

Winter wrapped up



A guide to keeping warm
and well this winter

Information written with you in mind.

This information guide has been produced with the help of older people and carers as well as expert peer reviewers.

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What this guide is about

This guide explains what you can do to get you and your home ready for winter, and helps point you in the right direction if there's a problem.

It can be nice to dig out our favourite winter coat, or settle in on a chilly evening in front of the telly. But the winter weather, shorter days and longer nights can leave us feeling a bit out of sorts and lead to worries about energy bills and our health, especially as we get older.



In Northern Ireland, contact Age NI, in Wales, contact Age Cymru and in Scotland contact Age Scotland for their versions of this guide (see page 30).

Before you get started

It's worth jotting a few important numbers down that might come in handy over winter. That way, if something does go wrong, you're prepared and can get it sorted as quickly as possible.

Gas supplier

Electricity supplier

Water supplier

Plumber

My local pharmacy

My GP practice

My local Age UK

Other



Preparing for winter

Even though it feels like it comes around quicker year after year, we all know when winter's on its way. And with increasingly unpredictable weather, it's important to think about getting ready for when it's miserable, and even dangerous, outside. Here are some things you can do to make sure you're prepared this winter.

Check everything's working

You don't want to find out your heating isn't working when you need it most, so it's a good idea to get your heating system serviced every year in the build up to winter to make sure it's running safely and efficiently. Make sure gas heating is serviced by a qualified Gas Safe-registered engineer (see page 32).

If you're a tenant, your landlord should check your gas heating system and appliances are safe at least once a year. If you own your home and are on means-tested benefits, you may qualify for a free annual safety check from your gas supplier (although this is not the same as a full service).

We all feel the squeeze over winter – especially with higher heating bills. Are you claiming all the financial support you're entitled to? It's worth popping into your local Age UK to check, or you can visit our website and use our benefits calculator at www.ageuk.org.uk/benefits-check.

You could also check with your energy supplier to see whether they have any further advice to help you prepare for winter.

Good to know



We have another guide, **Save energy, pay less**, which is full of tips on insulating and draught proofing your home and saving money on your energy bills.

Prepare for freezing temperatures

The weather over winter can be unpredictable and can sometimes stop us getting out and about.

- **Keep some extra food in the cupboard or freezer** just in case you can't get out to the shops. Also, if you'd rather stay indoors, you could do your food shopping online and get it delivered to your doorstep.
- **Water pipes can freeze and burst**, so it's important to know where your main stopcock is and check that it's easy to turn in case you have to turn the water off. If it's jammed, you may need to replace it.
- **To avoid a slip or a fall**, keep a mixture of salt and sand handy to put on steps or paths when it's icy out. You could try a local DIY shop, or get in touch with the council as some provide free bags.
- **If you're worried about walking your dog in icy weather**, contact The Cinnamon Trust (see page 31). They may be able to match you with a dog-walking volunteer in your area.

Think about your health

No one wants to feel lousy over winter, so do what you can to be prepared.

- **Make sure you have your yearly flu jab.** It's free if you're 65 and over, or you're a carer or have certain long-term conditions. Just ask your doctor, or your local pharmacy.
- **Order repeat prescriptions in plenty of time**, particularly if the weather might stop you getting out to pick them up. Ask your local pharmacy if it offers a prescription delivery service.
- **Keep simple cold, flu and sore throat remedies at home.** Your pharmacist can make suggestions and advise you on how to manage minor illnesses.

Staying safe

This time of year can feel isolating, so do what you can to make sure you stay safe this winter.

- **Check smoke alarms are working.** Contact your local fire service as they might be able to come round and do a free home fire safety check for you. You may even be eligible to get free smoke alarms fitted.
- **Install a carbon monoxide alarm** that makes a sound in each room with a gas or solid-fuel burning appliance.
- **Consider fitting a grab rail** if you have steps at your front or back door. Ask your local Age UK for more information or see our guide **Adapting your home**.
- **Keep a torch handy in case there's a power cut.** You could also keep things like the radio, mobile phone, laptop or tablet charged up, just in case.
- **Is your area prone to flooding?** If so, you can sign up for free flood warnings from Floodline (see page 31).
- **Could you ask someone to pop over** just to check in if there's an extended period of particularly cold weather?
- **Use page 5 to write down emergency numbers**, such as utility companies, and keep them by your phone.

Good to know

If you're a private tenant, your landlord must install carbon monoxide alarms and smoke alarms for you.

Myth-busting

Here are some myths you might hear about winter and the cold.

Do any of these apply to you?

Myth:

“Wearing a hat is enough to keep me warm on a winter’s day.”

Reality: A hat is all well and good, but on its own it probably won’t keep you warm enough. Pop a scarf on and even pull it up over your mouth to help warm up the air you’re breathing in. Breathing in cold air raises the risk of chest infections and increases blood pressure.

Myth:

“I had my flu jab last year, I’ll be fine.”

Reality: The flu virus changes each year, so even if you’ve had a jab in the past, it’s really important to get it every year.

Myth:

“A warm bedroom is bad for my health.”

Reality: 18°C/64°F is the ideal temperature for your bedroom to make sure you are warm and well this winter.

Myth:

“I only need to put the heating on for a couple of hours a day to keep warm.”

Reality: It's best to keep your house at a stable temperature rather than turning the heating up and down. Sudden changes in temperature can cause health problems.

Myth:

“I'll only get the benefits of insulation in winter.”

Reality: Insulation is a bit like a Thermos – it keeps warm things warm and cool things cool. So your home will stay warmer in winter and cooler in summer. You'll feel the benefits all year round.

Myth:

“I don't qualify for any help with my heating costs.”

Reality: Contact your local Age UK for a benefits check to find out what financial support is available and to see if you're eligible for any help. It's always worth checking.

Myth:

“I can't see why keeping my bedroom window open is bad for my health.”

Reality: If you leave your bedroom window open when it's cold, breathing in cold air lowers body temperature and raises the risk of chest infections, heart attacks and strokes.



Staying well and warm over winter

As we get older, our bodies respond differently to the cold and this can leave us more vulnerable to falling ill – and falling over! Being prepared for winter and keeping warm, both at home and while you're out and about, can help reduce your risk of serious health problems, such as chest infections, heart attacks and strokes.

Thinking about your health

There's plenty you can do to keep yourself as well as possible over the winter months.

Get your seasonal flu jab

When thinking about staying well over winter, the first thing to consider is your flu jab. If you're over 65, a carer or have certain health conditions, you're entitled to it for free.

It's one of those things that's easy to put off, but the vaccine can take up to 10 days to take effect, so get it done soon as possible. Most surgeries start offering it from September or October.

It's definitely worth having and you should get a jab each year. Flu viruses are forever changing and can develop into pneumonia.

Even if it's a mild winter, it's important to get your flu jab. You're more likely to catch the flu from October to March, no matter the weather.

Check you've had a 'pneumo' jab

While you're getting your flu jab, ask your doctor about the 'pneumo' (or pneumococcal) jab. It's a one-off vaccination that helps protect you against pneumonia, meningitis and septicaemia (a type of blood poisoning).

Keep moving

Not only is staying active essential for your general wellbeing and fitness, it also generates heat and helps to keep you warm. When you're indoors, try not to sit still for more than an hour. Get up and wander about, maybe spread out chores throughout the day.

If walking is difficult, you can do chair-based exercises while sitting or holding on to the back of a chair. Even moving your arms and legs and wiggling your toes can help you keep warm and well. You can watch videos online that demonstrate chair-based exercises by visiting the NHS website (see page 32). It's just important to do what you can as often as you can.

Think about hand hygiene

Good hand hygiene is a simple and easy way to help prevent spreading and catching colds and flu. Wash your hands regularly with soap and water and use tissues to cover your mouth and nose if you cough or sneeze. It's a good idea to keep surfaces clean, especially things like the phone, door handles and your computer keyboard.

“My friend got the flu a few years ago and it sounded awful. I do what I can and make sure I get my flu jab every year.”

Cath, 70





Eat well

Hot meals and drinks help to keep you warm, so try to eat at least one hot meal a day and find any excuse for a cuppa. Having a hot drink before going to bed and even keeping one in a flask by your bedside can also help you warm up if you're chilly.

Include a range of foods in your diet and aim to eat five portions of fruit and vegetables each day – but two or three is better than none. Frozen vegetables are as good as fresh.

Not eating enough and becoming underweight is bad for your health, especially in winter, as it makes it more difficult to keep warm and fight infections. So, while a balanced diet is ideal, eating anything is better than eating nothing (even if it isn't the most nutritious). If you're worried about a poor appetite or losing weight, speak to your doctor.

Consider taking a vitamin D supplement

Our bodies create vitamin D from sunlight and we need it for healthy bones, teeth and muscles. During the winter months the sun isn't strong enough for our bodies to make vitamin D, and it's difficult to get the amount we need from our diet. You might want to speak to your doctor about taking a vitamin D supplement for a little boost over winter.

Give up smoking

It can be hard, especially if it's something you've done most of your life, but it's never too late to enjoy the benefits of giving up smoking. After you stop smoking, you'll quickly notice that your breathing feels easier – especially when you're on the move. It also helps keep your immune system strong. Ask your doctor about NHS services that can help you give up. You can also call the free NHS Smokefree Helpline (see page 32).

Protect yourself against chilblains

Chilblains are itchy, red swellings that you can get when your skin gets cold and you try to warm up too quickly, often by sitting close to an open fire, a radiator or heater. To help prevent chilblains, keep yourself warm at all times – there are some tips on pages 18-20. Also, wear socks or thick tights and a scarf, hat and gloves whenever you go out in the cold.

If you do get chillblains, dab the swellings with calamine or witch hazel so they're less itchy – but don't scratch them as this could cause an infection. Speak to your pharmacist for advice on treating chilblains and see your doctor if you get chilblains regularly or have diabetes.

Good to know



To help you stay well, it's important to keep warm, follow as healthy a lifestyle as you can, and get a flu jab. To find out more about following a healthy lifestyle and staying well see our guide **Healthy living**.

Get a personal alarm

The winter can knock our confidence. You might not feel as steady on your feet, or you might feel a little more isolated than usual. A personal alarm can help reassure you and loved ones. If you fall or you're unwell, it connects you to a 24-hour call centre. You simply press a button on a pendant you wear around your neck or wrist and talk to someone who will contact a chosen person to help you – usually a neighbour, friend or relative or the emergency services.

Contact your local council to find out if there's a scheme in your area or search www.gov.uk/apply-for-community-alarm.

Take care when driving

It goes without saying, but take extra care when driving during winter. The weather conditions and driving in the dark can make accidents more likely.

It's always worth making sure your phone is fully charged before you head out, especially if you're driving at night. You could also let someone know where you're going and when you should be arriving.

Keep a torch, some warm clothes and something hi-vis in the boot just in case there's a problem when you're out and about.

“Mum has a personal alarm now. I do visit when I can, but I think we both feel better knowing she has it, just in case.”

David, 63



Keep your spirits up

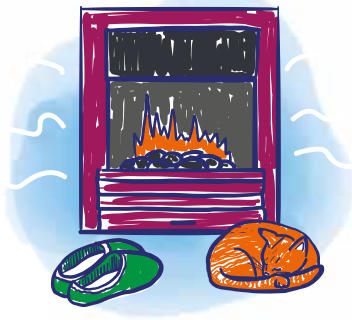
It's not unusual to feel down and out of sorts in winter – particularly when the days are short and the nights feel long. But there are things you can do to feel better:

- **Try to keep to your usual routine as best you can** and if you find it more difficult to do things like visit friends or family, make sure you phone or Skype them regularly for a chat.
- **If you can, and it's not too cold, go for a short walk** in the middle of the day to make the most of the daylight hours.
- **There may be local classes or social groups you can go to.** If you want to find out what's going on in your area, check your local community centre, library noticeboard or contact your local Age UK.
- **If you're feeling lonely contact your local Age UK to see if they offer friendship services in your area.** If there are no local services and you're interested in a weekly telephone friendship call, contact the national Call in Time service at Age UK on **0800 434 6105** to find out more.

Good to know



If you feel out of sorts for a while, you're lacking energy or feeling down, it's a good idea to have a chat with your doctor or someone you trust. For more information have a look at our guide **Your mind matters**.



Keeping yourself warm

Feeling snug and cosy can be one of the best things about winter. It's not just an excuse to settle in with a good book – being warm helps combat certain illnesses and keeps us well when it's cold. Follow these tips to stay healthy and keep warm indoors and when you're out and about.

Keeping warm indoors

- **If you're sitting down, wrap up with a shawl or blanket.** You could even pop your feet up on something as the air's cooler at ground level.
- **If you struggle to stay warm in bed, try wearing warm clothes** and, if it's particularly cold, thermal underwear, bed socks and even a hat can really help you keep warm.
- **Use a hot water bottle, heat bag or an electric blanket** to warm the bed – but never use a hot water bottle and an electric blanket together.
- **Check if your electric blanket can be kept on all night** or whether it's only designed to warm the bed up before you get in. If you have any continence difficulties, talk to your doctor before using one.
- **You should get your electric blanket checked** every three years by a trusted electrician.

Keeping warm when you're out and about

- **Make sure you keep your hands and face warm.** If your hands and face get cold this can cause a rise in blood pressure, which puts you at risk of a heart attack.
- **As well as wearing gloves and a hat, always wrap a scarf around your face** when you go out in cold weather, even for short intervals. This helps to warm up the air you breathe in.
- **Keep your feet warm.** As with your hands and face, cold feet can trigger a potentially dangerous rise in blood pressure. Choose shoes (possibly boots) with non-slip soles and a warm lining, or wear thermal socks.
- **Several thin layers of clothing will keep you warmer than one thick layer,** as the layers trap warm air between them. Start with thermal underwear, warm tights or wool socks.
- **Check local news and weather reports** for advice when bad weather is forecast.

“I always wrap up when I go out, even if I just pop to the shops.”

Trevor, 72



Heating your home

Most of us spend more time indoors over winter, so it's important you feel comfortable, safe and warm at home without worrying about your heating bills.

Keeping your home warm

Lower temperatures increase the risk of flu and other breathing problems and can raise your blood pressure. When you're older, your blood pressure takes longer to return to normal once you get cold, increasing the risk of heart attacks and strokes. The colder your home, the higher the risk to your health.

Keeping your home at a safe temperature

- **Keep your home at a stable, comfortable temperature.**
- **Keep your bedroom window closed at night** when the weather is coldest.
- **Close the curtains at dusk to keep the heat in.** You may even want to fit thermal linings to them if you can.

Using your heating controls

- **Get to know how to use the timer and thermostat** on your heating system. If it's very cold, set the timer for the heating to come on a bit earlier, rather than turning the thermostat up to warm your house quickly.
- **Keep the rooms you spend most time in warm.** It might seem obvious, but make the most of individual radiator thermostats and keep the temperature higher in the rooms you are in most.

Heating your home safely

- **Test your carbon monoxide alarms.** You can't see, taste or smell carbon monoxide, but low exposure can cause long-term health problems, while high exposure can be fatal.
- **If you're a private tenant,** your landlord must install carbon monoxide alarms for you.
- **Make sure you have an alarm in each room** that has a gas or solid-fuel burning appliance, as these can give off carbon monoxide if they're not working properly or the air vents become blocked.
- **Put guards on open fires,** and don't hang any washing too close to the fire.
- **Keep air vents clear** as fires and vents need good ventilation. This also prevents condensation.

Getting help with heating costs

- **Contact your local Age UK for a benefits check** and advice on any other financial support you may be eligible for. If you're having difficulty paying your heating bills, contact Charis Grants who can direct you to grants to help with utility debts (see page 31).

Good to know

For more information about heating your home (and staying on top of bills), see our guide **Save energy, pay less.**

Kathy was worried about keeping her home warm over winter.

Kathy, 77, lives by herself in a two bedroom flat.

'I've never liked the cold and my flat can get a bit chilly. My heating bills get higher every year and I need to watch the pennies so I can keep my home warm.

'I popped into my local Age UK and got some information, which was very helpful. I live by myself and I don't use my second bedroom very often so I keep the radiator on low in there and the door shut. That saves a bit of money on the bills. I've also put a draught excluder against my front door. I didn't expect it to make much difference but it's made my hallway much less draughty.

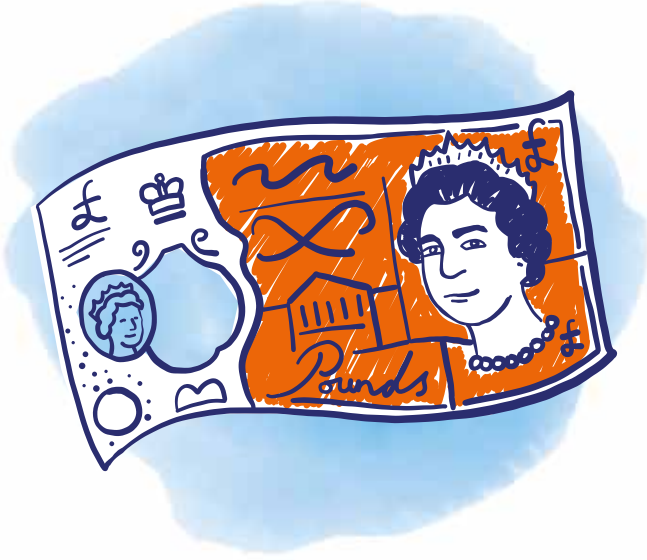




‘One of my neighbours showed me how to switch my energy supplier online. It wasn’t as hard as I thought it might be and the money I’m saving is very welcome.

‘I mentioned to my local Age UK that I was worried about paying the bills so they carried out a benefits check for me. I didn’t think I’d be entitled to anything but they told me I could get Pension Credit, which has given me a bit more money.

‘I used to dread the winter but now my flat feels warmer and I’m less worried about the heating bills too. It’s a real weight off my mind.’



Extra help with heating costs

It can be tempting to keep the heating off and struggle through the cold to keep bills down. But there are benefits and discounts available to help you keep your home warm.

Winter Fuel Payment

Most people born before 6 April 1954 are entitled to the Winter Fuel Payment in 2019–20 to help with heating costs. This is a tax-free payment of between £100 and £300 paid to you between November and December.

If you've received the payment before you should get it automatically this year, but if this is the first year that you're eligible, contact the Winter Fuel Payment helpline (see page 32) to make sure you don't miss out.

Warm Home Discount

You may be entitled to a Warm Home Discount if you receive the Guarantee Credit part of Pension Credit or if you're on a low income. It's a one-off discount on your electricity (or, occasionally, gas) bill, usually made between October and April. If you have a prepayment electricity meter, you can receive the discount as a voucher to top up your meter.

Not all suppliers participate in the scheme, so check with your supplier. If you already receive the Warm Home Discount and are thinking about switching supplier, make sure any new supplier also participates. You can go online to find out more at **GOV.UK** (see page 32).

Cold Weather Payment

If you receive Pension Credit or other income-related benefits, you're automatically paid a Cold Weather Payment when the temperature is at 0°C/32°F or below for seven days in a row.

“My Winter Fuel Payment really helps with the cost of keeping the house warm over winter.”

Roger, 78





Energy Companies Obligation (ECO) scheme

You could be eligible for financial help from the ECO scheme if any of the following apply to you:

- You receive certain benefits such as Pension Credit or Attendance Allowance.
- You're a tenant living in social housing that's not energy efficient.
- Your local council assesses you as needing financial support.

To find out whether you're eligible, give Age UK Advice a ring on **0800 169 65 65**.

Getting a better energy deal

It's worth shopping around to see if you can get a better energy deal. You may not even have to change supplier to save money – speak to your supplier to find out whether they can offer you better rates.

You can compare different companies using price comparison websites. Our guide **Save energy, pay less** and our factsheet **Getting a better energy deal** have more information.

“I was amazed at how much I ended up saving when I switched supplier. I hadn't even thought to check.”

Toby, 62



Good to know

Making sure your home is well insulated and everything's working efficiently can help keep costs down.

What to do if you can't pay your bill

If you're finding it difficult to keep up with your energy bills get in touch with your supplier. You might be able to set up a repayment plan or have a prepayment meter installed. Companies shouldn't disconnect all-pensioner households over the winter months.

Boosting your income

Are you sure you're claiming everything you're entitled to? You could be missing out on more than you think. You have a few options:

- Contact your local Age UK to arrange a benefits check (see page 30).
- Go to www.ageuk.org.uk/benefits-check to use our online benefits calculator.
- Read our guide **More money in your pocket**.

Next steps



For more information on getting support to keep your home warm see our free guide **Save energy, pay less** and our factsheet **Help with heating costs**. For further advice contact the Citizens Advice Consumer Service (see page 31).

Additional services that might help

Every energy supplier and distribution network operator has a 'Priority Services Register'. This is a list of customers who need extra help, possibly because they're over pension age or living with a long-term health condition or disability. It might be they just need support temporarily following an injury or illness.

If you sign up for priority services, you can get extra help and support, such as a password scheme to protect you from cold callers and support if there's a power cut.

To make sure you get as many services as possible, you should join all available registers (so your gas network operator, electricity network operator, gas supplier and, if different, electricity supplier).

“I kept getting people at the door claiming to be from my energy supplier. It left me feeling nervy, but now I have a password so I know if they are who they say they are.”

Violet, 86



Good to know

You pay your gas and electricity bills to your energy supplier, and your distribution network operator is the company in charge of the supply to your area. Contact the Energy Networks Association to find out who your network operator is (see page 31).

Useful organisations

Age UK

We provide advice and information for people in later life through our Age UK Advice line, publications and website.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

In Wales, contact Age Cymru: **0800 022 3444**

www.agecymru.org.uk

In Northern Ireland, contact Age NI: **0808 808 7575**

www.ageni.org

In Scotland, contact Age Scotland: **0800 124 4222**

www.agescotland.org.uk

Charis Grants

Directs people to grants to clear utility debts owed to certain energy providers.

Tel: **01733 421 021**

www.charisgrants.com

Cinnamon Trust

Charity for older people and their pets. They have volunteers who may be able to walk your dog for you in icy conditions.

Tel: **01736 757 900**

www.cinnamon.org.uk

Citizens Advice Consumer Service

A consumer advice and complaints service.

Tel: **03454 04 05 06**

www.citizensadvice.org.uk/consumer

Energy Networks Association

Contact them to find out who your network operator is.

Tel: **020 7706 5100**

www.energynetworks.org

Energy Saving Trust

Provides online advice on saving energy.

www.energysavingtrust.org.uk

www.eachhomecountsadvice.org.uk

Floodline

Free 24-hour service that provides flood warnings by phone, text or email.

Tel: **0345 988 1188**

flood-warning-information.service.gov.uk/warnings

Gas Safe Register

You can check if an engineer is on the register by visiting the website.

Tel: **0800 408 5500**

If you suspect a gas leak, call the 24-hour National Gas Emergency Helpline on **0800 111 999**

www.gassaferegister.co.uk

GOV.UK

The Government website of services and information that includes advice on taking care of yourself in winter.

www.gov.uk

NHS website

Provides web-based information about NHS services, healthy living and health conditions.

www.nhs.uk

NHS Smokefree

Provides help and advice to stop smoking.

Tel: **0300 123 1044**

www.nhs.uk/smokefree

Trading Standards Institute

National consumer helpline for advice or to make a complaint. Use the online search directory to find an approved trader.

Tel: **03454 04 05 06**

www.tradingstandards.uk/consumers

Winter Fuel Payment helpline

For information and application forms to claim the payment.

Tel: **0800 731 0214**

www.gov.uk/winter-fuel-payment



Can you help Age UK?

If you would like to, please complete the donation form below with a gift and return to: **Freepost Age UK REPLY**. Alternatively, you can phone **0800 169 87 87** or visit **www.ageuk.org.uk/donate**. If you prefer, you can donate directly to one of our national or local partners. Thank you.

Your details

AGUK0081 MXAQ-19CA05-C016

Title: Forename: Surname:

Home address:

Postcode:

We'd[†] like to let you know about the vital work we do for older people, our fundraising appeals and opportunities to support us, as well as the Age UK products and services you can buy. We will never sell your data and we promise to keep your details safe and secure.

I do not wish to receive communications by post.

You can change your mind at any time by phoning **0800 169 87 87** or writing to Supporter Services at the registered address below.

For further details on how your data is used and stored:

www.ageuk.org.uk/help/privacy-policy

Your gift

I would like to make a gift of £:

I enclose a cheque/postal order made payable to Age UK, or

Card payment I wish to pay by (please tick):

MasterCard Visa CAF CharityCard Maestro

Card number Expiry date

Signature

Gift Aid declaration Yes, I want Age UK and its partner organisations* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as Gift Aid donations. I am a UK tax payer and understand that if I pay less income tax and/or capital gains tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference. Today's date * Age Cymru, Age Scotland and Age NI. **Please ensure you provide your full name and address**, and let us know if you wish to cancel your declaration, or if your tax status, name or address changes.

[†] We, includes the charity, its charitable and trading subsidiaries, and national charities (Age Cymru, Age Scotland and Age NI). Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). The registered address is Tavis House, 1-6 Tavistock Square, London WC1H 9NA. **Age UK provides a range of services and your gift will go wherever the need is the greatest.**

Help us be there for someone else

We hope you found this guide helpful. When times are tough, it's so important to get some support. Did you know you could help us reach someone else who needs a little help? Here's how:

1

Give your views on guides like this

Our Readers' Panel helps make sure the information we produce is right for older people and their families. We'd love you to join. Go to www.ageuk.org.uk/publications/readers-panel.

2

Donate to us

Every donation we receive helps us be there for someone when they need us. To make a donation, call us on **0800 169 8787** or go to www.ageuk.org.uk/donate.

3

Volunteer with us

Our volunteers make an incredible difference to people's lives. Get involved by contacting your local Age UK or at www.ageuk.org.uk/volunteer.

4

Campaign with us

We campaign to make life better for older people, and rely on the help of our strong network of campaigners. Add your voice to our latest campaigns at www.ageuk.org.uk/campaigns.

5

Remember us in your will

A gift to Age UK in your will is a very special way of helping older people get expert support in the years to come. Find out more by calling **020 3033 1421** or visit www.ageuk.org.uk/legacy.

What should I do now?

You may want to read some of our other relevant guides, such as:

- **Save energy, pay less**
- **Healthy living**
- **More money in your pocket**

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers will also be able to help answer any questions you have about anything you've read.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit **www.ageuk.org.uk/winter** to get started.

If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65**.



0800 169 65 65
www.ageuk.org.uk

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