

life

CATCHING CONMEN

How Florence
helped police
beat the
fraudsters

HELP US TO HELP YOU

Discover why
volunteering
could change
your life

WISE WORDS

**'I haven't got
a single regret
and that's a pretty
good place to be'**

Julie Walters on embracing later life

**Reaching
for the stars**
The Wireless
DJ and singer
Gary Williams
page 16

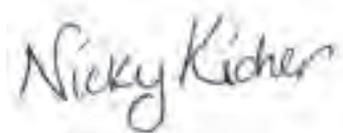
Welcome

Welcome to another feature-packed issue of *Life* magazine, full of ideas and inspiration to help you get the best out of later life. Award-winning actress and national treasure Julie Walters shares her words of wisdom on page 26, and we also talk to singer Gary Williams, the presenter of *Legends of Las Vegas* on The Wireless. Turn to page 16 to read about his rise from the working men's clubs of Grimsby to singing for Prince Charles at Buckingham Palace.

You share your inspirational stories with us on page 10, and on page 8 we talk to two Age UK volunteers about why working in our shops can be so rewarding.

Our new Your Life section is packed with lots of useful information, including a health Q&A and top tips on looking after your teeth.

Finally, we would love to hear from you – please get in touch and let us know what you think.



Ms Nicky Kidner, Editor

We are Age UK. Our network includes Age UK, Age Cymru, Age NI, Age Scotland, Age International and more than 150 local partners.

We'd love to hear from you

Here's a handy list of numbers where you can reach us.

Information and advice

0800 678 1601 www.ageuk.org.uk/guides

Our shops

0800 023 4736 www.ageuk.org.uk/shops

Local contacts

0800 678 1601 www.ageuk.org.uk/local

To volunteer

0800 023 4736 www.ageuk.org.uk/volunteering

To donate

0800 023 4736 www.ageuk.org.uk/life

Age International

0800 032 0699 www.ageinternational.org.uk

We're always available on the phone between 9.00am and 5.00pm, some of these numbers are also manned outside those times.

Our shops are usually open during normal opening hours Monday to Friday and some are also open over the weekends. While our shops offer as many Age UK products and services as possible, not every shop offers all of them.

Write to the Editor

Age UK Life
4th Floor Tavis House
1-6 Tavistock Square
London WC1H 9NA

How to order more copies or subscribe

We want you and those around you to enjoy *Age UK Life* and get as much as possible out of your publication. If you'd like to order more copies please call **0800 678 1601**. Or to subscribe to the magazine call **0800 023 4736**. This is all for free and we'll be happy to help you.

Thank you for your support.

26

Contents

04 Update

The latest news from across the UK

08 Volunteering

The benefits of giving up a little of your time

10 Our society

Your inspirational stories

16 The Wireless

Singer and DJ Gary Williams on his rise to stardom

20 Catching conmen

Knowledge is power in the fight against fraud

22 Sleep well

How sleep can help you stay mentally sharp

24 Making a difference

A gift in your will can help the next generation

26 Wise words

Julie Walters shares her wit and wisdom with Age UK



Your life

32 Health Q&A

Your questions answered by our health information specialist

34 Money matters

Find out about the benefits available

36 Health & fitness

Top tips on keeping active, eating well and staying happy

38 Keep smiling

Looking after your teeth

39 Your guides

All the free guides available from Age UK

40 Letters

What matters to you

16



Get involved digitally and share your experiences with us through social media.



ageuk



ageuk



@age_uk



@age_uk

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Age UK is a charitable company limited by guarantee and registered in England and Wales (registered charity number 1128267 and registered company number 6825798). The registered address is Tavis House, 1-6 Tavistock Square, London WC1H 9NA. Age UK and its subsidiary companies and charities form the Age UK Group, dedicated to helping more people love later life. ID203484 03/17

Charitable services are provided by Age UK (the charity). Commercial products and services are provided by various third party organisations working in association with Age UK's commercial services arms.

Update

News, events, people and places:
the latest from Age UK



THE BIG KNIT

A stitch in time

The Big Knit, with Innocent Drinks and Age UK, is continuing into 2017, so we can make it the biggest one yet. Thank you to everyone who has already sent in hats: the good news is the deadline has been extended and you can keep knitting all the way up to 31 July. For every behatted smoothie that gets sold, Age UK will receive 25p to help older people during the winter. Have a look at our website for inspiration and patterns: www.ageuk.org.uk/bigknit



Please send your mini knitted creations to **The Big Knit, Age UK, Fruit Towers, Canal Building, 342 Ladbroke Grove, London W10 5BU**

MARATHON EFFORT

Show your support

The Virgin Money London Marathon takes place on 23 April. If you live in London, please come and support our runners. Our cheer points always need friendly faces, and our fundraising runners need as much support as possible to get them through those 26.2 miles. Find our team and say hello: we'll get you on the front line so you've got a great view. To find out more about this and other events please visit www.ageuk.org.uk/get-involved



Yemen Crisis Appeal

Older people in Yemen desperately need your help

The crisis in Yemen has left millions in desperate need of food and healthcare. Older people need help now. Without it, they could starve to death or die from treatable illnesses. This is one of the world's worst humanitarian crises – and one of the least reported. Yemen is the Middle East's poorest country. It has suffered conflict for nearly two years, leaving more than 10,000 dead and 40,000 injured.

How are older people affected?

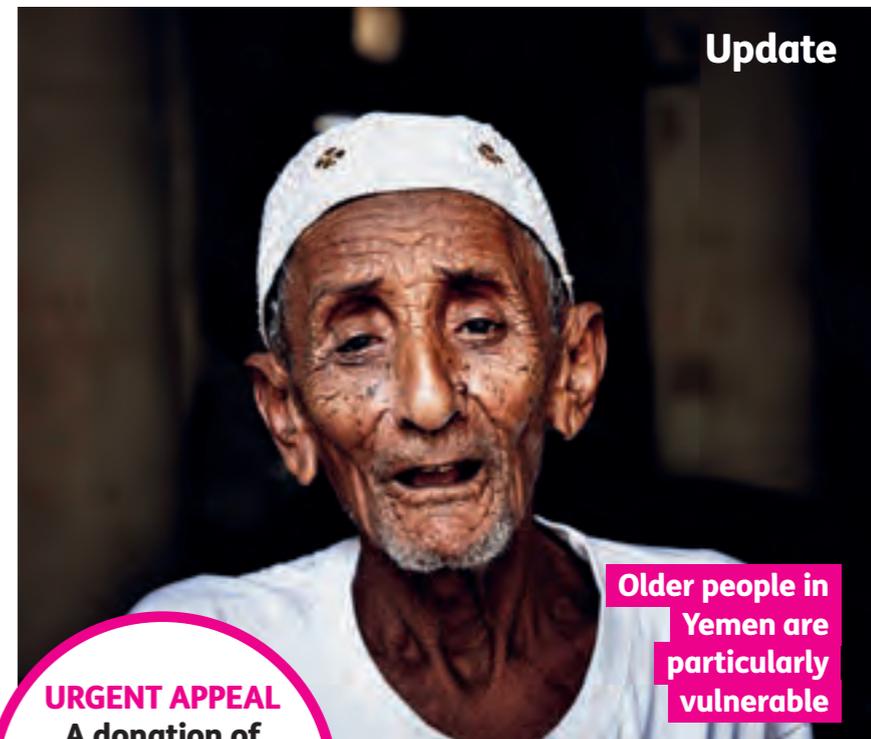
Unable to flee the bombing, ignored and neglected, up to 1.65 million older people are affected by the fighting. People in later life are most likely to be pushed aside in the scramble for food or aid. They are vulnerable and often forgotten. They desperately need food, water and life-saving healthcare. Older people with chronic illnesses – who rely on life-saving medication every day – are particularly vulnerable.

What are we doing?

Age International and the Disasters Emergency Committee (DEC) launched an appeal before

www.ageuk.org.uk

Update



Older people in Yemen are particularly vulnerable

URGENT APPEAL
A donation of just £33 could buy a health kit to provide healthcare for a whole village

Christmas – thank you to those who donated. But older people in Yemen are still in desperate need of your help.

Age International is working to ensure that older people in Yemen are not forgotten. We are running a health and nutrition programme in Yemen through a local partner. Three mobile medical units in Taiz and Hadramout are taking healthcare to where it is needed most. Vehicles transport a doctor, two nurses and medical provisions to remote areas, where they treat nearly 50 patients every day.

Any income not spent 12 months after the appeal launch will be allocated to our Emergency Response Fund, so we can assist older people affected by future emergencies.

Support us

Please help us to reach more vulnerable older people. Call **0800 032 0699** or go to www.ageinternational.org.uk/yemen to make a donation.

Update

Travel can help to widen your horizons

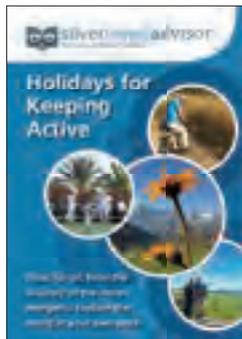


EXPLORE THE WORLD

Free travel guide

We all love holidays and what better time is there to enjoy being active? Away from the routine of daily life, you can immerse yourself in hobbies such as golf, ballroom dancing, yoga and bowls, or perhaps learn more about a new destination as you discover it by bike or on foot, with a gentle amble, a hike or a serious trek. You might be surprised at just what you can do – from singing in the Lake District, to canoeing in France or walking in Africa. Just take your pick!

Silver Travel Advisor has produced a free guide, *Holidays for Keeping Active*. Order yours at www.silvertraveladvisor.com/magazine-and-guides and you can also request an updated copy of **Great British Free Days Out** too.



Active holidays

You can also write to order this, or any other guide, from **Silver Travel Advisor, Tavis House, 1-6 Tavistock Square, London WC1H 9NA**



DONATE

Spring clean

Thinking about having a spring clean? Why not donate your unwanted clothes, shoes, accessories, homeware and books to your nearest Age UK shop. Your items can be loved again by somebody else and help to fund our vital work.

Visit www.ageuk.org.uk for your nearest shop. We are also looking for people to volunteer in our shops. If you would like to find out more please pop in and speak to a member of staff or visit our website:

www.ageuk.org.uk/get-involved

Read more about the benefits of volunteering on page 8



Life magazine

Should've gone to Specsavers but couldn't?

Now we'll come to you.



Everyone can now benefit from Specsavers' value and choice, even if they are unable to visit a high street optician unaccompanied. With Specsavers Healthcall, eligible customers can have a full eye test at home, or in a care home, conducted by one of our home-visiting opticians. What's more, should they need glasses, they'll be able to choose from hundreds of styles and take advantage of the same offers that they'd find in our stores.

To find out if you're eligible for a free home visit call 0800 652 6707 or go to specsavers.co.uk/home-eye-tests



The gift of time

Volunteering to work in an Age UK shop can be a hugely rewarding experience

Volunteering offers vital support to worthwhile causes and people in need, but did you know that it can be just as beneficial for those who volunteer?

Volunteering helps reduce stress, combats depression, keeps us mentally stimulated, and provides us with a sense of purpose. And it doesn't even have to involve a long-term commitment – even helping out with the smallest tasks can make a real difference.

BE HAPPY

In simple terms, the more we give to others, the happier we feel. And the better we feel about ourselves, the more likely we are to have a positive view of our lives. It also helps us to stay physically healthy, as volunteers tend to walk more, are less likely to develop high blood pressure and have better thinking skills.

There's nothing to lose! Giving your time can make a huge difference and improve your health and happiness. Read about just two of our inspiring Age UK volunteers and find out how volunteering has enhanced their lives.



What will I get out of volunteering?

- ✓ Meet new people and make new friends
- ✓ **Become part of a community**
- ✓ Have fun!
- ✓ **Gain confidence**
- ✓ Take on a challenge
- ✓ **Learn new skills**
- ✓ Make a difference



'I love what we do and I have made some great friends. I'd encourage anyone to sign up'
Donna

Donna Kerridge

Donna has been at the Age UK Charles Street shop in Leicester for two years. She joined Age UK as a volunteer having formerly worked as a school dinner lady. She was looking for retail experience and a chance to learn new skills.

'My confidence has doubled since volunteering for Age UK,' says Donna. 'I was very timid but I have learnt so many new things and met some fantastic people.'

Donna is now able to run the shop, from opening through to cashing up and closing. She has a great relationship with all the volunteers who hugely respect her and her work ethic.



'Volunteering is so satisfying and rewarding. I'd tell anyone it's the best thing they could ever do'
Diane

Diane Halfacree

Diane has been at the Age UK Walsgrave Road shop in Coventry for nearly 26 years and has become a key member of the team.

Diane says the thing she enjoys most about volunteering in an Age UK shop is helping people. 'As well as the team who work in the shop, I love the mix of customers and people who come in,' she says. 'Often it's knowing that you have provided company for someone as sometimes you will be the only person that a customer speaks to in the day. It's a good feeling and it also puts life into perspective.' ●

Volunteer for us

There are plenty of exciting and rewarding volunteering opportunities here at Age UK, from cheering on runners to helping in our shops. Call **0800 023 4736** or go to **www.ageuk.org.uk/get-involved/volunteer**



'We've got a vacancy for a church mouse, if you're interested?'

Your stories

There's no limit to what you can achieve if you put your mind to it

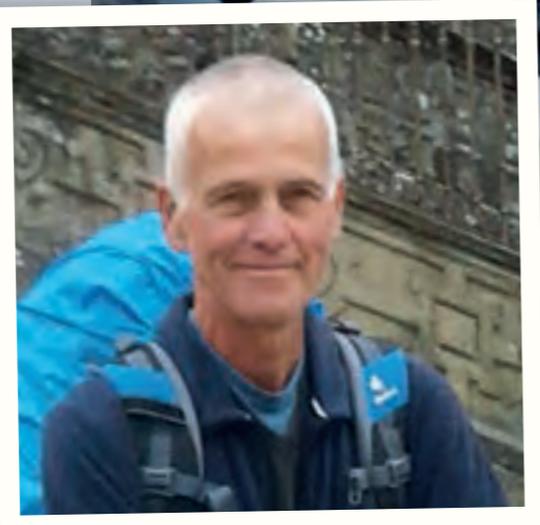
We love hearing your stories: your memories, your thoughts and the moments you're most proud of. From extreme cycle challenges to creative writing, our readers continually remind us that age is no limitation when it comes to making a difference or achieving your dreams. Here are just a few of our favourite stories.

Traveller's tale

Steve Day is an avid walker and traveller. Just over two years ago he decided to up sticks from his cottage in the North Pennines and explore the wider world on foot, taking a rucksack containing the bare essentials and a tablet, on which to document his experiences in a blog. His ambition was to reach the Rio Dão in Portugal – slowly.

Steve says his motivation is hard to explain: 'Let's just say having spent some years stilling the mind and responding to the heart, and having all my life loved walking in nature, it just felt right to wander. The pilgrim routes combine walking and meditation in a special way.'

Steve's desire to explore, learn about foreign culture, experience the hospitality of new people



and new countries, gain perspective and eat amazing food is all documented in his fascinating blog <http://wdportugal.blogspot.co.uk/> which he updates frequently with stunning photography and inspiring words.

A blog is a great way to share your passion with the world, or just to keep a diary of what you're up to. They are simple to set up through sites such as Wordpress, Blogger and Blogspot. Make sure you share it with us when you've started writing.

Your words

We hear from many keen writers at Age UK. Here are just a few of your beautiful poems.

I can't go senile

**I can't go senile;
Too much to do;
Pension forms and
Tax returns too.**

**A bus pass photo;
(Looks nothing like me);
My first bus pass trip...
So much to see.**

**An eye test is next;
At least it is free;
A reprieve until next time;
Thank God I can see!**

**My dentist is waiting;
To look at my teeth;
A scale and a polish;
Reveals what's beneath.**

**I'm home now;
I'm gasping;
For a nice cup of tea;
I'll put up my feet;
And watch the TV.**

**The adverts are on;
Oh joy; they reveal;
Good old M&S;
Are doing the meal deal.**

**With £10 tomorrow;
Again, catch the
bus; A main, side
and pudding;**

And wine is a plus!

By Galina



Turn to
page 14 for
details of how
to send in your
stories

On the campaign trail

When Fran Cossey retired she didn't want to put her feet up; instead she got involved in politics and fundraising.

'I always take the view that if you care enough about something, you should keep fighting for it,' she says. 'I met many interesting people while campaigning. Some people told me they thought they were "past it" at 70-plus, but how wrong can they be? My aim was to convince them that there is so much out there for them to live for.'

As well as keeping her brain active, Fran tries to stay fit and healthy. 'My husband and I are members of a rambling group,' she says. 'It's not just about being outside, enjoying the weather – it's about engaging with other walkers.'



Our Society



Nicola and Stu at their second wedding celebration

Call us on 0800 678 1601 or visit www.ageuk.org.uk for advice, support and friendship

Special celebration

When Nicola Leach was planning her wedding to her partner Stu, there was one family member she knew wouldn't be able to make the trip to London.

Her Grandma Jean had moved into a care home in Devizes, Wiltshire four years earlier, after developing dementia. 'Taking her out of the care home is unsettling for her,' says Nicola, 'but I couldn't accept that she wouldn't be a part of our special day.' So Nicola and Stu decided to take the celebration to Grandma Jean and organise a second wedding at the care home.

'My mum organised the flowers and balloons with the care home manager, and Grandma Jean helped to make a cake,' said Nicola. 'They even organised a photographer for us. Staff decorated one of the social rooms beautifully, and invited staff and residents.'

'Myself and my sister, who was my bridesmaid, dressed up in all our finery as if it was the real deal.'

'My great uncle, who couldn't make the London wedding either, walked me down the aisle, and my paternal grandma came over from Bristol.'

'We got to share a whole second celebration, and Stu and I got to feel like a prince and princess all over again.'

Your words

He was a boy of just 14

He was a boy of just 14,
Obsessed with the victor's story,
Set out for him upon the screen,
Beating the foe, tasting the glory,
Forever it had been his dream,
To fight for his country and the Queen,
Once there it was soon he found,
The cold brutality all around,
With wasted bodies on the ground,
An eternity passed, and then it's all over,
Thoughts slowly filtered through,
Of Mum and Dad, of home, and fields of clover,
What on earth was it all for?

Purgatory to serve some demon's greed,
The glory was misunderstood of war,
Books and film both sow the seed,
Damning the young to give their lives,
At best to return with their memories.

By John Oswald



Get to grips with your tablet.



FREE GUIDE

Get on top of today's must-have tech.

In your FREE guide:

- Read ebooks and take, edit and share photos
- Go online, send emails and watch TV
- Stay in touch with family and friends
- Keep your tablet and data safe and secure
- Cut the confusion with our jargon buster.

The latest tablets are fiendishly clever, but getting to grips with them can be tricky. Now our handy new guide shows you how.

Tablets rarely come with an instruction manual. So in this FREE guide our tablet experts explain how to get the most from yours. If you're looking to read ebooks, edit and save your holiday snaps, and catch up on the latest shenanigans in your favourite soap - it's all explained in plain, jargon-free English.

Want to connect your tablet to other devices? The guide shows you how to sync with your computer, how to play music through a Bluetooth speaker and even how you could stream videos from your tablet to your TV.

Stay in touch and share

Tablets are a great way to stay in touch with friends and family. And whether it's making video calls, or using free apps like Facebook and Google+, this guide will show you how.

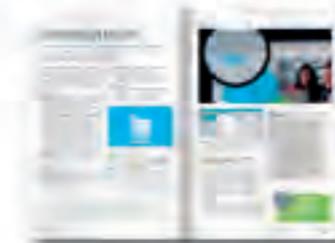
It'll also tell you how to avoid running up huge bills by downloading in-app purchases. And it'll even show you how to keep all your data safe and secure. Using this FREE guide you'll be able to enjoy so much more on your tablet.

So, why not call for your copy of this invaluable guide today? It's completely free.

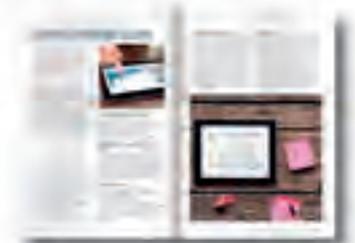
It will show you how to make the most of your tablet and it's a great way to discover the useful advice Which? offers, absolutely free.



Open up a world of entertainment



Keep in touch with family and friends



Be productive on your tablet



Call today for your FREE guide
0800 221 8716
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The Wireless

Legends of Las Vegas

Each week on his show Gary picks songs from artists who have performed in some of the biggest venues in Vegas. 'The great American songbook is a beautiful body of work,' he says. 'It's enduring because the songs are so well written and so well produced by such incredible talents: Bobby Darin, Ella Fitzgerald, Dean Martin, Peggy Lee, Lena Horne... I'm passionate about sharing this music with the people who listen to The Wireless.'

The Legends of Las Vegas (Thursday, 7pm) is not the only specialist music show on The Wireless. Listen out for:



The Soul Selection with Paul Anderson Friday, 7pm

Showtunes with Julian Bird Saturday, 7pm



Jazz with David Freeman Wednesday, 7pm

Listen in

1. Online: www.thewirelessradio.com
2. DAB radio in the London area
3. The **TuneIn** app for phone or tablet



Abbey Road; and I did a benefit concert at Buckingham Palace for The Prince's Trust, which was a great thrill. Never a day goes by that I don't feel grateful for my luck – I love what I do.

Who has inspired you? The most important figure in my career was David Jacobs, who went out of his way to help me. I've met Tony Bennett a couple of times; he has always been a great hero of mine. And Burt Bacharach was very interesting and a very nice bloke to work with.

What advice would you offer to someone thinking about a career in singing? The first thing they should do is get my book, *Cabaret Secrets!* Seriously, if you want to be a singer, just get out there and do it. Sing as often as you can because one thing leads to another – if I hadn't been singing in working men's clubs, I wouldn't have sung at Buckingham Palace. I run a free cabaret masterclass in London to share what I've learned. I know how difficult it is when you're starting out – if I'm able to help and encourage people at the beginning of their careers, that's the most satisfying thing I can do. ●

New milestone in British history

A highly sought-after new coin issue, honouring the **100th Anniversary of the House of Windsor**

- fully layered with pure 24-carat gold
- Finished with platinum, the most precious coin metal
- official British territory coin issue
- new issue 2017
- limited edition

Special offer! **£5.95** instead of £56.00

Reserve yours now at first-issue price - limited availability

Secure yours now for just £5.95

This year, the House of Windsor is celebrating its 100th Anniversary - a proud century of successful reign. It was founded in 1917, by royal proclamation, when King George V changed the British Royal Family's name from Saxe-Coburg-Gotha to Windsor, cutting himself off from the network of European relations from whom his family had sprung.

This year, the British Overseas Territory of Gibraltar Mint is celebrating this royal anniversary with a stunning new coin issue featuring the head of the House of Windsor, Queen Elizabeth II, who also celebrated her 65th anniversary on the throne this year. Be amongst the first to own this significant official coin issue, layered in 24-carat gold and finished with the most precious coin metal - platinum -, at the sensational first-issue price of just £5.95.

PLUS: FREE wristwatch worth £24.95 with every order (Style may vary)

ORDER NOW AND SAVE OVER £50.00

YOUR ORDER INFORMATION: Reservation No: **D140G - 03**

YES! I want to take advantage of this opportunity to own the strictly limited official 'Queen Elizabeth II' commemorative coin (Item-No. 168-321-6) for just £5.95 instead of £56 (plus £2.95 post & packaging). **There will be no further shipments and no further obligations.**

My payment of **£8.90** (£5.95 plus £2.95 P&P) is made by: Cheque/postal order made payable to Windsor Mint Mastercard Visa

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Card Number: _____

Expiry Date: ____/____/____ Please debit my card for this delivery

For faster delivery call our dedicated order line: 01905 886220
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All orders are subject to our Terms & Conditions, available on request or at www.windsormint.co.uk

Signature: _____ Today's Date: _____

All orders are subject to availability and acceptance. All items are sent under Windsor Mint's 20-day NO OBLIGATION GUARANTEE. By placing an order you are confirming you are 18 years or older. All prices include VAT at the current rate. Please tick if you do not wish to receive further offers from us by telephone (), email (), or from carefully selected third parties (). If you do not wish to receive further mailings from us please contact us at Windsor Mint, 11 Lanesborough Street, Worcester, WPR1 2SS.

Please fill in your details above and post in an envelope to: Windsor Mint, 11 Lanesborough Street, Worcester, WR1 2SS. Or, for faster delivery, order by phone: 01905 886220 • www.windsormint.co.uk

Catching conmen

Knowledge is power in the fight against fraud. **Florence** explains how she helped the police beat the scammers

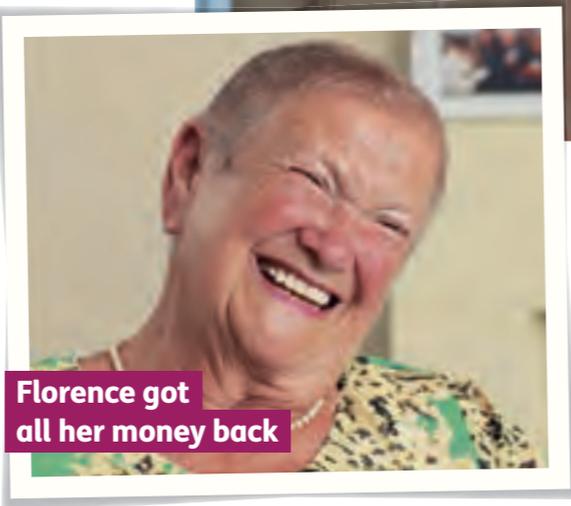
The phone rang just as I had let the undertaker in. My darling husband Albie had recently died, and the undertaker was bringing me his ashes. The man on the phone said he was a policeman and needed my help to catch money forgers. I was brought up to believe that you've got to do as the police say, so when he asked me to go to a bank and withdraw £10,000, I did.

CODED MESSAGE

As soon as I returned, the phone rang. The caller said he would send a policeman to collect the money. I had to give him a name to say so I would know it was him, so I said my husband's middle name, Stanley. A young man wearing a helmet came to the door. I couldn't see his face, but he said 'Stanley', so I gave him the money.

Within half an hour the other fella phoned and said, 'Thank you, you've done such good work. We'll catch the forgers through that money.' Then he said, 'Would you get some more?'

'The bank had alerted police. I thought that was wonderful'



Florence got all her money back

I didn't think about what had happened to the money – I wasn't thinking straight. I said I would go to the bank on Monday.

BANK ALERT

On Sunday, a policeman came to the door. I said, 'Thank goodness, I thought it was all a con.' He asked me what I meant and I told him about the money. He instantly got some detectives to come round. It turned out that the bank had alerted them when I took the money out. I thought that was wonderful.

The detectives took my details and said they'd be there the next time the man called. They told me to do what he asked – he wanted another £30,000. A policeman disguised as a taxi driver took me to

Always ask people who knock at the door for identification



the bank. At the bank, I asked for the money and the assistant brought back a thick envelope.

'WE'VE GOT HIM!'

The policeman in the taxi took me home and some detectives came with me. There were detectives in the bedroom, toilet and kitchen. They told me to leave the money on the table, let the caller in and they would see to things after that. A different boy knocked at the door, but he still had a helmet on. As I walked back to get the money, the police flew past me. It made me jump out of my skin! The boy ran and I heard a crash, then the youngest of the detectives came in holding the boy's helmet and said, 'We've got him!'

I went to the bank a week later and the girl behind the counter handed me a slip. The bank had given me all my money back.

FIND OUT MORE

For more information about scams and how to avoid them, call **0800 678 1601** for Age UK's free guide *Avoiding Scams*

SCAMS

What are they, and how can you avoid them?



What is a scam?

Scams are schemes to con you out of your money. They can arrive by post, telephone, text or email, or someone coming to your home.

What sort of scams are there?

Scams can come in many guises but here are a few common ones:

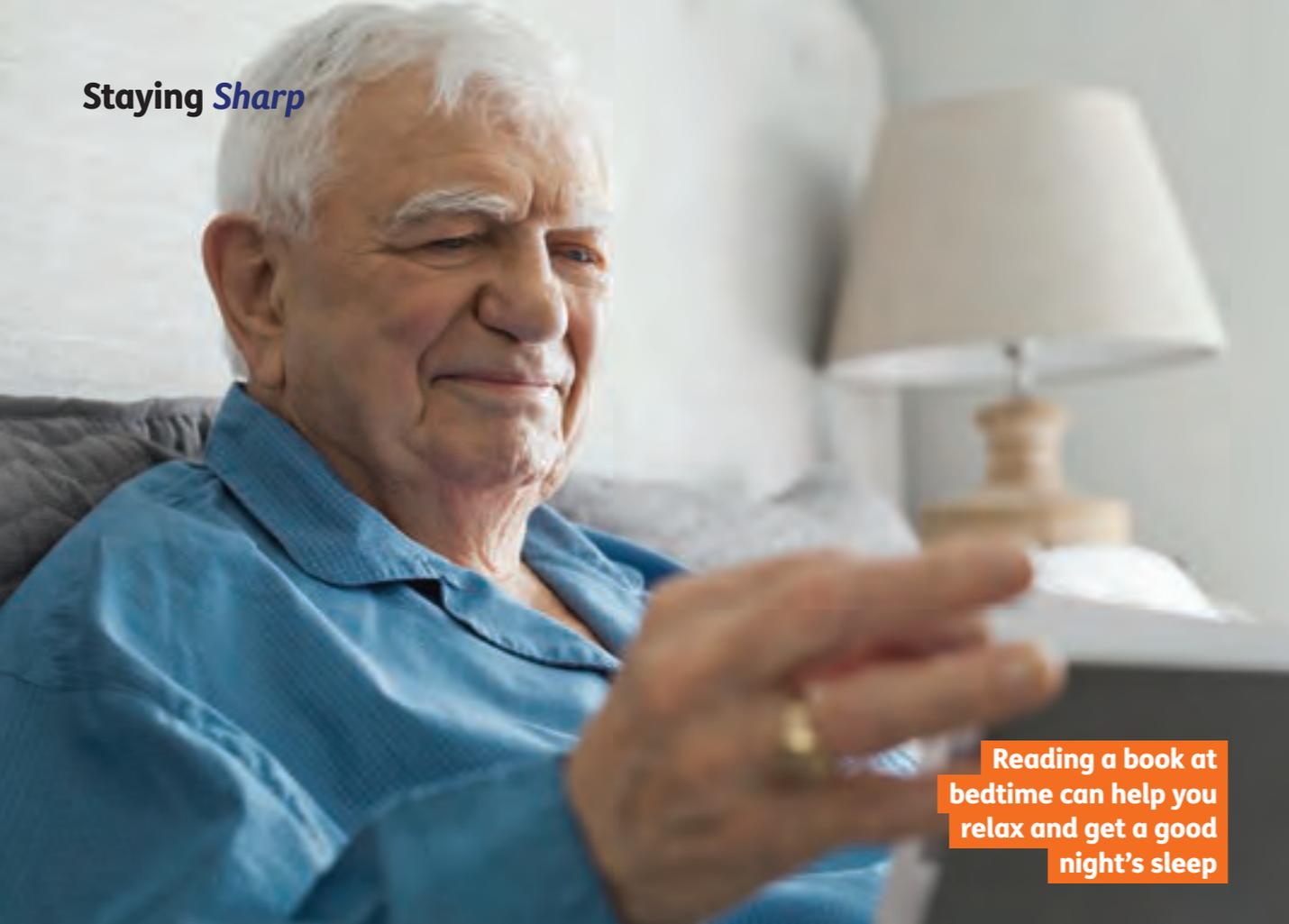
- Car matching is when you place an advert for a car (or any other item) and someone contacts you promising to find you a buyer if you pay an upfront fee.
- Doorstep electricity meter credit where you're offered cut-price electricity by a salesperson.
- Prize draws and lotteries which request an administration fee before paying you the prize.



How do I avoid them?

- Never give your bank details to someone you don't know.
- Keep personal documents in a safe and secure place.
- Don't give out any personal information, such as bank and credit card details.
- Check your bank statements regularly and inform your bank if there are any entries you don't recognise.
- Get your post redirected straight away if you move house.





Reading a book at bedtime can help you relax and get a good night's sleep

Sleep well

It's important to get a good night's sleep to help stay fit and healthy, and mentally sharp

Sleeping well becomes harder as we age. Sleep patterns change, we wake up more during the night, and we tend to wake earlier in the morning.

The Global Council on Brain Health, an independent collaboration of experts offering advice on brain health co-founded by Age UK, has said that we need to make it a priority to get a good night's sleep in order to maintain a healthy brain and stay mentally sharp in later life. Everyone should aim for seven to eight hours.

It's common to feel sluggish and under the weather if we don't sleep well, but you may not realise that poor sleep on a regular basis leaves us at a higher risk of heart disease, obesity, diabetes, fall-related injuries and cancer.

Have a look at the simple tips on the right to help make sure you get the right amount of sleep every night to keep your body healthy and your mind sharp. For more general advice and some simple brain health tips, see Staying Sharp on the far right, and go to stayingsharp.aarp.org

Top tips for good sleep

- ✓ Get up at the same time every day
- ✓ Expose yourself to natural sunlight during the daytime
- ✓ Don't drink alcohol to help you to sleep
- ✓ Try and eat dinner around three hours before going to bed
- ✓ Don't drink coffee after lunch time
- ✓ Don't look at an electronic screen of any kind after you get into bed
- ✓ Avoid using over the counter sleep preparations
- ✓ Wear socks to keep warm in bed
- ✓ Keep pets that disturb sleep out of the bedroom
- ✓ Avoid arguments with your partner before going to bed
- ✓ Limit afternoon naps to 30 minutes

A healthy mind

It's not all about getting the right amount of sleep: there are lots of things we can do to help ourselves stay sharp in later life.

- 1 Keep active.** Regular exercise is linked to healthier brains and sharper thinking skills in later life.
- 2 Don't smoke.** Smoking is linked with having a thinner cortex, the brain's outer layer that is crucial for thinking skills.
- 3 Eat a healthy diet.** A Mediterranean-style diet is linked to better brain health as we get older.
- 4 Take up a new activity.** Doing things we've never done before might improve thinking skills in later life.
- 5 Maintain a healthy weight.** Being overweight may be a risk factor for decline in thinking skills.
- 6 Get regular health check-ups.** High blood pressure, high cholesterol and diabetes are associated with a higher risk of decline in thinking skills. A doctor can tell you if you have any of these conditions.
- 7 Learn another language.** Learning, and using more than one language, is linked with better thinking skills.



Read more at www.ageuk.org.uk/stayingsharp

Lasting Legacy

Making a difference

A gift in your will could help us offer life-changing support to people in later life

Age UK has made a vital difference to millions of older people in the UK thanks to the generosity of supporters choosing to remember us in their wills. In fact, nearly half of our donated income comes from gifts in wills. Each gift, whatever its size, plays an incredibly important role in helping older people with the challenges they face in later life.



You can request a free guide to making a will at www.ageuk.org.uk/legacy

CONTINUING SUPPORT

Anne decided to remember Age UK in her will because she wanted to be able to continue to support one of her favourite charities. 'Thank goodness for Age UK and the wonderful work they do,' she says. 'Where would we be without them? I know that the gift in my will can help to make sure the next generation of older people will have someone who's there for them, to speak and campaign on their behalf, just as my generation has.'

WRITING A WILL

Writing a will may seem daunting, but once it's done, you can relax knowing that your wishes can be carried out after you're gone. By having a will, you can help to ensure your belongings go to the people you love most. Once you've provided for your loved ones, it's also the perfect way to leave a gift to a charity or a cause that you believe in, such as Age UK, to help continue their work far into the future. ●

Support us To learn more about supporting Age UK with a gift in your will, call the Legacy Team on **020 3033 1421**, email **legacies@ageuk.org.uk** or write to **Age UK, Legacy Team, Tavis House, 1-6 Tavistock Square, London WC1H 2NA**

Taking on a tablet is easy

One of the greatest things about touchscreen tablets such as the iPad, Hudl, Galaxy Tab and the rest is how easy they make it to stay in touch. You can use Skype to make video phone calls (which are usually free), send emails, even attach photos to send to family and friends miles away, all at the touch of a screen.

With a tablet, you can browse the web or watch TV online, play games or read ebooks, too – and even borrow ebooks from the local library without leaving your armchair. These gadgets are much more convenient than a cumbersome desktop computer and a lot of people find them easier to use.

But there's a flip side – if you're not sure how to use this technology, you can feel left behind. Even if you have a device that can do all these things, you might not find it all plain sailing. That's because these tablets hardly ever come with a proper



manual. That's where our new guide comes in. It doesn't assume you are an expert or a 'techie' and it explains things step by step.

The guide is published by The Helpful Book Company and the author Tim Wakeling has helped thousands get to grips with their touchscreen, PC and laptop since he set up the company 10

years ago. Wakeling explains things in plain English for the less technical, with plenty of illustrations showing what the screen will look like and where you'll need to tap it. Anyone who's struggled with a tablet will find it's not so hard, once explained simply.

More than 50,000 people have used one of Wakeling's easy to read books to help master their computer and the firm has gained a great reputation with its customers. There are separate books for the Apple iPad and for Android-based tablets such as the Kindle Fire, Hudl, Samsung Galaxy Tab, Sony Xperia and the Nexus range. An information pack helps explain how to tell which version a customer has, to make sure they buy the right book. The books are available direct from the publisher.

For an information pack call 01229 777 606 and ask for a free info pack.

Calling all iPad or Android tablet owners...

If you ever find your tablet frustrating, aren't quite sure how to do things or just think you might not be getting all you should from it, read on...

Tablets are hugely popular. And no wonder – they're lighter and easier to carry around than a PC. You can sit in an armchair & browse the web or video call your family around the world. They can be easier to use than PCs, too. But there's a catch (two, in fact).

Catch number 1: They're different from PCs. Even if you know how to use a PC, you have to start anew.

Catch number 2 (the big one!): There are lots of important features that are 'hidden'. There's no button for them, saying 'click here'. And you simply can't work it out. You need to know to slide the screen from the left, or drag the thingy-me-bob to the right. Someone needs to tell you these things – otherwise you wouldn't even know they're there! If I ran the world, these devices would come with a proper manual. Most of the time, though, it's barely a few pages. Even then, it usually assumes you already

know how to use the device! That's why I've written these books: iPad's One Step at a Time & Android Tablets One Step at a Time (ideal for all Android tablets).

PlainEnglish – and that's not all... They explain how to use the device, in plain simple language, with pictures of the screen showing exactly where to tap or slide your fingers. No jargon!

Only half the story... That's only half the story, but I don't have room to explain it all here. So I've put together full info on the books – who they're for, what they cover and so on. What's more, the books also come with a small free gift – no room to explain that here, either!

Better than WHSmith's best? What do other people say? 'Thank you for producing such a superb book – it is really helping me. I had bought one book in

WHSmith a short while ago & couldn't get on with it at all' – JS. 'I am delighted with the new book on tablets, so many things I didn't understand before, being of the "retired brigade" it's a great help.' – Doreen Wadsworth

Don't buy now, do this instead You can find out the full details about what's covered, who they're ideal for and what you might be missing out on, then decide. Just ask for a free information pack.

Quick and easy to get yours Why not ring or write off for the full information now? There's no obligation. Discover what the books will do for you and about your free gift that comes

with them. (And don't worry, we won't pass your address to anyone else.) The infopack will even help you tell what type of tablet you have. There's no obligation, no cost. You have nothing to lose so why not do it now, while you think of it? Best not risk losing the details, reply to ask for your free info pack today.

RING Emma, Simone, Jess or Michelle on 01229 777606.
POST the coupon below to: 13B Devonshire Road Estate, Millom, Cumbria, LA18 4J5.
EMAIL your name and address to: AGE3@helpfulbooks.co.uk. Only available direct from the publisher. Send for info now!

Please send me a free info-pack about iPad's One Step at a Time and Android Tablets One Step at a Time. It's free & there's no obligation.

Name _____
Address _____
Postcode _____ AG0117A

POST TO: 13B Devonshire Road Estate, Millom, Cumbria LA18 4J5 or
RING 01229 777606 We won't share your details with any other

Still Walters

Whether she's playing a principled politician or a wand-waving wizard, **Julie Walters** always wins our hearts. She shares some of her favourite moments with Age UK

It's little wonder that we think of Julie Walters as a national treasure. Whether she's spouting filth in *Dinnerladies*, or breaking our hearts in *Calendar Girls*, Julie always steals the show. She remains exuberantly youthful off-screen, with an infectious laugh. But that national treasure label isn't one she's particularly convinced by...

The 'national treasure' tag makes me sound like a statue! I feel like I should be embalmed or encased in the Tower of London. The hard reality is I have been very lucky. I often wonder, 'Why do people like me?' Maybe it's because I'm ordinary. My luck is that I get to do some extraordinary jobs, that's all.

I've had so many wonderful roles, and because I'm grateful for what I've done, it makes me less ambitious nowadays... to the point where I don't think I'm ambitious at all anymore. I just like to see what comes up.

When I left school I was at a loose end – so I thought I'd try nursing.

The Sister on my ward must have been nearly 70, and she'd done nothing else but work there. And I thought, 'My God, will this be me in years to come? Will I never ever do anything but work here?'

So I left after I'd finished my intermediate exams, and somehow managed to get into drama college in Manchester. My mum was NOT impressed at me jacking in something that was a solid profession... and which carried a proper pension at the end of it!

When she died, I found a box containing some of her possessions.

It was stuffed full of clippings from magazines and newspapers... things about me that she'd cut out and kept. So she must have been proud of me, and what I'd done. I confess that I wept for quite some while after I found it!

A life in pictures

Educating Rita (1983) Julie starred opposite Michael Caine in her debut film, for which she received a BAFTA and a Golden Globe



'I'm not bothered about my face being lined. I'm in my mid-60s; I'm meant to have lines on my face. I embrace age'

Right: Acorn Antiques: The Musical! (2005) Julie reprises the infamous Mrs Overall for the West End

Below: Calendar Girls (2003) Playing against type, Julie is cast as the quiet and sensitive Annie Clark in the award-winning smash hit

► **I've never been the 'meek and mild' sort** because I have what you might call 'forthright opinions'. I just believe in being honest, that's all. I may be right, I may be wrong, but there are certain things that I believe in, and I am prepared to argue for them, and fight for them if necessary!

I think an important part of getting older is liking who you have become. And in the same way, on screen, I don't ever think that I could play someone who I hated. There has to be something inside every role that, if you don't altogether like or admire the person, at least you can understand them. That's vital.

I love playing the larger than life people; those who speak their minds like I do, or who are just downright eccentrics, like Petunia in *Dinnerladies*, or Mrs Overall in *Acorn Antiques*.

After playing Mo Mowlam in 2010, I considered retiring. I'd reached 60, and I just wanted to stop and think about what I was doing. So I didn't do anything for a year or so and then I realised, 'okay, the profession is still there but it's only for specific things'. I want to keep on being challenged – we all should; it's good for us!

'I love playing the larger than life people; those who speak their minds like I do'



Julie starred in Victoria Wood's *Acorn Antiques* on screen and on stage

I'm not bothered about my face being lined. I'm in my mid-60s; I'm meant to have lines on my face. I think I'm doing all right. I embrace age – I mean, you have to really.

The only thing that worries me about ageing is my physical health. I don't want to be unable to walk, to get around. I would hate that. But that's true of us all, really.

Being one of those people who has to feel like they've achieved something in each day has certainly kept me focused and happy. I hate those days where you feel you've done nothing. If nothing else, being busy disguises the aches, the pains, the palpitations, the hot flushes!

There's no 'secret to success'! I just basically did whatever came along. You just have to do stuff that people will question, 'what is she doing'?

I don't want to do the same role over again, so that's why I look further afield, see what's out there.

I never actually had a huge amount of choice, down the years, so I kept it mixed.

Mo is the most significant role I've done. Mo was so important to me for a number of reasons – largely due to the huge responsibility. But the script was so light and funny, because she was such a light and funny person – that it made it easier. Plus she hadn't died that long before, so she was quite fresh in so many people's memories. People felt so strongly about her, and knew about her, so first I just thought I can't do this. But then, in the end, I had to tell myself, 'c'mon, get on with it.' I think *Calendar Girls* was a similar emotion, albeit for very different reasons!



I was terribly embarrassed about undressing in Calendar Girls. I didn't want to do it at all, although I knew the whole film depended on it. So I rang Nigel Cole, the director, and asked him what exactly would be seen. He said I had to do Angela's pose at the piano, and I was so relieved – but I hadn't realised that the camera was going to shoot me from behind!

Anyway, it ended up being very liberating. We are all of an age where you are proud and grateful of what you've got, and we should try to think like that in all aspects of our life – to accept and to embrace opportunities.

I'm past 60, and I haven't got a single regret. Not one. That's a pretty good place to be, don't you think? ●

Above: Julie with her Golden Globe for Best Actress in *Educating Rita*

Below: Mo (2010) Julie won a BAFTA for her portrayal of Mo Mowlam



Get the most out of life.

As long standing partners of Age UK, Prudential is proud to have supported programmes that helped thousands of people deal with critical life moments.

This year with Prudential's support, Age UK is launching a new programme of free, impartial advice and support to help older people feel more connected and make the most of later life.

Go to ageuk.org.uk or visit your local Age UK to find out what services are available in your area.



Your *life*

Useful tips and information to help you get the most out of life!

Age UK guides are free. Call 0800 678 1601 for a hard copy or download them from www.ageuk.org.uk/guides



39 Your Guides

A full list of **free guides**, available in print or online, on everything from benefits to healthcare

36

34

32 Your Questions

Your health questions answered by our health information specialist

34 Your Money

Information on the different benefits available and how to get help with debt

36 Your Health & Wellbeing

Looking after your body and your mind

38 Your Teeth

Taking care of your teeth is not just about having a beautiful smile



Sheelagh Donovan
Age UK's health information specialist gets to the heart of your concerns

We want to hear from you!

If there are any issues you'd like covered, please email contact@ageuk.org.uk
This issue we look at Alzheimer's, fitness and depression

Turn to page 39 for a full list of Age UK's free information guides



Gentle exercise, such as walking to the bus stop or doing the shopping, can have a big impact

Q&A

Healthy concern

'My husband has been diagnosed with Alzheimer's disease. He's become very withdrawn and isn't interested in doing anything anymore. Might he be depressed?'

Carol, via email

A It's not unusual to experience a range of emotions in response to a diagnosis. Your husband may be feeling upset or angry and have concerns about what the future might hold. He may be finding it difficult to talk about this,

particularly to people he is close to and has withdrawn into himself, as you describe. It can sometimes help to talk to an outsider such as a counsellor or to find a group for people with a recent diagnosis, as talking with



people who know what it's like can really help. It's important to encourage your husband to recognise all the things he can do and realise he can live well with dementia. Perhaps you can persuade your husband to visit his GP to explain how he's feeling and discuss the possibility of counselling. If you contact the Alzheimer's Society they can tell you how to find out about groups in your local area or you can check their website. Your local Age UK may also be able to help with information and advice on any financial or other concerns you may both have. The Age UK Guide *Living with Early Stage Dementia* is a useful tool and could help you get your lives back on track.

'My best friend died over a year ago. My husband says I should be getting over it by now, but I feel worse.'

Faith, via email

A Adjusting to losing someone is gradual and happens differently for everyone. You may also find that some days are worse than others.

Some find it helpful to talk about the person and the good memories they shared. Others like to do something positive to keep the memory of their loved one alive, such as remembering them on their

birthday or planting a tree in their memory.

Sadness is a natural response to bereavement. But if you're struggling to cope with your emotions, or you feel you're not coping with life,



Your Questions

then it may be time to talk to your doctor.

For more information you can also call Age UK on **0800 678 1601** for our free guide *Bereavement* or download it from www.ageuk.org/guides

'Since retiring I've found I'm sitting around more. I'm not very fit and don't want to join a class – where do I start?'

Juliette, South London

A A little exercise goes a long way. Keeping fit doesn't necessarily mean trekking up a mountain – research shows that just getting out of your chair regularly to walk about can have a big impact on your health.

When we retire, it's easy to forget the little things that boost our overall health – like walking to the bus stop every day.

'If you're sitting down for long periods, getting out of your seat every 20 minutes and walking about for two or three minutes is advantageous,' says Professor James Goodwin, Head of Research at Age UK.

If you're generally fit and have no health conditions, the Government recommends that you build up to doing two and a half hours of moderate activity throughout the week. ●

Balancing the books

This issue, we look at benefits and debt: how to find out if you're claiming what you're entitled to and what to do if you need help

Every year millions of pounds of benefits go unclaimed by older people. Many people think they're not entitled to anything, but you've got nothing to lose by applying. Some benefits, such as the Winter Fuel Payment, are entirely dependent on age and are not related to income.

Have a look below at some of the benefits you could be entitled to claim, then go to www.ageuk.org.uk and search for 'benefits' for further information or to download a free guide. ●

Find out what benefits you could be entitled to at benefitscheck.ageuk.org.uk



Help with debt

Whether you owe £50 or £50,000, if debt has become a worry it's time to get some help. There's a lot of free, confidential, independent help available.

A debt adviser should be able to help you come up with a budget and a repayment plan.

If you need to wait a few weeks for your appointment, make sure you continue paying your priority bills – the debts that have the most serious consequences if they're not paid – such as mortgage, rent, Council Tax, gas or electricity bills, and TV licence. Non-priority bills include catalogue and credit card debts.

Stand firm

You have rights when dealing with creditors. If they contact you while you're waiting for your appointment, tell them you are seeking advice and they should give you some breathing space.

Benefits you may be entitled to

Attendance Allowance

If you're 65 or over and have health or social care needs, you may be entitled to Attendance Allowance. And you don't have to spend it on a carer.

Pension Credit

Pension credit gives you extra money if you're on a low income. Even if you're only entitled to a small amount, it's still worth claiming as it can be your passport to other benefits.

Carer's Allowance

If you spend at least 35 hours a week caring for a partner, relative or friend who would find it difficult to manage without you, you might be entitled to Carer's Allowance.

State Pension

Make sure you claim your pension. This is a regular payment from the Government. The amount you get will depend on your date of birth and your National Insurance contributions.

Council Tax Support

Sometimes called Council Tax Reduction, this is a benefit to help people who are on a low income or claiming certain benefits to pay some of their Council Tax bill.



Want to find out more?

Get Age UK's free *Attendance Allowance*, *Pension Credit*, *Carer's Allowance*, *Council Tax Support*, *State Pension* and *Getting Help with Debt* guides by calling **0800 678 1601** or going to www.ageuk.org.uk/guides

Fit for life

Staying active, a balanced diet and looking after your mental wellbeing are key to enjoying later life

We all know that to maintain a healthy weight and help prevent illness it's important to eat well and take regular exercise. But looking after your mental wellbeing is just as important, as it affects how you think and feel. So staying fit and healthy as you grow older means taking care of your body *and* your mind.

Fitness

Just a small amount of extra activity can make a big difference

- Finding something you enjoy means you're more likely to do it regularly.
- Chair-based exercises, which you can do sitting or holding on to a chair, can improve muscle strength and flexibility.
- NHS Choices has suggested exercises if you're looking for ideas. Visit www.nhs.uk and type in 'exercises for older people'.
- Try taking a brisk walk once you've completed a task where you've been sitting still.

Fuel

It's possible to eat healthily on a budget, especially if you plan your meals ahead

- Stick to a shopping list so you buy only the items you need.
- Cheaper supermarket own brands are a good bet, and remember that frozen and tinned fruit and vegetables count towards your five-a-day.
- For fresh fruit and vegetables, it's often better value to shop at a local market.
- Look for money-off coupons in magazines or online. Check for offers on storable foods such as pasta, cereal and tinned food.

Focus

Understanding what can affect your mental wellbeing could help you understand your feelings and look after your physical health, too

- Simply getting outside for a few minutes a day can improve your mood. Why not join a walking group where you can explore the local area and meet new people?
- Be kind to yourself and have a treat from time to time.
- Creating structure to your day can give your life meaning, but

remember to take some time for yourself too and do the things that make you laugh and have fun.

- Keeping in touch with friends helps us relax and feel good about ourselves. Pick up the phone to old friends, or think about volunteering as a way to meet new people who share the same interests as you.

For more information

Call **0800 678 1601** for a copy of Age UK's free guides *Healthy Eating*, *Healthy Living* and *Your Mind Matters* or download them from www.ageuk.org.uk/guides



Keep smiling



Good oral health is important for your whole wellbeing

Looking after your teeth is important at any age. It helps you enjoy your food, smile with confidence and feel good about yourself. But it's not just teeth, your gums are important too.

Gum disease arises when you don't clean your teeth properly and allow plaque to build up. Plaque contains harmful bacteria and can irritate your gums when it builds up along the gum-line. Hardened plaque is called tartar and is removed by the dentist or hygienist when you have a thorough teeth clean. If not treated, gum disease gets worse, affects the

structures holding your teeth in place, and could mean teeth become loose or fall out.

THE GOOD NEWS

The best way to ensure your teeth and gums stay healthy is to brush at least twice a day with fluoride toothpaste and clean gaps between your teeth using floss or interdental brushes. And whether you have your own teeth or wear dentures, it's important to see your dentist regularly for a check-up. If you don't have a dentist, go to www.nhs.uk and search for 'Dentist' to find an NHS dentist in your area. ●



"If you won't brush or floss, every so often could you at least run your tongue over your teeth?"

Clean sweep

Tips for better brushing

- It doesn't matter whether you use a manual or electric toothbrush as long as you clean your teeth thoroughly. Some people find an electric one easier.
- Choose a brush with soft or medium bristles and if it has a small head, it is likely to be easier to move around your mouth.
- Brush the outer, inner and chewing surfaces of your teeth thoroughly, which should take about two minutes.
- If bristles become frayed or splayed out they won't work effectively, so that's the time to buy a new brush or brush head. Your dentist can advise how often to do this.

Call **0800 678 1601** for a copy of our free factsheet *Dental Care: NHS and Private Treatment* or download it from www.ageuk.org.uk/guides

Support & Advice

All of Age UK's free advice guides: turn to the highlighted pages to find out more

Home & Care

- Adapting your home
- Advice for carers
- At home with dementia
- Care homes
- Care home checklist
- Getting help at home
- Home safety checker
- Housing options
- Internet security
- In the driving seat
- Protecting yourself
- Staying safe: personal security

Money matters

- Attendance Allowance p35
- Avoiding scams p20
- Carer's Allowance p35
- Council Tax Support p35
- Dealing with debt p35
- Equity release
- How to be an executor
- Lesbian, gay, bisexual or transgender

- More money in your pocket
- Pension Credit p35
- Powers of attorney
- Save energy, pay less
- State Pension p35
- When someone dies
- Wills and estate planning p24

Health & Wellbeing

- Bereavement p33
- Before you go
- Bladder and bowel problems
- Caring for someone with dementia
- Your hospital stay
- Healthy eating p36
- Healthy living p37
- Living with early-stage dementia p32
- Staying cool in a heatwave
- Staying steady
- Winter wrapped up
- Your mind matters p37



Your Mind Matters

Tips for emotional wellbeing

Advice on how to stay well, the benefits of meeting people and staying in touch, trigger points that can affect your mental wellbeing, and where to go if you need help.

How to get your free guides

Call **0800 678 1601** for a free copy of any of the Age UK information guides or you can download a copy from www.ageuk.org.uk/guides



Your *letters*

Your news, views and stories

What do you think of this issue? We'd love to hear your thoughts!

Star letter

Family reunited

When I retired in 2004 I started to research my husband's family. All we knew was that he was fostered to a family in Birmingham when he was six. They gave him no information about his real family. We knew his mother's name and that was all. Research revealed her date of birth and, following systematic research, we traced her. Unfortunately, we discovered that she had died in 1994. However, we did discover that she had married in 1971. When we sent for her death certificate we discovered that her daughter had registered the death. This meant that my husband, who is now 78, had an older sister. We contacted her and met with her and some of her family in October 2015. We have kept in contact.

I would encourage anyone to undertake Family Research as it can produce very positive results. The key is to research systematically – birth, marriage, death records, quarter by quarter. Parish records and electoral rolls can also be helpful.

Barbara Barrett



Nicky says: How heart-warming! After our article on family history last issue, we've heard lots of inspiring stories like Barbara's about your research successes. Please keep sending them in – we'd love to hear from you.

Get in touch

Write to Nicky at: **Age UK Life, 4th Floor Tavis House, 1-6 Tavistock Square, London WC1H 9NA.** Or email contact@ageuk.org.uk. We would love to hear from you!

How's your Life?

Tell us what you think about your Life magazine

Thank you for your latest issue. As a widow of 84, loneliness plays a big part of my life. I helped form a group, Carers for Dementia Sufferers, now a registered charity. Our leader Linda is an absolute star, and I've made some fantastic friends for life.

Jane Bugeja, Cheshire



Life magazine

It's difficult stretching your pension to fund everything you want

One option could be to release some of the money tied up in your home. You can spend it on what's important to you in life, and continue to enjoy living in the home you love.

Improve your home

Insulate your home with a new heating system or double glazing. Update your bathroom or kitchen. Or lay a new patio area and enjoy those summer evenings.

No more monthly mortgage payments

With many lifetime mortgages you won't have to make monthly mortgage payments. Lifetime mortgages are a type of equity release plan. They are long-term loans which are secured against your home. Nothing needs to be paid back until you sell your home – when you move into permanent long-term care, or when you pass away. The amount you owe increases as interest accumulates and is added to the loan over the long-term. But your day-to-day financial pressures will be eased.

Give your grandchildren an early inheritance

You might want to help a family member onto the property ladder. Or help a grandchild with the costs of education. Watch the next generation enjoy their inheritance and benefit from it now.



Buying Age UK products and services supports Age UK's charitable work

Do you want some more information about equity release?

Contact the Age UK Equity Release Advice Service, provided by equity release specialists, Just Retirement Solutions Limited.

Their advice comes with no obligation.

If you're a UK homeowner, aged 55+, you can discuss your personal circumstances with an adviser, either over the phone or in the comfort of your own home. They'll help you to decide if equity release is the right option for you, by explaining everything you need to know – including how equity release reduces the value of your estate, and any tax or state benefit implications. If you decide it isn't right for you, then you won't have to pay anything for the advice you're given. And if you do want to take out a plan that's recommended to you, an advice and arrangement fee of £675 will be payable.

You can also read more online at ageuk.org.uk/equityrelease

The Age UK Equity Release Advice Service is provided by Just Retirement Solutions Limited, and brought to you by Age UK Enterprises Ltd.



*If you call the 03 number you'll be speaking with a team member from Just Retirement Solutions Limited, who provide the Age UK Equity Release Advice Service. The call centre opening hours are from 9am, Monday to Friday, including bank holidays. Calls may be recorded for training purposes. Call 03331 220 488 for more information or visit ageuk.org.uk for more information.

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Revitalise

Respite holidays for disabled people and carers

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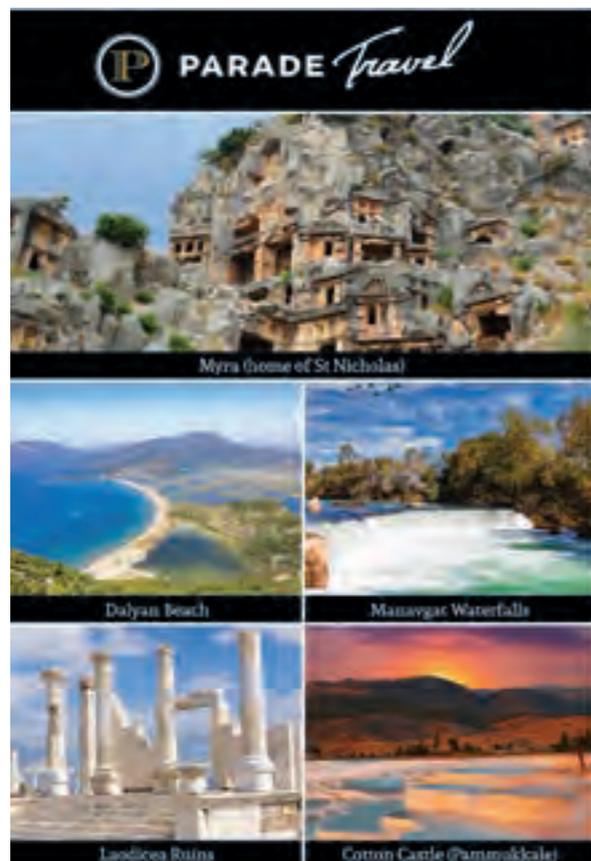


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