorced and the surviving parent:
 - does not have custody;
 - is not paying child maintenance for the child or young person;
- there is no court order for the surviving parent to have custody, or for paying the child maintenance;
- the Child Support Agency have not made an assessment order for child maintenance;
- the mother is dead, the child's parents were not married to each other and the father is not known or has not been confirmed; or
- the surviving parent is in prison with at least two years of the sentence left to serve, or is being kept in a hospital under a court order.

Do I pay tax on these?

You do not have to pay tax on Child Benefit or Guardian's Allowance.

Where do I go for more information?

If you would like to know more about Child Benefit or Guardian's Allowance, or would like a Child Benefit claim pack, you can phone the Child Benefit Office on **0845 302 1444** (textphone **0845 302 1474**).

The lines are open from 8am to 8pm every day except Christmas Day, Boxing Day, New Year's Day and Easter Sunday. You can get Guardian's Allowance claim packs from the Guardian's Allowance Unit on **0845 302 1464**.

You can also get more information about Child Benefit and Guardian's Allowance from the HM Revenue & Customs website at www.hmrc.gov.uk/childbenefit, where you can also find an e-mail link.

Summary of taxable and non-taxable benefits and entitlements

These benefits are taxable. (If your total taxable income is more than your personal allowance, you will have to pay tax.):

- State Pension;
- Occupational pension;
- Personal Pension (including Stakeholder Pension);
- Carer's Allowance (used to be known as Invalid Care Allowance).

These benefits are not taxable. (You will not have to pay tax on them.):

- Pension Credit;
- Housing Benefit and Council Tax Benefit;
- Budgeting Loans;
- Crisis Loans;
- Community Care Grants;

- Disability Living Allowance;
- Attendance Allowance;
- War Disablement Pension or War Widow's or Widower's Pension;
- Winter Fuel Payments;
- Cold Weather Payments;
- Disabled Facilities Grants and help with home repairs and improvements given by local authorities;
- Funeral Payments;
- Bereavement Payment;
- Child Benefit;
- Child Tax Credit;
- Working Tax Credit;
- Guardian's Allowance.

For more information on personal allowance and other taxable and non-taxable income, phone your local HM Revenue & Customs office. You can find their number in the phone book under 'Government Offices'.

Enduring Power of Attorney

What is this?

Enduring Power of Attorney (EPA) is a legal process. Using this process, you can decide to hand over the power to deal with your finances to someone you choose. They can use the power straightaway if that is what you want. Or, you can make it clear that they must only use the power if you become unable to manage your own affairs in the future. If you do become unable to manage your own affairs, the person you have chosen will need to register the EPA with the Court of Protection.

If there is no EPA, the Court of Protection may need to appoint someone (known as a receiver) to manage your financial affairs.

You may have a friend or relative who has lost their mental ability to deal with their own affairs and has not chosen someone to have an EPA. You can get more information on appointing a receiver by contacting the Public Guardianship Office (PGO).

The PGO will become the Office of the Public Guardian (for England and Wales) (OPG) from October 2007. This change will give the OPG extra roles and responsibilities to the ones the PGO currently has.

Is this for me?

This could be for you if you want to choose someone to deal with your financial affairs if you become unable to do so yourself in the future.

Future changes

The Mental Capacity Act will come into force during 2007 and EPAs will be replaced by Lasting Powers of Attorney (LPA) from October 2007. As well as allowing you to choose someone to manage your finances and property, an LPA can also be made to cover decisions about your health and welfare.

However, these changes should not prevent you taking action now to plan for the future, or take necessary steps to manage the financial affairs of someone who has lost the mental ability to do so themselves.

Where do I go for more information?

For a free guide to EPA and information on appointing a receiver, you can phone the PGO on **0845 330 2900**.

The line is open from 9am to 6pm, Monday to Friday.

(A textphone service is also available on **0207 664 7755** for people who find it hard to speak or hear clearly.)

You can also write to:

Public Guardianship Office

Archway Tower

2 Junction Road

London

N19 5SZ.

After October 2007

An EPA cannot be made after October 2007. If you would like more information on the planning for the options available in the future, please contact the PGO on **0845 330 2900**, or write to them at:

Public Guardianship Office,

Archway Tower

2 Junction Road

London

N19 5SZ.

2. Health and social services

Getting older does not mean being less fit or healthy. Research shows that staying physically active will give you more stamina, stronger muscles, an improved posture and a lower risk of developing heart disease and osteoporosis (brittle bones) or having a stroke, as well as making you feel and look better. Getting some exercise also boosts your energy levels, helps you stay a healthy weight and can make you feel better about yourself. A healthy diet is also important (see www.food.gov.uk). Remember that if you have worries about your health, or want advice about any health matter, you should contact your GP or visit the website at www.patient.co.uk

NHS Direct

What is it?

NHS Direct provides confidential health advice and information 24 hours a day. If you are feeling ill and are not sure what to do, would like to find out more about a condition or treatment or need details of local health services, NHS Direct can help.

Is this for me?

Anyone in England who needs health advice or information can use NHS Direct.

Where do I go for more information?

You can:

- visit www.nhsdirect.nhs.uk;
- go to NHS Direct Interactive on digital TV – simply press the 'Interactive' button on your Sky Digital remote control and scroll down to page 2, or go to Channel 108 on Freeview; or
- call NHS Direct on **0845 4647**.

A confidential interpretation service is available in many languages. A textphone service is also available on **0845 606 4647** for people who find it hard to speak or hear clearly.

Help with health costs for pensioners

What is it?

As a pensioner, you may be able to get help on a range of health-related costs such as:

- NHS prescriptions;
- eye tests;
- NHS dental care;
- wigs;
- fabric supports; and
- glasses or contact lenses and so on.

Is this for me?

A number of rules apply:

- 1 If you are over 60 you can get free NHS prescriptions and eye tests.
- 2 If you get the Guarantee Credit part of Pension Credit you and your partner may also be able to get free NHS dental treatment, wigs and fabric supports. You may also get vouchers towards the cost of glasses or contact lenses and have your travel costs paid when you go to hospital for NHS treatment (including check-ups).

If your partner is under 60, and you get the guaranteed part of Pension Credit, they may also get help with health costs. By 'partner' we mean your husband, wife or civil partner, or someone you are living with as if you are married or in a civil partnership.

- 3 If you don't get the guaranteed part of Pension Credit but have savings below a certain level, the NHS Low Income Scheme may be able to help you with various health-related costs.
- 4 If you live permanently in a care home you can claim help through the scheme, even if you have savings below a certain level.

If you have a valid exemption certificate for a War Disablement Pension, you will get free NHS prescriptions and other help with health costs if the treatment is for your accepted disability.

Help with health costs for others

You may be able to get help with health costs if you are getting:

- Income Support;
- Jobseeker's Allowance (income-based);
- Working Tax Credit with Child Tax Credit;
- Working Tax Credit with a disability element (for you), or a severe disability element (for you or your partner); or
- Child Tax Credit, and you are not eligible for Working Tax Credit.

You can get help with health costs if you are receiving one of the tax credits described above and the family income is below the limit set by the Department of Health.

Where do I go for more information?

You can find more about getting help with health costs and the NHS Low Income Scheme:

- on the internet at www.dh.gov.uk/helpwithhealthcosts; or
- by calling the 'Help with health costs' advice line on **0845 850 1166**. Lines are open from 8am to 6pm, Monday to Friday.

You can also write to the Department of Health, PO Box 777, London SE1 6XH, or phone **08701 555 455** (textphone **08700 102 870**). The lines are open from 8am to 6pm, Monday to Friday.

If you have a valid war pension exemption certificate, phone The Service Personnel and Veterans Agency's helpline on **0800 169 22 77** for information about help with health costs.

Social Services

What is it?

Social Services offer a range of services through your local council. These might include:

- meals-on-wheels;
- home help;
- day care;
- respite care;
- support for carers; and
- staying in a care home – this can be short- or long-term.

Your Social Services Department will discuss your needs with you. If you meet the rules, they may give you a care plan – this sets out details of the way Social Services will meet your needs.

You may have to pay towards the cost of some services. Social Services staff work closely with NHS staff, such as doctors and nurses, to assess your needs and plan your care.

Is this for me?

If you need help to:

- continue to live independently in your own home;
- move into sheltered housing;
- move into extra-care housing; or
- move into a care home;

your Social Services Department may be able to help.

Where do I go for more information?

For more information, you should contact your local Social Services Department. You can find the address and phone number in the phone book under 'Local Government'.

Your doctor's surgery, local advice centre or library may also be able to help.

Support for carers

What is it?

There are many people who look after other people but do not get the support they need and are entitled to.

You and the person you look after may each be able to get help from your local council or the NHS. Both can tell you about benefits and other help that is available to you. This includes the support you can get to help you take a break from looking after the person.

You may also be able to get help with household tasks or changes to your home to make caring easier. You can ask your local council to carry out a 'community care assessment' with the person you care for. This will find out what help they need. As their carer, you will also get a chance to say what you feel they need.

You can also ask your council for a separate carer's assessment at any time. This will help you find out about the support you can get to help you to carry on caring for as long as you want to, or are able to.

Is this for me?

You may be able to get carer's support if you look after someone who:

- has a disability;
- could not manage without your help;
- needs help with washing, eating or dressing;
- needs someone to collect their medicines for them and make sure they take them on time;
- needs someone to collect their benefits or pensions for them; or
- needs someone to pay their bills or help them manage their money.

You may not see yourself as a carer. You may feel that you are simply looking after your partner, child, relative or neighbour. Even so, help may be there for you.

What do I do next?

Your local council's Social Services Department can tell you about your rights and what help is available. You can also ask your GP, GP's practice, district nurse or health visitor to help you contact the council.

You can find the address and phone number of your local Social Services Department in the phone book under 'Local Government'.

Where do I go for more information?

You can find more information for carers on these websites:

- www.carersonline.org.uk
- www.carers.org
- www.carers.gov.uk

Direct payments

What are they?

Direct payments are payments local authorities make to allow people to buy their own care. These are different from the direct payments used to pay benefits, State Pensions and War Pensions.

Are they for me?

If you have a disability and are receiving community care services, or you are over 65 and your care needs have been assessed, you may be able to get direct payments.

What do I do next?

Your local council's Social Services Department can tell you about your rights and what help is available.

You can find the address and phone number of your local Social Services Department in the phone book under 'Local Government'.

NHS-funded nursing care in care homes

What is it?

If you live in a care home that is licensed to provide nursing care, the NHS may pay for the nursing care you need. The level of care you need must be assessed by a registered nurse.

Your other needs may be assessed by Social Services. If your income and savings are over a certain amount, you may have to pay for some or all of this part of your care, and other types of care.

Is this for me?

You can get NHS-funded nursing care if a registered nurse's assessment decides that you need it, and you live in a care home. This applies even if you do not need to get help with your other care home costs from your Social Services Department.

What do I do next?

The nursing care co-ordinator in your care home will arrange for your needs to be assessed. You should tell him or her if you do not want the NHS to be involved in your care.

You can get more information from your primary care trust.

If you live in England you should contact your local primary care trust direct. You can find your local trust by going to www.nhs.uk or looking in the phone book.

A guide to disability rights and services

What is it?

If you have a disability or you look after a relative or friend with a disability, the Government has provided a guide for you. It provides information about your rights and the services you can use. It covers everything from money to holidays, and housing to leisure time.

This guide covers services from the Government and local councils and from voluntary organisations such as Age Concern and the Royal Association for Disability and Rehabilitation (RADAR).

The guide is called 'HB6 A Practical Guide for Disabled People or Carers' and you can get it from the Department of Health's website at www.dh.gov.uk

Standards in health care, social care and housing services

What are these?

Councils and your local NHS have written documents to let people know what they can expect from health care, social care and housing services. These are known as 'Better care, higher standards' charters.

Are these for me?

If you use health care, social care and housing services and want to know more about what standards of service you should expect, these charters may be useful for you.

Where do I go for more information?

Contact your local council to find out more about services in your area. You can find the address and phone number of your local council in the phone book under 'Local Government'.

3. Keeping warm and making improvements to your home

During the winter months, the most important thing is keeping warm so you can stay healthy. To reduce your heating costs and to keep out draughts and damp it is worth keeping your home in good condition. There is help available to support you in doing this – please read this section to find out what help there is and where to go for it.

Winter Fuel Payment

What is it?

A Winter Fuel Payment provides help towards the extra costs of keeping warm in winter. If you are aged 80 or over, you may get extra money.

Is this for me?

If you are aged 60 or over on or before 23 September 2007, and normally live in Great Britain or Northern Ireland on any day in the week of 17 to 23 September 2007, you could get this payment. There are some exceptions (for example, if you have been in hospital for more than 52 weeks you will not get the payment).

Do I pay tax on these?

You do not have to pay tax on any Winter Fuel Payments you may receive.

What do I do next?

We will pay most people automatically before Christmas each year, but some people will need to claim.

Contact us to find out if you are entitled and whether you need to claim. Ask for a 'Winter Warmth' leaflet. You can find out more on our website at www.thepensionservice.gov.uk/winterfuel

Or, for more information, you can phone the Winter Fuel Payment helpline on **0845 915 1515**. The line is open from 8.30am to 4.30pm, Monday to Friday. Calls are charged at the local rate. (A textphone service is also available on **0845 601 5613** for people who find it hard to speak or hear clearly.)

Cold Weather Payments

What are they?

Cold Weather Payments are made during periods of very cold weather to help towards extra heating costs. The Department for Work and Pensions may pay you a set amount for each week of very cold weather.

To get a Cold Weather Payment, the average temperature for the area you live in must be recorded as, or forecast to be, 0°C or below for seven days in a row. Specific Met Office weather stations are used to get this information.

Are they for me?

You may be able to get Cold Weather Payments if you are getting:

- Pension Credit;
- Income Support and have a pensioner or disability premium, or a child who has a disability or is under five years old; or
- Jobseeker's Allowance (income-based) and have a pensioner or disability premium, or a child who has a disability or is under five years old.

Do I pay tax on these?

You do not have to pay income tax on any Cold Weather Payments you may receive.

What do I do next?

You do not need to do anything to get your payment. We make the payments automatically.

Warm Front Scheme

What is it?

The Warm Front Scheme could help you improve the heating and insulation in your home and make it more energy-efficient.

Is this for me?

You may be able to get a Warm Front grant if you or your partner are a homeowner or tenant of a private landlord and you are getting one or more of the following benefits:

- Council Tax Benefit (which may include a disability premium);
- Jobseeker's Allowance (income-based) or Working Tax Credit (with an income below a certain level, and which may include a disability element);
- Child Tax Credit (with an income below a certain level);
- Attendance Allowance;
- Disability Living Allowance;
- Pension Credit;
- Housing Benefit (which may include a disability element).

What if I don't qualify?

Pensioners who do not qualify for the main Warm Front grant can now receive a voucher up to a certain amount. The voucher can be used to pay for a heating system to be repaired, replaced or installed.

What do I do next?

You should contact Eaga partnership to find out if you can receive help. Call **0800 3162805**.

Where do I go for more information?

There is more information about who is entitled to get a Warm Front grant at www.warmfront.co.uk

Energy Efficiency Advice Centres

What are they?

Energy Efficiency Advice Centres are local centres. They are there to offer you free advice and support on how to save energy in your home and help you save money on your fuel bills.

Are they for me?

If you want to save energy and money, you can get free advice and support from the Energy Efficiency Advice Centres.

There may be grants and offers for you if you are over 60 and are receiving certain benefits.

Where do I go for more information?

To contact your local Energy Efficiency Advice Centre, please phone **0800 512 012**. All advice is free of charge.

An adviser will ask you a few questions about your home before they can tell you what your best options are.

Improvements to your home

Disabled Facilities Grants

What are they?

Disabled Facilities Grants help pay for changes to your home, such as stairlifts, to allow you to carry on living independently.

Local authorities also have a wide range of powers to provide help towards repairs, improvements and changes. This help may involve:

- a grant;
- a loan;
- help with freeing up some of the value of your home; or
- more practical help such as information and advice on repairs.

Important: If you want a Disabled Facilities Grant or other help towards repairs, improvements or changes from your local authority, you should contact them before you start any work.

Are they for me?

If you are a homeowner, a social tenant or a private tenant and have a disability, you may be able to get a grant. Your income and savings will affect the level of grant you can get.

What do I do next?

For more information on Disabled Facilities Grants and other help that your local authority may provide, contact your local Home Improvement Agency or your local authority.

Home Improvement Agencies (sometimes known as 'Care and Repair' or 'Staying Put' agencies) will advise you on how to adapt, repair, improve and maintain your home. This includes a number of things you may need to help you stay in your own home such as:

- reviewing your housing options;
- working out whether you can get any help or welfare benefits;
- dealing with technical matters; and
- other support services.

For details of your local Home Improvement Agency, please call Foundations on **01457 891 909**. The lines are open from 9am to 5pm, Monday to Friday.

Where do I go for more information?

For more information about low-cost loans from the Home Improvement Trust, please call **0800 783 7569**. The line is open from 9am to 5pm, Monday to Friday.

Sheltered housing

What is it?

Sheltered housing means homes that have been designed to meet an older person's needs.

Whether you are single or a couple and you want to rent or buy, sheltered housing could be an option. Schemes do vary but they usually combine good-quality housing with security and the independence of 'your own front door'.

Schemes often offer services such as a warden or resident manager, a 24-hour alarm service, laundry services, shared areas and social activities.

Some schemes – known as 'very sheltered' or 'extra care' housing schemes – offer personal care tailored to your needs, on top of warden services.

Local authorities can sometimes provide warden services. They do this through services provided under the Supporting People programme.

Where this support is available, it would mean that you do not need to move into sheltered housing to receive regular visits from a support worker. The support worker could:

- offer advice on claiming benefits;
- help you deal with your gas, electricity, phone and other bills; and
- offer other practical support to help you to live in your own home longer.

If you decide to rent or buy sheltered housing, you may need to pay a regular service charge to cover all services, including management and maintenance costs.

You may be entitled to Housing Benefit or Pension Credit, which could help you with the rent or some of the service charges.

Is this for me?

Sheltered housing may be for you if you are aged 60 or over and you want to live in housing designed for older people.

What do I do next?

To find out more about sheltered housing schemes in your area, contact your local council, housing associations and private retirement housing providers and arrange to visit some schemes.

Where do I go for more information?

You can get information about local Supporting People services from your local Supporting People Team. This may be part of your local council or your county council. Contact details are on the Supporting People website at www.spkweb.org.uk

You can get more information about local services from the Supporting People Directory of Services at www.spdirectory.org.uk, or by phoning the Supporting People Helpline on **0207 944 2556**

You can also get advice and information on various options by getting in touch with one of the organisations listed below.

Elderly Accommodation Counsel

Phone: **0207 820 1343**

Fax: **0207 820 3970**

Website: www.housingcare.org

E-mail: enquiries@e-a-c.demon.co.uk

Help the Aged SeniorLine

Phone: **0808 800 6565**

Textphone: **0800 26 96 26**

Website: www.helptheaged.org.uk

E-mail: seniorline@helptheaged.org.uk

Age Concern Information Line

Phone: **0800 00 99 66**

Website: www.ageconcern.org.uk

Factsheets are available from Freepost (SWB 30375), Ashburton, Devon TQ13 7ZZ.

Home safety

Fire safety in the home

What is it?

Older people are at greater risk from fire than other age groups. But this does not need to be the case. You can prevent fire by taking simple steps, such as not leaving the cooker when you are cooking, taking care with electrical goods and making sure you have put out cigarettes and candles properly.

You are twice as likely to die or be injured in a fire in the home if you have not got a smoke alarm. A smoke alarm is the easiest way to tell you if there might be a fire, giving you precious time to escape. It is cheap, easy to get hold of and easy to fit. There is no reason not to have one. Test your smoke alarms every week to make sure they are working properly.

If you are buying a new smoke alarm, you should consider buying a 10-year alarm, which comes with a sealed battery that does not need changing. But do not forget that all types of alarm need to be tested once a week. You can get free personal advice on preventing fires in your home from your local fire and rescue service.

Firefighters will also be willing to visit your home to help you make sure that you are safe. Fire and rescue services will also fit smoke alarms or check the position of your alarms to make sure they are in the best place.

Is this for me?

Preventing fire in the home concerns everyone. You should make sure that you have taken all the steps you can to prevent fire.

Where do I go for more information?

For advice or information, or to arrange a home visit, contact your Community Fire Safety Officer at the Fire and Rescue Service Headquarters for your area. You will find the address and number in the phone book.

You can also get fire safety advice and information on the internet by visiting www.firekills.gov.uk

4. Learning

learndirect advice service

What is it?

The learndirect advice service is a telephone helpline that can give you advice about all aspects of learning. It doesn't matter what you want to learn about – for example, you may want to learn about computers, local history or business or how to read or write better. The learndirect advice service can help you find out more.

Is this for me?

The learndirect advice service is for all adults in England and Wales.

Where do I go for more information?

You can phone the learndirect advice service on **0800 100 900** (this includes a textphone service for people who find it hard to speak or hear clearly). The line is open from 8am to 10pm, seven days a week. You can also visit the learndirect website at www.learndirect-advice.co.uk

UK online centres

What are they?

UK online centres allow you to use computers and access the internet. The centres are friendly and offer support – many people who visit the centres have never used a computer or the internet before. You can use them at your own pace and people will be there to help you.

There are over 6,000 UK online centres to give you as much help as you need to get started. You can find them in all sorts of places, like community centres, churches, schools and libraries. Some are even able to move from area to area.

Is this for me?

UK online centres are for everyone, but are mainly for people who are quite new to using computers or the internet. The centres are friendly and offer as much help as you need.

Where do I go for more information?

For your nearest UK online centre or for more information, you can phone the UK online centres helpline on **0800 77 1234**. The line is open from 8am to 10pm, seven days a week.

You can also visit the website at **www.ufi.com/ukol**

5. Legal services, crime and security

Everyone wants to feel safe and secure in their own home and when they are out and about. There is a range of things you can do to make your home safer, and a range of services to offer advice and support to you.

Free legal advice and information

Community Legal Service Direct

What is it?

Community Legal Service Direct is a free and confidential advice service paid for by legal aid.

Is this for me?

If you are on a low income or receive benefits, you can get independent advice about debt, education, benefits and tax credits, employment and housing problems.

What do I do next?

You can get free advice by calling Community Legal Service Direct on **0845 345 4 345**.

If you're worried about the cost of the call, just ask an adviser to call you back. People who find it hard to speak or hear clearly can access the service using Tynetalk on **18001 0845 345 4 345**.

Bogus callers and traders

While the risk of being burgled is low, you should be aware that there are criminals who will try to con their way into your home and steal things from you.

If you follow a few common-sense tips, you can protect yourself and your family and reduce the risk of being a victim of bogus callers.

Bogus callers

Who are they?

Most people who call at your home will be genuine, but sometimes people will knock on your door and try to trick their way into your home. The only aim of bogus callers is to get into homes to steal money or valuables. You should always be careful when someone you do not know calls at your door.

You cannot tell who is a bogus caller just by looking at them or from their age. They may be male, female, young or old. They may be smartly dressed and claim to be from the council, the police, a gas or electricity company or a health organisation. They often pose as water-company workers.

They may also invent an emergency or ask to use the phone or for a drink of water. They may ask to wash their hands or claim they have lost a pet or ball in your back garden.

They can work alone, but often work with someone else. While one of them is distracting you on your doorstep, the other will enter the house without you seeing them.

What do I do next?

You can help prevent this type of crime if you are careful.

To reduce the risk, take the following four steps:

- **Lock** – keep the front and back doors locked, even when you are at home.
- **Stop** – before you answer the door, stop and think if you are expecting anyone. Check that you have locked the back door and taken the key out. Look through a spyhole or window to see who is calling.
- **Chain** – if you decide to open the door, put the door chain or bar on first. (Normally, when the door is shut and locked, you should leave the bar or chain off in case you need to get out in an emergency.) Keep the bar or chain on while you are talking to the person on the doorstep.
- **Check** – Ask the caller for identification (ID) before you let them in. Check it by calling the company they represent. Use the number in the phone book or from directory enquiries, not the one on the ID card. (The ID may be fake!) Close the door while you do this. Do not let them in until you have checked they are genuine.

If, after making these checks, you are not sure whether the caller is genuine (especially if you were not expecting them), tell them to come back later when someone can be with you. Genuine callers won't mind waiting while you phone to confirm their identity and will be happy to come back at a more convenient time for you.

If you think you have had a bogus caller at your door, report it to the police right away. Try to give the police a description of the person. The sooner the police know that bogus callers are working in the area, the sooner they can look into it, let other people in the area know and catch them.

Remember – If in doubt, keep them out!

What else can I do?

There will be partnerships working in your area to reduce crime. The Crime Prevention Officer at your local police station, or the Community Safety Manager at your local council, may be able to help. You will find their addresses and numbers in the phone book.

You should check if you have a Neighbourhood Watch group in your area. Voluntary organisations (such as Age Concern and Help the Aged) may also be able to offer you help.

Ask your utility companies (gas, electricity and water companies) about their password schemes. Under these schemes, you choose a password which only you know and the company know. When a representative from the company has to call at your home, you can ask them for the password to confirm their identity.

If you do not want to deal with unknown callers yourself, find a trusted friend or neighbour who can come around and support you. Ask the caller to return when you have someone with you.

Finally, try to avoid keeping large amounts of cash at home.

For more information, go to the following websites.

www.homeoffice.gov.uk/crime-victims/reducing-crime/burglary

www.crimereduction.gov.uk/boguscaller1.htm

Bogus traders

What are they?

Bogus traders will call you on the phone or knock on your door to try and sell you products that you do not often need or that are very expensive. They may also offer to do work or repairs that you do not need, or quote one price to do work and then increase it once they have started. The work they carry out will usually be of a poor quality. These traders may also offer to take you to the bank or building society to withdraw money to pay them.

You should not accept anything they offer or sign anything, even if the trader is trying hard to persuade you.

Anyone can be fooled by a bogus trader, but older people are tricked most often.

Bogus traders will use a number of methods to get into your home. The following are examples of things they may say:

- 'I notice you have loose tiles on your roof'.
- 'This special offer is only available today'.
- 'I have some leftover tarmac and could do your drive'.
- 'I notice your tree looks dangerous'.
- 'Your garden needs a tidy'.

What do I do next?

- Do not buy goods or services from people who call at your home.
- Make sure you get more than one quote for work from reliable companies.
- Only deal with callers who have made an appointment to see you.
- Do not keep large amounts of money in your home.

- Keep doors locked and use the door chain or bar.
- Always carefully check caller's identity.

Where do I go for more information?

For more information or if you have any questions, contact your local citizens advice bureau (www.nacab.org.uk) who will let you know what rights you have. Or, contact your local Trading Standards Department (www.tradingstandards.gov.uk), who enforce the law on doorstep selling. You will find the contact numbers in your local phone book.

You can also get a fact sheet on doorstep selling from Consumer Direct. See page 110 for details of how to get in touch with them.

Neighbourhood Watch

What is it?

Neighbourhood Watch is a partnership where people who live in an area come together to help make their community safer.

Individuals and families who want to make their neighbourhood a better place to live, work with the local police, community safety departments of local authorities, and other voluntary groups.

Each scheme is led by a volunteer who encourages their neighbours to come together to discuss how they can make their streets or estate safer. They keep in close touch with local police to share information and advice.

Is this for me?

Anyone can get involved in a Neighbourhood Watch scheme.

What do I do next?

You should contact your local police station. You will find the address and number in the phone book.

You can also find more information on the internet at www.neighbourhoodwatch.uk.com

Victim Support

What is it?

Victim Support is a voluntary organisation. It offers free confidential support, help and information to victims of crime. If the police catch the person accused of the crime and the case goes to court, you can also get help from Victim Support's Witness Service.

Is this for me?

You can use Victim Support if you have been a victim of crime.

Where do I go for more information?

If you have been a victim of crime and would like to talk to someone in confidence, you can phone the support line on **0845 303 0900**. The line is open from 9am to 9pm Monday to Friday, from 9am to 7pm at weekends, and from 9am to 5pm on public holidays.

You can also phone your local Victim Support scheme. You will find their number in the phone book under 'Victim Support'.

Or, you can visit their website at www.victimsupport.org.uk

6. Travel and leisure

When you stop working, or reduce the number of hours you work, you'll probably find you have more leisure time to enjoy. You may like to travel around and visit friends or places of interest. As you get older, you can get a range of benefits to help you make the most of your free time. This section tells you more about them.

Free local bus travel

What is it?

People aged over 60 are entitled to a bus pass to travel free on local bus services at off-peak times. You can get one from your local council, or your Passenger Transport Executive (PTE) if you live in a major city. Eligible residents in Greater London can use their Freedom Passes for free travel throughout the Greater London area.

From April 2008 this will be improved to allow free off-peak travel on any local bus anywhere in England.

Each local authority can offer more than this minimum standard if it wants to. Your local council will be able to tell you more about what it offers in your area.

Is this for me?

If you live in England and are aged 60 or over, your local council or PTE must provide a free pass that allows you to travel for free on local bus services within the council or PTE boundary at off-peak times. Other local travel schemes may also be available.

If you are not over 60 but meet one or more disability conditions, you may also get a free pass.

Where do I go for more information?

For more information about schemes in your area, contact your local council or the PTE. You can find the address and phone number in the phone book under 'Local Government'.

Half-price coach travel

What is it?

If you are 60 or over, some coach companies offer half-price coach fares on long-distance journeys across England and Wales – and even into Scotland. The scheme includes scheduled coach services run by National Express and by some smaller companies such as Berrys and Baker Dolphin. You can get details from the coach companies that take part in the scheme.

Free passport

What is it?

You may be eligible for a free standard 10-year passport.

Is this for me?

If you were born on or before 2 September 1929, you are eligible.

Where do I go for more information?

You can get more information from the UK Passport Advice Line. Call **0870 521 0410** (textphone **0870 240 8090**). The line is open 24 hours a day, seven days a week.

Re-applying for your driving licence

What is it?

You may need to re-apply for your driving licence, and fill in a questionnaire, every three years to make sure you are fit to drive. You will not have to pay a fee for your three-year driving licence.

Is this for me?

This applies if you are 70 or over.

What do I do next?

The Driver and Vehicle Licensing Agency will send you a renewal form shortly before your driving licence is due to run out.

Where do I go for more information?

For more information, you can phone the Driver and Vehicle Licensing Agency on **0870 240 0009** (textphone **01792 766366**). The line is open from 8am to 8.30pm Monday to Friday, and from 8am to 5.30pm on Saturdays.

Free TV licence for over-75s

Anyone aged 75 or over can get a free TV licence for their main home. The scheme is run by TV Licensing. The licence also covers any other members of the household who live at this address. The free licence will not be issued automatically – you still need to apply for it. Also, people who are aged 74 can apply for a short-term licence, which will be valid until the end of the month before their 75th birthday.

What do I do next?

To claim your free TV licence, contact TV Licensing by post at TV Licensing, Bristol BS98 1TL. Or, you can phone them on **0845 603 6999**.

In all cases, they will ask you to provide your name, address, date of birth and National Insurance number. For more information about TV licensing, visit www.tvlicensing.co.uk

Free entry to national museums and galleries

What is it?

You can visit the permanent collections of the 22 museums and galleries sponsored by the Department for Culture, Media and Sport. These include the:

- Victoria and Albert Museum;
- Natural History Museum;
- Museum of Science and Industry in Manchester;
- National Railway Museum in York;
- National Museums Liverpool;

and many others.

You may have to pay to enter temporary exhibitions, but a discount is usually available for pensioners.

Most local authority and university funded museums and galleries are also free, and those museums which do charge will usually have a discount for pensioners.

Is this for me?

Anyone can benefit from this.

What do I do next?

If you would like to visit a museum and you are not sure whether it is free, check with the local tourist information centre.

If you have access to the internet, check their details on www.24hourmuseum.org.uk

7. Volunteering

Whether you want to help other people, keep active or make friends, your skills and experiences can make a real difference.

As a pensioner, you have a lifetime's worth of skills, knowledge and experience. You might make a real difference to other people's lives. Why not give volunteering a try?

Voluntary work

What is it?

Many pensioners carry out voluntary work to help other people and their local community. There is a huge range of things you could do: from listening to children read, or visiting people who are housebound, to more specialist advice such as giving legal advice for a local charity. The list is endless. Your skills and experience will make a real difference whatever you decide to do. And for you, volunteering can help you keep active, meet people and have fun.

Is this for me?

You can do voluntary work at any age. Even if you give an hour or two a week, it can make a real difference. Everyone has something to offer – your community needs you now!

Where do I go for more information?

You can visit the National Database for Volunteering Opportunities on the internet at www.do-it.org.uk

You can contact your local Volunteer Centre to find out about things you can do. To find out how to contact your local centre, you can phone Volunteering England on **0845 305 6979**. Lines are open from 9am to 5pm, Monday to Friday.

You can also contact Community Service Volunteers (CSV) and the Retired and Senior Volunteer Programme (RSVP), who offer easy ways for older people to get involved in their communities. For more information, contact Shahina Bibi on **0207 643 1385** or **e-mail rsvpinfo@csv.org.uk**

You can also contact WRVS, a large national charity run by volunteers, on **0845 601 4670** or visit the website at www.volunteerwithwrvs.org.uk

8. Paid work

Staying in or returning to work – full-time or part-time – can keep you active and get you more money.

Reaching State Pension age doesn't mean you have to give up work, whether it is paid or voluntary. You can choose to keep on working while taking your State Pension, or delay your claim and get paid more later on. The Government also offers schemes and incentives to help you find work.

Jobcentre Plus services

What are they?

Jobcentre Plus has a number of services to help you find work, no matter how old you are.

Are they for me?

Most Jobcentre Plus services have no upper age limits. For example, 'New Deal 50 plus' offers one-to-one help, at a Jobcentre Plus office, with looking for work.

You may also be able to get the 50-plus element of the Working Tax Credit when you start work or become self-employed, and an in-work Training Grant.

Jobcentre Plus help for people over 60

Some benefits (for example, Jobseeker's Allowance and Incapacity Benefit) end when you reach State Pension age. Many of the other services you can get through Jobcentre Plus have no upper age limit. This includes support from personal advisers, using Jobpoints to search for job and learning opportunities, and access to the internet. New Deal 50 plus and Work Trials are available on a voluntary basis to people who have received certain benefits for six months or more.

If you get Pension Credit, you can access most current back-to-work programmes and services. For example, the Work-Based Learning for Adults programme is for people who want to improve their skills or learn new skills to help them find a job.

What do I do next?

To find out more about Jobcentre Plus services, you should contact your Jobcentre Plus office. You can also phone the New Deal information line on **0845 606 2626**. The line is open from 7am to 11pm, seven days a week. (A textphone service is available on **0845 606 0680** for people who find it hard to speak or hear clearly.)

You can also visit the New Deal website at www.newdeal.gov.uk or the Jobcentre Plus website at www.jobcentreplus.gov.uk

National minimum wage

What is it?

The national minimum wage is a guaranteed hourly rate to protect the pay workers receive.

Is this for me?

If you do paid work, you should be paid at least the national minimum wage.

Where do I go for more information?

If you work and want more information about the national minimum wage, you should phone the helpline on **0845 600 0678**. The line is open from 9am to 5pm, Monday to Friday.

9. Losing a loved one

It would be nice to know that your loved ones will be okay when you are gone.

Losing a loved one is always a very difficult and emotional time. The last thing you want to be worried about is money. There are things you can do to make life simpler for your loved ones, such as making a will or planning for inheritance tax. There are also services and help for those who are left behind. Please read this section to find out more about the help and advice available.

Making a will

What is it?

Making a will gives you control over what happens to your property, money and belongings (your estate) after you die. Not only will you be able to set out who will benefit, you will also be able to set out special arrangements for the people you care most about.

For example, you may want to leave your grandchildren some money but you don't want them to receive it until they reach the age of 25. To do this, you can set up a trust in your will appointing trustees to look after the money until your grandchildren's 25th birthdays.

By making a will, you can also choose the people who will be responsible for making sure your wishes are carried out. These people are called executors, and you can appoint them by naming them in your will. Before making your will, you should ask the people you want to appoint as executors whether or not they are happy about taking on this task. The court can also appoint people to act as your executors.

If you do not make a will, your estate will be shared out among the people listed in the rules of intestacy. These people include your husband, wife or civil partner, your children, your parents, your brothers and sisters, and other blood relatives.

Is this for me?

Anyone over the age of 18 can make a will, as long as they are able to make their own decisions.

What do I do next?

You can prepare your own will. However, you should consider carrying out some research or getting some help before making a will, as you will need to make sure that it is legally valid.

Where do I go for more information?

You should be able to get information about making a will from your local library or citizens advice bureau.

You can get general information from the Community Legal Service Direct helpline on **0845 345 4 345**. The line is open from 9am to 6.30pm, Monday to Friday.

You can also contact the Law Society for more information on **0207 242 1222**.

Inheritance tax

What is it?

When you die, inheritance tax is charged on your estate if it is worth above a certain amount. Your estate includes:

- everything owned in your name;
- your share of anything you jointly owned with someone else;
- assets held in trust from which you get a benefit; and
- gifts you gave in the seven years before you died.

There will probably be no inheritance tax to pay on things such as small gifts, gifts to UK charities, or business or agricultural assets. It is unlikely that your husband, wife or civil partner will have to pay inheritance tax on anything you pass on to them.

Is this for me?

If your estate is currently worth more than a certain amount, there may be inheritance tax to pay when you die.

Where do I go for more information?

You can find more information in the 'Customer Guide to Inheritance Tax' published on the HM Revenue & Customs website at <http://www.hmrc.gov.uk/cto/iht.htm>

You can also phone the Probate and Inheritance Tax helpline on **0845 302 0900**. Lines are open Monday to Friday from 9am to 5pm.

Inheriting State Pension

What is it?

You may be able to get some State Pension based on what your husband, wife or civil partner was receiving before they died.

Is this for me?

If you are a widow, widower or surviving civil partner, you may be able to get a basic State Pension based on your husband's, wife's or civil partner's National Insurance record.

Also, you can get some or all of your husband's, wife's or civil partner's additional State Pension after they die. There is a set limit to the amount of additional State Pension that any person can receive. This limit includes any additional State Pension they get in their own right and any inherited additional State Pension.

Will I pay tax on it?

You will pay tax if your total taxable income is more than your personal allowance.

What do I do next?

Call the Retirement Pension Teleclaims Service on **0845 300 1084**.

Where do I go for more information?

There is more information on our website at www.thepensionsservice.gov.uk

There are also more details in a leaflet about inheriting State Earnings Related Pension Scheme. See page 100 for details of how to obtain this leaflet from the Pension Service Leaflet Order Line.

Funeral Payment

What is it?

A Funeral Payment is a one-off payment from the Social Fund to help with the costs of a funeral that you, or your partner, are responsible for arranging. It is to help cover the necessary costs of:

- burying or cremating the person who has died;
- certain other expenses; and
- any other funeral expenses, such as the funeral director's fees, the coffin or flowers (up to £700).

Any Funeral Payment you receive must be paid back from the estate of the person who has died, if they have left one. (This does not include a home that the partner of the person who has died is still living in, or personal belongings that have been left to relatives.)

Do I pay tax on it?

You do not have to pay income tax on any Funeral Payment you receive.

Is this for me?

You may be able to get a Funeral Payment if it is reasonable for you, or your partner, to take responsibility for arranging and paying for the cost of the funeral. You must be getting either Pension Credit, Housing Benefit, Council Tax Benefit or certain other benefits or tax credits.

The person who has died must have been living in the UK at the time they died, and usually the funeral must take place in the UK.

In certain circumstances, the Social Fund may make a Funeral Payment for a funeral that takes place somewhere else in the European Economic Area (EEA) or Switzerland. However, the amount awarded will be restricted to the amount that would have been paid if the funeral had been in the UK.

What do I do next?

If you think you may be eligible for a Funeral Payment from the Social Fund and would like to make a claim, you should contact us or your local Jobcentre Plus office for an application form, you can also find out more at www.dwp.gov.uk

Details of how to contact us are on page 7.

You can make a claim any time after the person has died, but you must claim within three months of the date of the funeral.

Even if you are waiting for a decision on a qualifying benefit or entitlement, you must still claim within three months of the date of the funeral.

For more information on Funeral Payments, ask us or Jobcentre Plus for the leaflet 'Help with Funeral Expenses from the Social Fund'.

Bereavement Payment

What is it?

This is a tax-free, lump-sum payment to help you when your husband, wife or civil partner has died.

Is this for me?

If you are over State Pension age (currently 65 for men and 60 for women), you will not usually be able to get a Bereavement Payment.

But even if you are over State Pension age, you may be able to get one if your husband, wife or civil partner was not getting a State Pension.

What do I do next?

The time limit for claiming a Bereavement Payment is 12 months after the person's death. If you think you may be able to claim, fill in a claim form as soon as possible after that person has died. You can get a Bereavement Payment claim form from us or your Jobcentre Plus office.

Where do I go for more help?

Cruse Bereavement Care and a number of other organisations provide emotional support during times when someone has died. Phone **0844 477 9400** or visit **www.crusebereavementcare.org.uk**

Where to get help and information

This directory is in two sections.

A Other organisations which can help you

B Leaflets you may find useful

You will see that organisations and leaflets are listed under the same headings as the information in this leaflet. They are listed alphabetically under these headings.

Call charges

Calls to **0800** numbers are free from BT land lines but you may have to pay if you use another phone company, a mobile phone, or if you are calling from abroad. Calls from mobile phones can cost up to 40p per minute, so check the cost of calls with your service provider.

From 1 August 2007, calls to **0845** numbers from BT land lines should cost no more than 4p per minute with a 6p call set up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad. Calls from mobile phones can cost up to 40p per minute, so check the cost of calls with your service provider.

Calls to **0870** numbers from BT land lines should cost no more than 8p per minute with a 6p call set up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad.

If you prefer, you can ask us to call you back. Tell our operator that this is what you want to do and give them your phone number.

A. Other organisations which can help you

1. Money and tax

Carer's Allowance Unit

Phone: **01253 856 123**

Textphone: **0177 289 9489**

Centre for Non-Residents

For information on tax if you live abroad.

Phone: **+44 0151 210 2222**

Textphone: **+44 0151 472 6112**

Child Benefit office

Phone: **0845 302 1444**

Textphone: **0845 302 1474**

The lines are open from 8am to 8pm every day except Christmas Day, Boxing Day, New Year's Day and Easter Sunday.

Guardian's Allowance claim packs: you can get one of these by calling the Guardian's Allowance Unit on **0845 302 1464**.

Benefit Enquiry Line

For advice and information on benefits for people with a disability and their carers.

Phone: **0800 88 22 00**

Textphone: **0800 24 33 55**

You can also call using RNID Typetalk. Lines are open from 8.30am to 6.30pm Monday to Friday and 9am to 1pm on Saturdays.

Gender recognition panel secretariat

PO Box 6987
Leicester
LE1 6ZX
or telephone **0845 3555155**

HM Revenue & Customs

You can find their number in the phone book under 'Government Offices'.

HM Revenue & Customs Centre for Non-Residents

Write to:
St John's House
Merton Road
Bootle
Merseyside
L69 9BB
England.

International Pension Centre

For advice and information from the Department for Work and Pensions on benefits for people who live abroad.

Phone: (from abroad) **+44 191 218 7777**

Write to:
Department for Work and Pensions
Tyneview Park
Newcastle-upon-Tyne
NE98 1BA
England.

E-mail: **TVP-IPC-Customer-Care@thepensionservice.gsi.gov.uk**

The Pensions Advisory Service

For help with a problem, complaint or dispute with a private or occupational pension arrangement.

Phone: **0845 601 2923**

E-mail: **enquiries@pensionsadvisoryservice.org.uk**

Pension Credit

To apply for Pension Credit, call one of the following numbers.

Phone: **0800 99 1234**

Textphone: **0800 169 0133**

The line is open from 8am to 8pm, Monday to Friday.

When you call, it would be helpful if you have the following information ready:

- your National Insurance number;
- information about any money you have coming in;
- information about your savings;
- details of the account you would like to use to receive Pension Credit payments.

If you have a partner, you will need to have the same information about them. We use 'partner' to mean your husband, wife or civil partner, or the person you live with as if you are married to them or in a civil partnership with them.

Pension Service Leaflet Order Line

Phone: **08457 31 32 33**

Textphone: **0845 604 0210**

Website: **www.thepensionservice.gov.uk**

Pension Tracing Service

A free service to trace a pension scheme you may have had in the past.

Phone: **0845 600 2537**

Textphone: **0845 300 0169**

Website: **www.thepensionservice.gov.uk**

Address:

Pension Tracing Service, The Pension Service,
Room TB201, Tyneview Park, Whitley Road,
Newcastle-upon-Tyne, NE98 1BA.

State Pension claim line

Phone: **0845 300 1084**

Textphone: **0845 300 2086**

The line is open from 8am to 8pm Monday to Friday (except public holidays) and from 9am to 1pm on Saturdays.

Tax help for older people

Phone: **0845 601 3321**

Write to:

Pineapple Business Park, Salway Ash, Bridport, Dorset DT6 5DB.

Tax Credits Helpline

Phone: **0845 300 3900**

Textphone: **0845 300 3909**

If you prefer to speak Welsh, phone **0845 302 1489**.

If you live abroad and can't get through on the helpline numbers shown above, please call **+44 28 9080 8316**.

The lines are open from 8am to 8pm every day except Christmas Day, Boxing Day, New Year's Day and Easter Sunday.

Tax Credit Office

Write to:
Tax Credit Office
Preston
PR1 0SB
England.

The Service Personnel and Veterans Agency

For general advice and help filling in claims for war pensions.

Phone: **0800 169 22 77** (UK only), or
+44 1253 866043 (from abroad)

Textphone: **0800 169 3458** (UK only)

The lines are open from 8.15am to 5.15pm Monday to Thursday, and from 8.15am to 4.30pm on Fridays.

Fax: **01253 330561**

Address:
The Service Personnel and Veterans Agency
Norcross
Thornton-Cleveleys
Lancashire
FY5 3WP.

Website: **www.veterans-uk.info**

War Pensioners' Welfare Service

For your nearest office, look in the phone book under 'Service Personnel and Veterans Agency' or 'War Pensions Agency'.

Or, visit The Service Personnel and Veterans Agency's (SPVA) website at **www.veterans-uk.info**

2. Health and social services

Anchor Trust

Advice and help for people with a physical or mental disability. Anchor Trust provide various types of support.

Phone: **0845 775 8595**

Carers UK carers line

This association provides information on benefits and how to access support services within your area.

Phone: **0808 808 7777**

Deafblind UK

For people who are both deaf and blind.

Phone: **0800 132 320**

Department of Health publications order line

Phone: **08701 555 455**

Textphone: **08700 102 870**

The lines are open from 8am to 6pm, Monday to Friday.

Dial UK

For advice and information on having a disability.

Phone: **0130 231 0123**

Disabled Living Foundation

For advice and information on equipment for everyday life.

Phone: **0870 603 9177**

Help with Health Costs

Phone: **0845 850 1166**

Lines are open from 8am to 6pm, Monday to Friday.

Website: **www.dh.gov.uk/helpwithhealthcosts**

Write to:

Help with Healthcosts

PO Box 777

London

SE1 6XH

Help with Health Costs advice line

For advice on who is eligible for help with health costs.

Phone: **0845 850 1166**

Mencap

Supports people with learning disabilities and their families and carers.

Phone: **0207 454 0454**

NHS Direct

Phone: **0845 4647**

Textphone: **0845 606 4647**

Health publications order line: **0870 155 5455**

For documents and leaflets produced by the Department of Health.

A confidential interpretation service is available in many languages. For patients' safety, calls to NHS Direct are recorded.

Website: **www.nhsdirect.nhs.uk**

Interactive TV:

Go to NHS Direct Interactive on digital TV – simply press the 'Interactive' button on your Sky Digital remote control and scroll down to page 2. Or, go to Channel 108 on Freeview.

Nursing Home Fees Agency (NHFA)

Free advice and information on getting and paying for care.

Phone: **0800 99 88 33**

Office of the Public Guardian

Provides financial protection services for clients who are mentally unable to manage their financial affairs.

Phone: **0845 330 2900**

Textphone: **0207 664 7755**

Royal National Institute of Blind People

Phone: **0845 766 9999**

Royal National Institute for Deaf People

Phone: **0808 808 0123**

Textphone: **0808 808 9000**

SANE: Saneline

Advice, support and information for people who have a mental illness, and for their families, professionals and the general public.

Phone: **0845 767 8000**

Social Services Department

You can find the address and phone number in the phone book under 'Local Government'.

Your doctor's surgery, local advice centre or library may also be able to help.

If you live in England, you should contact your local primary care trust direct. You can find this by going to www.nhs.uk or looking in the phone book.

3. Keeping warm and making improvements to your home

Eaga partnership

Phone: **0800 316 2805**

Website: www.warmfront.co.uk

Elderly Advice, Information and Mediation Service (AIMS)

For information, legal advice and a service for sorting out disputes if you live in sheltered housing.

Phone: **0845 600 2001**

Emergency role of sheltered housing

For the leaflet 'Eight key questions and answers on sheltered housing', phone **0199 251 3302**

Energy Efficiency Advice Centre

Phone: **0800 512 012**

All advice is given free of charge.

Home Improvement Agency (HIA)

If you are a homeowner or tenant of a private landlord, HIA will give you advice on how to adapt, repair, improve and maintain your home.

For England: Please call Foundations on **01457 891 909**

The lines are open from 9am to 5pm, Monday to Friday.

Home Improvement Trust (HIT)

You may be able to get a low-cost loan from the HIT if you are living on a low income or you do not have any savings or investments.

Find out about low-cost loans for homeowners from the Home Improvement Trust.

Phone: **0800 783 7569**

The line is open from 9am to 5pm, Monday to Friday.

Royal Society for the Prevention of Accidents (RoSPA)

RoSPA is a registered charity that provides information and advice on safety issues within the home.

Phone: **0121 248 2000**

Shelterline

A 24-hour national housing helpline.

Phone: **0808 800 44 44**

Warm Front Scheme

For help with improving the heating and insulation in your home.

Phone: **0800 316 2805**

Write to:

Freepost

Watermark

1st floor

Block A

Richmond House

The watermark

Metro Riverside Park

Swalwell

NE11 9SZ

Winter Fuel Payment Centre

(EEA and Switzerland residents only)

Phone: **+44 029 2042 8635**

Write to:

Southgate House

Cardiff Central

Royal Mail

Cardiff

CF91 1ZH

Wales.

Winter Fuel Payment helpline

Phone: **0845 915 1515**

Textphone: **0845 601 5613**

The line is open from 8.30am to 4.30pm, Monday to Friday.

4. Learning

learndirect

For information and advice about all aspects of learning.

Phone: **0800 100 900**

Textphone: **0800 056 8865**

The line is open from 8am to 10pm, seven days a week.

Website: **www.learndirect-advice.co.uk**

UK online centres

Phone: **0800 77 1234**

The line is open from 8am to 10pm, seven days a week.

Website: **www.ufi.com/ukol**

University of the Third Age (U3A)

The U3A is a network of self-organised adult groups who enjoy learning. You can phone this number to find out more information, including where and when your local group meets.

Phone: **0208 466 6139**

Workers' Educational Association (WEA)

Provides high-quality learning opportunities for all adults.

Phone: **0208 983 1515**

5. Legal services, crime and security

Citizens Advice

You can find the number of your local bureau in the phone book or via the citizens advice bureau website at www.citizensadvice.org.uk

Community Legal Service

For information on good-quality legal and advice services.

Phone: **0845 608 1122**

Textphone: **0845 609 6677**

Community Legal Services Direct

Phone: **0845 345 4345**

Typetalk: **0845 609 6677**

The line is open from 9am to 5pm, Monday to Friday. If you're worried about the cost of the call, just ask an adviser to call you back.

Consumer Direct

Phone: **0845 404 0506**

Website: www.consumerdirect.gov.uk

Law Society

Phone: **0207 242 1222**

Victim Support

If you have been a victim of crime and would like to talk to someone in confidence, you can phone the support line.

Phone: **0845 303 0900**

The line is open from 9am to 9pm Monday to Friday, from 9am to 7pm at weekends, and from 9am to 5pm on public holidays.

Website www.victimsupport.org.uk

6. Travel and leisure

Department for Culture, Media and Sport

Information on getting free entry to national museums in England.

Phone: **0207 211 6200**

Driver and Vehicle Licensing Agency

Gives advice on licensing drivers and vehicles.

Phone: **0870 240 0009**

Textphone: **01792 76 63 66**

The line is open from 8am to 8.30pm Monday to Friday, and from 8am to 5.30pm on Saturdays.

Traveline

For information on all types of public transport in England, Wales and Scotland.

Phone: **0870 608 2 608**

The line is open from 7am to 9pm, seven days a week (not including Christmas Day, Boxing Day and New Year's Day).

Website: www.traveline.org.uk

TV Licensing

For information on free television licences for people over 75.

Phone: **0845 603 6999**

Write to:
TV Licensing
Bristol
BS98 1TL.

Website: **www.tvlicensing.co.uk**

In all cases, you will be asked to provide your name, address, date of birth and National Insurance number.

UK Passport Advice Line

Phone: **0870 521 0410**

Textphone: **0870 240 8090**

The line is open 24 hours a day, seven days a week.

7. Volunteering

Community Service Volunteers (CSV)

CSV offers easy ways for older people to get involved in their communities. For more information, contact Shahina Bibi.

Phone: **0207 643 1385**

E-mail: rsvpinfo@csv.org.uk

National Database for Volunteering Opportunities

Website: www.do-it.org.uk

Volunteering England

Find your local Volunteer Centre

Phone: **0845 305 6979**

Lines are open from 9am to 5pm, Monday to Friday.

Women's Royal Voluntary Service

Phone: **0845 601 4670**

Website: www.volunteerwithwrvs.org.uk

Both lines are open from 9am to 5pm, Monday to Friday.

REACH

Arranges voluntary places for experienced managers or professionals.

Phone: **0207 582 6543**

8. Paid work

Jobseeker Direct

For information about Jobcentre Plus services.

Phone: **0845 606 0234**

Textphone: **0845 605 5255**

National Minimum Wage helpline

If you work and want more information about the national minimum wage, phone **0845 600 0678**.

The line is open from 8am to 6pm, Monday to Friday.

New Deal Information Line

Phone: **0845 606 2626**

Textphone: **0845 606 0680**

The line is open from 7am to 11pm, seven days a week.

Website: **www.newdeal.gov.uk**

Or, visit the Jobcentre Plus website at
www.jobcentreplus.gov.uk

9. Losing a loved one

Cruse Bereavement Care

Cruse offers free information, support and welfare advice to anyone who has been affected by someone dying.

Phone: **0844 477 9400**

Website: **www.crusebereavementcare.org.uk**

Write to:

Cruse Bereavement Care

126 Sheen Road

Richmond-upon-Thames

TW9 1UR.

Probate and Inheritance Tax

Phone: **0845 302 0900**

10. Other organisations which can help you

Age Concern Information Line

Provides a wide range of information on issues affecting older people and their carers. It also provides details of local Age Concern groups.

Phone: **0800 00 99 66**

Website: **www.ageconcern.org.uk**

Fact sheets are available from:

Freeport (SWB 30375)

Ashburton

Devon

TQ13 7ZZ.

Counsel and Care

Advice for people over 60, their friends and families.

Phone: **0845 300 7585**

Elderly Accommodation Counsel

Phone: **0207 820 1343**

Fax: **0207 820 3970**

Website: **www.housingcare.org**

E-mail: **enquiries@e-a-c.demon.co.uk**

Help the Aged and SeniorLine

For practical support to help older people live independent lives, such as free advice leaflets and a welfare rights advice line. It also offers a range of paid-for services and products tailored to meet the needs of people over 50.

Phone: **0808 800 6565**

Textphone: **0800 26 96 26**

Website: **www.helptheaged.org.uk**

E-mail: **seniorline@helptheaged.org.uk**

The Royal British Legion Legionline

Provides information for the former members of the legion and their dependants.

Phone: **0845 772 5725**

Directgov website

Directgov provides information from UK government departments on topics ranging from travel safety to special educational needs and local NHS services.

Visit **www.direct.gov.uk** for more information.

B. Leaflets you may find useful

1. Money and tax

Pension Credit

State Pensions

State Pension Deferral

You can get these leaflets from us. See pages 94 for details of how to get in touch with us.

You can also get a copy from your local Jobcentre Plus office.

Enduring Power of Attorney

You can get this leaflet from the Public Guardianship Office.

The Public Guardianship Office (PGO) will become the Office of the Public Guardian (for England and Wales) (OPG) from October 2007. This will give the OPG extra roles and responsibilities to the ones the PGO currently has.

Phone: **0845 330 2900**

Textphone: **0207 664 7755**

Write to:

Public Guardianship Office

Archway Tower

2 Junction Road

London

N19 5SZ.

2. Health and social services

A Practical Guide for Disabled People or Carers

You can get this publication from the Department of Health's website at www.dh.gov.uk

NHS-funded nursing care in care homes – what it means for you

You can get this leaflet by phoning **0870 1555455**

3. Keeping warm and making improvements to your home

Eight key questions and answers on sheltered housing

You can get this leaflet by phoning **01992 513302**

4. Legal services, crime and security

Funeral Payment from the Social Fund

If you think you may be eligible for a Funeral Payment from the Social Fund and would like to make a claim, you should contact us at Jobcentre Plus for the above leaflet.

Details of how to contact us are on page 7.

We would like your views about this leaflet.

Please answer the questions below, tear off this slip and return it to the Freepost address over the page. Your answers are completely confidential and will only be used to improve the leaflet.

How helpful was this leaflet in answering your questions?

Very helpful Quite helpful Not very helpful Not helpful at all

How easy was it to find the information you wanted?

Very easy Quite easy Not very easy Not easy at all

Are there any parts of this leaflet you could improve in any way?
If so, which parts and how would you improve them?

Do you think you will refer to this leaflet again in the future?

yes no

Please use this space to make any other comments about this leaflet

You do not have to fill in this part, but if you do it will help us to understand more about our customers.

Are you: male female

How old are you? _____

What is your postcode? _____

Product code PG1 Sept 07

You should only use this form to comment about the leaflet. We only use this form to help us improve our service. We cannot answer questions about benefits or allowances that you ask on this form.

You do
not need
a stamp.

Freeport RLXH-JUEU-GZCH
Pension Guide
Northampton
NN3 6DF

Important information about this leaflet

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure that the information in this leaflet is correct as of September 2007. It is possible that some of the information is oversimplified, or may become inaccurate over time, for example because of changes to the law. We recommend that you get independent advice before making any financial decisions based on the information in this leaflet.

This leaflet is available in other formats.

Call **08457 31 32 33** to find out more.

If you find it difficult to hear or to speak clearly, there is a textphone service available on **0845 604 0210** which you can use to order these leaflets.

ISBN: 978-1-84695-937-0

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Produced by The Pension Service, part of the Department for Work and Pensions.

Printed in the UK. September 2007. PG1

