

# Building Resilience: Preparing for emergencies and beyond



## Who we are

Age Scotland is the national charity for older people. We work to improve the lives of everyone over the age of 50 and promote their rights and interests.

**Our vision** is a Scotland which is the best place in the world to grow older.

**Our mission** is to inspire, involve and empower older people in Scotland, and influence others, so that people enjoy better later lives

We have three strategic aims:



We help older people to be as well as they can be



We promote a positive view of ageing and later life



We tackle loneliness and isolation

## How we can help

We know that growing older doesn't come with a manual. Later life can bring changes and opportunities to your life and you may need to know about rights, organisations and services which are unfamiliar to you.

That's why we provide free information and advice to help you on a range of topics including benefits and entitlements, social care, legal issues such as Power of Attorney, housing and much more. All of our guides are available to download for free from our website, or you can contact our helpline team to have copies posted to you for free.

Our **helpline** is a free, confidential phone service for older people, their carers and families in Scotland looking for information and advice.

Later life can bring times when you just need someone to talk to. Our **friendship line** is part of our wider helpline and older people can call us for a chat. We're here to listen, provide friendship and offer support.



Call us free on: 0800 12 44 222 (Monday – Friday, 9am – 5pm)



Visit agescotland.org.uk to find out more.



### **Contents**

Preparing for emergencies	1
Writing an emergency plan	1
Emergency survival kits	3
Arranging insurance	4
Alerts and priority services	5
Organising your paperwork	6
Important contact details	6
Keeping a filing system	7
Help with finances	8
Cost of living help	8
Getting a benefit check	9
Help with energy costs	10
Reducing risk at home	11
Having repairs seen to	11
Practical help at home	12
Home Fire Safety Visits	14
Advice on avoiding scams	14

This booklet has been funded by Aberdeenshire Council as part of its Community Resilience initiative, to help residents feel better equipped to deal with emergency situations following the damage caused by storm Arwen. It has been produced in collaboration with Age Scotland.

Social connection for wellbeing	16
Connect with your community	16
Your community resilience group	17
Age Scotland helpline – for advice and friendship	18
Caring for your health	19
Eating well	19
Keeping active	20
Health services: who can help?	21
Routine checks and vaccinations	23
Planning for the future	24
Setting up Power of Attorney	24
Future healthcare decisions	25
Writing a Will	26
Funeral planning	27



## Introduction

Preparing for major emergencies is important to protect our safety and wellbeing, as individuals and as a community. There are also things we can do to make everyday life more manageable – and more enjoyable. This will make us more resilient for when bigger challenges hit.

This guide looks at how to put yourself in the best position to deal with life's ups and downs. It includes ways to help prevent problems and who you can turn to for help if you need it.





## **Preparing for emergencies**

Taking time to prepare for emergencies can protect your safety and wellbeing. It can also feel reassuring in the meantime to know you are ready in case anything goes wrong.

#### Writing an emergency plan

It may be a good idea to have an emergency plan written out on paper and kept where you can easily find it. It should state what to do and who to contact in an emergency. This could be useful in a stressful situation when you may be feeling anxious or confused.



Your plan should include:

- Where to turn off electricity, gas and water supplies
- Important contact numbers
- Who to tell that you are safe

To get you started, here are some key emergency contact details that should be in your plan:

- In a power cut: call 105 to be connected to your energy supplier and report a problem
- Other electrical emergencies: call Scottish and Southern Energy on 0800 300 999 (North of Scotland's central belt only)
- Gas leaks and emergencies: call the SGN National Gas Emergency Number on 0800 111 999
- Water and wastewater emergencies: call Scottish Water on 0845 600 8855



- Flooding: call the Scottish Environment Protection Agency's Floodline on 0345 988 1188 for the latest information about flooding in your area. For help with flood defences (e.g. sandbags) call Aberdeenshire Council on 03456 08 12 05 Mon Fri during office hours, and Police Scotland on 101 at all other times
- In an emergency where there is a threat to public safety: call emergency services on 999



#### **Emergency survival kits**

It is a good idea to keep an emergency survival kit for each member of your household, in case you need to leave your home quickly.

These should be kept somewhere you can easily find them in the dark, in case of a power cut. They should be small enough to carry and include the essentials you would need to spend a few nights away from home.

#### Things to include:

- A copy of your emergency plan
- Small supplies of regular medications
- Toiletries and sanitary supplies
- A small First Aid kit
- Bottled water and a supply of high-energy foods that will keep for a while in your kit (such as snack bars)
- A change of clothes
- Spare keys
- Spare pair of glasses or contact lenses
- Battery powered or wind-up radio
- Torch and spare batteries
- Cash in a power cut, you may not be able to pay by card for things like food and transport
- A spare mobile phone charger and power bank



#### **Arranging insurance**

The person who lives in a property is responsible for arranging insurance for their belongings. The building itself is usually insured by the property owner. However, check with your landlord if you are a private tenant to make sure this is the case.

Affordable insurance can be hard to find, especially if your home has been damaged before. If your home is at risk from flooding, the **Scottish Flood Forum** can provide advice on getting the right insurance for your belongings and property. They can help you find affordable insurance from insurers that take part in the Flood Re scheme. **Flood Re** is a joint Government and insurance industry initiative that allows insurance companies to keep their prices affordable and still be able to fund payouts for flooding.



Visit **www.floodre.co.uk** for more information or contact your insurer to see if they take part.

Flood Re insurance policies can also include **Build Back Better**. This is a payout up to the value of £10,000 to cover the installation of Property Flood Resilience measures when a property is being repaired after a flood. This can reduce future insurance premiums as properties are better protected against future flooding.



Visit www.floodre.co.uk/buildbackbetter.



#### Alerts and priority services

- Your gas or electricity supplier may have a Priority Services Register (PSR) for people over pension age, or with a disability or long-term health condition. Services include advance notice of service disruptions, help to arrange an alternative energy supply if you need this for medical equipment, and priority getting your energy supply restored after a power cut.
- The Scottish Environment Protection Agency's Floodline provides an update service to alert you when your area is at risk of flooding. If you have an email address, you can complete the sign-up process online at floodline.sepa.org.uk/floodupdates.
   Call 0345 988 1188 to sign up without email.
- The Met Office provides weather warnings on its app, on social media and via email. Visit www.metoffice.gov.uk/weather/ guides/warnings for more information.
- Tune into local radio stations to hear the latest updates on weather conditions.





## **Organising your paperwork**

Knowing where to find important information and documents can help you feel more in control. It can also save you time and worry in situations where you need to reach out for support.

#### **Important contact details**

Keeping useful contacts handy means problems can be resolved much faster. Make sure you include contact details for your:

- doctor
- dentist
- energy suppliers
- phone provider
- insurance companies
- trusted tradespeople or landlord to take care of repairs

You may already have gathered details like these in a safe place, such as an address book. If not, the **Age Scotland Lifebook** provides space to write down key information that may be helpful to you or others.

Age Scotland also has a **Useful Contacts** guide listing organisations that offer advice and information on specific topics. You can order a copy by calling the **Age Scotland helpline** on **0800 12 44 222**.





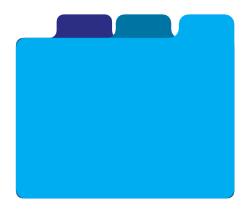
#### Keeping a filing system

It is a good idea to store important documents in a waterproof folder or filing box with sections for different types of services. You might want to have labels for:

- health and medical
- money
- housing
- bills and utilities
- driving and vehicles
- travel
- pets

If your paperwork is mounting up, try setting aside ten minutes a day for the next week to sort it into categories.

Many documents are now sent by email or via online accounts. Make sure you check emails regularly if you have services managed this way. You can print copies of emails and online statements if you find this helpful for keeping track.





## **Help with finances**

Money worries can cause stress and make you feel less able to deal with other challenges. This section is about getting the most from your income, and making sure you are claiming any benefits you are entitled to.

#### **Cost of living help**

Support with the cost of living is available from the government and via local services. The Aberdeenshire Council website provides details of different types of support available. Search **cost of living** at **www.aberdeenshire.gov.uk**.

Examples of support include:

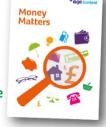
- help with energy costs if you meet certain criteria; see Help with energy costs on page 10 for more information
- different types of help and advice for those on a low income
- Council Tax reductions, discounts or exemptions
- free bus travel for those aged 60 or over, or those with a disability
- local warm spaces and food banks

Here are a few more ideas on accessing discounts on products and services:

- Help with health costs such as glasses, contact lenses and dentist charges may be available if you have a low income; ask for an HC1 form at your GP surgery, pharmacy or hospital
- You can sometimes save money on insurance, mobile phone contracts or internet packages by shopping around and using online comparison sites when it is time to renew

- +
- Some internet and phone providers offer cheaper broadband and phone packages for people claiming benefits such as Pension Credit.
   These packages are called social tariffs. Discounted packages may also be available from some providers for older people who are not receiving benefits.
- Many attractions, cinemas, museums and theatres offer an older person's discount

For more ideas and advice, you can order copies of the Age Scotland guides **Money Matters** and **Help to manage your money and benefits** by calling the **Age Scotland helpline** on **0800 12 44 222**.



#### **Getting a benefit check**

Many older people in Scotland are not claiming all the benefits they are entitled to. If money feels tight, or if your circumstances have recently changed, it may be a good idea to get a benefit check.



You can check your benefit entitlements online on one of the following websites:

www.age.scot/benefitscalculator www.turn2us.org.uk

If you would prefer to speak to someone, call the **Age Scotland helpline** on **0800 12 44 222** and ask for a benefit check. Helpline staff will tell you what information you will need to gather and will book a time for a benefits adviser to call you back.

Age Scotland also has a **Benefits Maze** guide that will give you an idea of the benefits you may be able to claim. You can order a copy by calling the **Age Scotland helpline** on **0800 12 44 222**.

agescol

Benefits Maze



#### Help with energy costs

The last few years have seen energy prices soar, which can make winter a stressful time. Depending on your eligibility, you may be able to access the following payments to help with the cost of heating your home:

- Winter Heating Payment
- Winter Fuel Payment

You may also be eligible for the Warm Home Discount if you pay your heating bill directly to your energy supplier.

More information is available in the Age Scotland Warm and Well guide or by calling the Age Scotland helpline on 0800 12 44 222.



## Reducing risk at home

Preventing problems before they arise can save hassle, time and money. This section provides advice on reducing the risk of some problems and mishaps that can happen at home.

#### Having repairs seen to

Getting repairs seen to quickly can reduce the risk of accidents or further damage. Fittings and appliances provided as part of a tenancy agreement are the responsibility of your landlord. You should contact them instead of arranging or attempting repairs yourself.

You should also contact your landlord for leaks, blocked toilets, and any structural damage. They will arrange for someone to look at the problem and carry out repairs.

#### **Sheltered housing accommodation tenants**

Your Sheltered Housing Officer can help you to arrange repairs.

#### **Aberdeenshire Council tenants**

Emergency repairs should be reported by calling **03456 08 12 03**. These are repairs that are needed urgently to make your home safe.

Non-emergency repairs can be reported using the online form on the Aberdeenshire Council website. Search **repairs** at **www.aberdeenshire.gov.uk**. If you are not comfortable using the internet, you can contact your local housing office on the general enquiries number **03456 08 12 03**.

#### Other tenants

Your tenant handbook should give you details of how to report repairs.



#### **Homeowners**

Make sure you use traders you know you can trust. Search **homeowners advice and support** at **www.aberdeenshire.gov.uk** for details of help available to repair and maintain your home.

This includes information about Aberdeenshire Care and Repair. They have a free service available to Aberdeenshire owner occupiers and tenants of private landlords who are over 60 and/or have a disability. They can provide information, advice, and help with home repairs, improvements and adaptations. Call **Aberdeenshire Care and Repair** on **01467 534753**, or email **careandrepair@aberdeenshire.gov.uk**.

If your property is at risk of flooding, it is especially important to take advice when carrying out renovations or improvements. Even installing flood protection measures can cause further damage if flood water is more than 0.6 metres deep. The **Scottish Flood Forum** can provide advice on how to protect your property. Call them on **0131 563 9392**.

#### Practical help at home

Most of us find it difficult to ask for help, but there are many reasons asking for help at home can be a good idea. For example, if you are struggling with physical tasks, getting help could prevent you from injuring yourself while trying to manage on your own. And having someone to help you keep on top of household chores allows you time to look after your wellbeing and remain resilient.

#### **Community care services**

Community care services are available to adults who are struggling to live independently at home. There may be help available with essential cleaning or taking care of yourself, including nursing care.

Other Care at Home services include:

- Community meals service
- Occupational Therapy service
- · Community alarms and telecare

There will be a charge for some services based on your ability to pay. Free personal and nursing care is available for anyone assessed as needing it.

Search **social care and health** on **www.aberdeenshire.gov.uk** to find details of the types of support available.

#### How to access support

A social worker will look at what kinds of support you need so they can help you access the right services. To ask for an assessment, call **03456 08 12 06**, email **aberdeenshireHSCP@aberdeenshire.gov.uk** or visit one of Aberdeenshire Council's local social work offices.

You can give permission to a member of your family, a friend or neighbour, your doctor or anyone else to make contact for you.

#### **Emergency support**

Care at Home has an unplanned and urgent care service run by Aberdeenshire Responders for Care at Home (ARCH). This is a 24-hour emergency service available to:

- Existing Care at Home service users
- Tenants of Sheltered Housing schemes when the Sheltered Housing Officers are off duty
- People identified by Health and Social Care staff who have an urgent or unplanned need

To access this service if you are eligible, you can call **0345 08 12 06**. Sheltered Housing tenants can press their pendant or use their pull cord.

There is more information about getting help at home in the Age Scotland guide **Care and Support at Home – Practical Help.** Call the **Age Scotland helpline** on **0800 12 44 222** to order a copy.





#### **Home Fire Safety Visits**

It is good to know who to turn to in an emergency, but it is even better to prevent one happening in the first place. You can book a free Home Fire Safety Visit by calling the Scottish Fire and Rescue Service on 0800 0731 999 or text FIRE to 80800. They will identify any risks in your home and help you address them. They will also make sure you have the right smoke alarms and carbon monoxide detectors fitted, and help you make a fire escape

plan. If needed, they can provide information about what to do in case of wildfires.

More information on fire safety is available in Age Scotland's guide **Fire safety and older people in Scotland**. Call the **Age Scotland helpline** on **0800 12 44 222** to order a copy.



#### **Advice on avoiding scams**

Scams can be difficult to spot so it is always good to double check before taking any action. Some scammers will pretend to be your current service provider or bank. Others may claim they can make you savings, and some may tell you they need your help and ask for money.

#### **Phone calls**

Always be cautious if you receive a phone call you were not expecting. Be especially suspicious if it is an urgent request, either for information or money. Some scam callers will tell you someone has tried to access your account and they need information to protect it. Remember that your bank or any service providers will never ask you for personal details unless you have called them yourself.



#### **Doorstep visits**

Don't feel pressured to take any action on the spot if someone comes to your door. Genuine doorstep callers will be happy to provide their details and allow you to go away and check who they are. If you feel threatened by someone's behaviour, call 999 and speak to the police. If you do not feel you are at risk but want to report a suspicious incident, contact your local police station by calling 101.

#### **Fmail scams**

If you receive an unusual request by email, for example saying you have been chosen to receive money, or asking for urgent help, do not reply or click anything in the email. Instead, delete it or report it to your email provider if you know how to do this.

Some scams can use the account of someone you know to send emails that look genuine. Other scams may tell you there is a package waiting to be delivered. Do not reply or click on any links unless you are certain about who has sent the message. If you want to check if an email is genuine, call or message the person or organisation it seems to be from by looking up their phone number. Do not use any contact details provided in the email.

More information on different types of scams and how to avoid them can be found by searching **scams** at **www.aberdeenshire.gov.uk**.

There is also information and advice in the Age Scotland guide **Avoiding scams**.
Call the **Age Scotland helpline** on **0800 12 44 222** to order a copy.





## Social connection for wellbeing

Community is important for many reasons. It means you have people to turn to in an emergency or when things get tough. It also provides social connection, which is important for improving mood and wellbeing. Having regular social interaction can help life feel more meaningful and enjoyable. This can improve your overall resilience and make any challenge seem more manageable.

#### **Connect with your community**

Something as simple as checking in on your neighbours can improve your wellbeing and social connectedness. Taking part in community activities is another great way to connect with your wider community. Trying a new hobby is also good for your brain health.

Regular social activities are organised by staff at Aberdeenshire Council's Very Sheltered Housing schemes. Tenants can be involved in choosing and arranging these events if they wish.

You can look up events across Aberdeenshire by searching communities and events at www.aberdeenshire.gov.uk. You will also find information on community centres and some of Aberdeenshire Council's community initiatives. Your local library may also have details of groups and activities in your area.

If you would like support in finding social opportunities, contact the **Age Scotland helpline** on **0800 12 44 222** and ask about the **Age Scotland Community Connecting Service**. This is a free service that can help you make contact with community groups, services and events in your area. A volunteer will get in touch to talk to you about your interests and give you details about what is available where you live. If needed, they can tell you about community transport options.

#### Your community resilience group

You may like to join your community effort to plan for emergencies. Volunteering can give you a sense of purpose and connect you with others in your community, both of which can be good for wellbeing.

If you would like to get involved, your community resilience group would love to hear from you. Support may also be needed to plan or coordinate the community's emergency response. You could also volunteer to be on call during an emergency to provide any help you feel you could offer. This could be preparing food or hot drinks, providing transport or accommodation, putting out sandbags, or providing specialist skills or equipment you feel would be useful.

You can find contact details for your local community council by searching community councils at www.aberdeenshire.gov.uk. You can also call the Age Scotland helpline on 0800 12 44 222 for help finding the right details.



## Age Scotland helpline – for advice and friendship

A chat with a friend or family member can be a great mood booster. However, we know that sometimes friends and family may be unavailable, or connections may dwindle over time.

If you would like a friendly chat, Age Scotland has a **friendship line** open Monday to Friday, 9am-5pm. Call the **Age Scotland helpline** free on **0800 12 44 222**. More information about the friendship line is available at **www.age.scot/friendship**.

You can also call the Age Scotland helpline for information and advice on:

- Benefits and entitlements
- Local services and opportunities
- Social care funding and options
- · Housing and staying warm
- Legal issues such as Power of Attorney



## **Caring for your health**

Taking care of ourselves can make us feel more energised and improve our overall wellbeing. This not only makes us better able to deal with challenges but can also help us enjoy life more in the meantime.

#### **Eating well**

Maintaining a healthy diet can sound like a big challenge. But by changing just a few small things you may notice a big difference. For example, simply drinking the right amount of fluid every day and replacing a sugary breakfast cereal with a nutritious alternative can improve the way you feel. Why not try making one change a month to see if you notice a difference?

More ideas and information are available in the Age Scotland guides **Eat Well: A guide for older people in Scotland** and **Hydration matters**.







#### **Keeping active**

Just like eating well, the task of keeping active can feel overwhelming. If you are not in the habit of taking exercise it can be difficult to know how to get started. The good news is, starting small is best. A walk around the block, or even your living room, is a great start. If you have mobility or balance issues, try some chair-based exercise. Speak to a healthcare professional if you have any health conditions or if you have been inactive for a long time.

Exercising can be more enjoyable and easier to keep up if you do it with others. If you'd like to get involved in activities in your area, call the **Age Scotland helpline** on **0800 12 44 222** for help finding local groups.

The Age Scotland guide **Keeping active in later life** provides more ideas and information on taking care of yourself. You can order a copy by calling the **Age Scotland helpline** on **0800 12 44 222**.





#### Health services: who can help?

There are several ways to access NHS services. Knowing which service to turn to for your health issue or question could help you get the right advice sooner.



If you are experiencing **chest pains**, advice from NHS Inform is to call **999**. More information and advice can be found by searching chest pain at **www.nhsinform.scot**.

**Pharmacists** can give advice if you have a sore throat, cold or aches and pains. They can recommend non-prescription medicines and can advise you on whether you need to see a doctor. Pharmacists can also answer questions about medications you have been prescribed and which medicines may affect each other.

Prescriptions are free in Scotland. Most pharmacies will deliver your prescription to you if you cannot collect it yourself, but some may charge for this

The **NHS Pharmacy First** service enables pharmacists to provide free treatment for some minor illnesses and conditions to people who are registered with a GP in Scotland. You need to register for this service at a community pharmacy.

**GP practices** offer a range of services to prevent and treat illnesses and support people with long-term physical and mental health conditions. GPs can also refer you to hospitals, specialists and other health services.

If you have new symptoms that a pharmacist cannot advise on, or that are continuing or worsening after a few days, contact your GP surgery. Many GP appointments are now carried out by phone with follow up face-to-face appointments if needed.



**NHS 24** is a 24-hour national service staffed by health professionals and can provide urgent health advice out of hours. They can connect you to your local Accident and Emergency service or the Scottish Ambulance Service if needed. Call them on **111** or visit their website **www.nhs24.scot**.

NHS Inform can provide information about health issues and services, and about your rights and responsibilities when using the NHS. Information is available on their website www.nhsinform.scot or you can call them on 0800 22 44 88

**Minor injuries units** are for patients with non-life-threatening injuries. They are often based in hospitals and can treat broken bones, minor burns, head and eye injuries, and insect and animal bites. They can arrange for you to be transferred for specialist help if they find a more serious problem. You can find your nearest unit by calling

**NHS Inform** on **0800 22 44 88** or find information on the Scotland's service directory section of their website **www.nhsinform.scot**.







#### Routine checks and vaccinations

It is recommended to keep up with health appointments that screen for diseases and conditions that are best treated early. Screening is available for certain groups of people in Scotland for cervical, bowel and breast cancer, and for Abdominal Aortic Aneurysm (AAA) and diabetic retinopathy. Information about who is eligible can be found at www.nhsinform.scot/screening.

Vaccinations against flu and pneumonia. Coronavirus and shingles are also available to certain groups depending on age and whether you have other illnesses or conditions. Further details can be found at www.nhsinform.scot

More information about NHS health services and your rights as a patient can be found in the Age Scotland guide **NHS services for older people**. You can order a copy by calling the Age Scotland helpline on **0800 12 44 222**.





## Planning for the future

Putting your wishes in writing may help you feel more relaxed about what the future may bring. It can also help take the pressure off loved ones when the time comes. There are several ways you can officially state your wishes about different situations.

#### **Setting up Power of Attorney**

Power of Attorney is a legal document that allows someone you choose to make certain decisions for you if you need or want help. It must be registered with the Office of the Public Guardian in Scotland.

There are two main types of Power of Attorney:

**Continuing Power of Attorney** allows you to appoint someone to look after your property and financial affairs. This could include the powers to manage bank accounts or sell a house.

Welfare Power of Attorney enables someone to make decisions about your health and welfare, but only if you become unable to do so. They cannot make decisions about your welfare if you have the capacity to decide for yourself.

It is important to choose the right person to make decisions on your behalf and talk to them about what matters to you most.

More information on how to set up Power of Attorney is available from Age Scotland in A guide to Power of Attorney in Scotland. You can request a copy by calling the Age Scotland helpline on 0800 12 44 222.





#### **Future healthcare decisions**

If you have strong feelings about certain medical treatments or the type of care you would like to receive in certain situations, it is a good idea to put your wishes in writing. Your preferences can then be considered if you become too unwell to speak for yourself.

Your wishes about treatments that could save your life should be recorded in an **advance directive**. Preferences about any other types of treatment should be written in an **advance statement**. These documents must be provided to anyone involved in your care, including medical professionals and your Power of Attorney if you have one. They are not legally binding, but they ensure your wishes are known to the people responsible for your care.

You can record your wishes as part of a Power of Attorney document, but this does not make them any more legally binding. You should still inform medical professionals and friends and family about your decisions.

The Age Scotland guide **Planning for your future healthcare** provides more information on recording your wishes and how to do this. You can request a copy by calling the **Age Scotland helpline** on **0800 12 44 222**.







#### **Writing a Will**

In Scotland there are legal rules for dividing up finances and property if someone dies without a Will, but there can be uncertainty, disputes and legal expenses. Surviving relatives may even need to go to court to sort things out. Writing a Will allows you to choose what you would like to happen with your finances and property when you die.

Writing a Will might feel unsettling, but it may also bring a sense of relief to know that your wishes are clear and can be carried out when the time comes.

You can write a Will yourself, but it is better to use a solicitor to write or check your Will. Problems can arise after your death if mistakes have been made, if your Will is not entirely clear, or if it has not been properly signed or witnessed.

The cost of using a solicitor varies depending on how complex your Will is and which solicitor you use. Help is available with the cost of writing a Will:

- Age Scotland in partnership with Solicitors for Older People
   Scotland offers a free Will-writing service for making a new,
   simple and straightforward Will, or updating an existing one.

   Search Will writing at www.ageuk.org.uk/scotland
- Other solicitors also offer a free Will-writing service in return for a donation to charity

 You might qualify for help with the legal costs of writing a Will. The Scottish Legal Aid Board's website www.slab.org.uk includes information about solicitors who

sometimes provide services that are funded, or part-funded, by legal advice and assistance.

More information about writing a Will is available in the Age Scotland guide **Making your Will**. You can order a copy by calling the **Age Scotland helpline** on **0800 12 44 222**.



#### **Funeral planning**

If you are leaving instructions about your funeral, you need to make sure the person or people who will be responsible for organising it know where to find them. You could leave your instructions with a friend or relative, a solicitor, a funeral plan or insurance company, or a funeral director. You could also include the instructions in your Will.

It can be a good idea to set aside money for funeral costs if you are able. There are a number of ways to cover the cost of a funeral.

These include taking out a funeral insurance policy or leaving money in your estate to cover the cost.

The Age Scotland guide **Arranging a funeral** provides more information about the process, what to include and the financial arrangements you may want to consider when planning a funeral. You can order a copy by calling the **Age Scotland helpline** on **0800 12 44 222**.





## How you can help

#### Our vision is a Scotland which is the best place in the world to grow older.

All the information we provide is free and impartial. It helps older people access their rights and entitlements and can be life changing.

We are also a lifeline for older people who are feeling lonely and isolated. You can help us to support older people who need us most.

Together, we can make a difference.



#### Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

- Call 03330 15 14 60
- ➤ Visit age.scot/donate
- ➤ Text AGESCOTGIVE to 70085 to donate £5\* Complete
- the donation form and return by Freepost



#### **Fundraise**

Whether it's having a bake sale or running a marathon, there are so many ways to raise vital funds to support our work. To find out more, call **0333 323 2400** or visit **age.scot/fundraise**.



#### Leave us a gift in your Will

By choosing to leave us a gift in your Will, you can help us to continue being there for older people in the years to come. To find out more, call **0333 323 2400** or visit **age.scot/legacy**.

<sup>\*</sup>Texts cost £5 plus one standard rate message



Age Scotland is the national charity for older people. We work to improve the lives of everyone over the age of 50 so that they can love later life.

Our vision is a Scotland which is the best place in the world to grow older.

#### Let's keep in touch

#### Contact us:

**Head office** 0333 323 2400

Age Scotland helpline

Email info@agescotland.org.uk

Visit our website www.agescotland.org.uk



#### Sign up to our newsletter

Our regular newsletters by email contain details of our campaigns, services and how you can support our work.

Sign up today at age.scot/roundup Follow us



#### on social media

Our social media channels are a great way to keep up to date with our work and issues that affect older people.

