

Age Scotland Lifebook



Who we are

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

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

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

We have three strategic aims:



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



We promote a positive view of ageing and later life



We tackle loneliness and isolation

How we can help

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

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

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

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



Call us free on:

0800 12 44 222

(Mon – Fri, 9am – 5pm)



Visit [agescotland.org.uk](https://www.agescotland.org.uk) to find out more.

Age Scotland Lifebook

Later life can involve a lot of paperwork. Even though many plans and contracts can now be made online, most of us have papers or letters we have been meaning to sort out or file away.

The letters and paperwork you have around the house might contain information you may need in a hurry if, for example:

- the roof starts leaking and you need to call your landlord or insurance company
- your car won't start and you want to call out the breakdown service
- your pet goes missing and you need to report their microchip number.

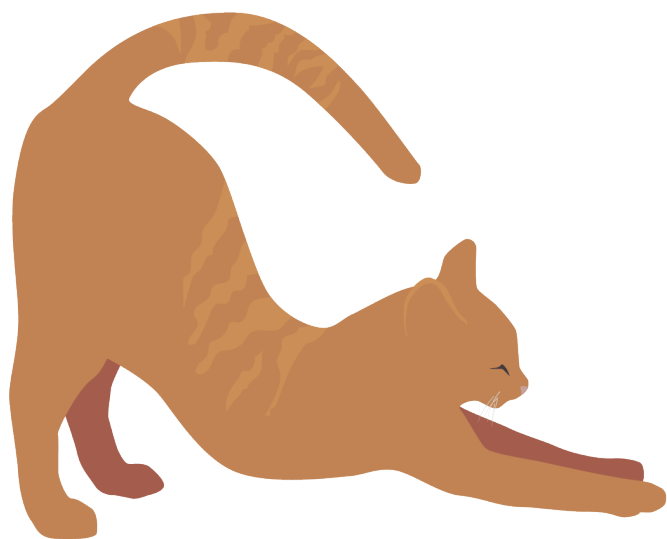
This Lifebook will help you to gather together useful information and contacts. It does not ask you to write down details such as account or PIN numbers which you wouldn't want to fall into the wrong hands.

You do not have to complete it all, or all at once. You could complete it over the year as different contracts come up for renewal – remember to shop around for the best deal when they do. There is extra space so you can update details if you change supplier.

As you work through paperwork, you will probably find old documents you can shred or recycle. Throwing out papers you don't need will make it easier to find the ones you do. It is a good idea to file current paperwork into categories for different types of documents. You might like to start with the headings of the Lifebook and add your own categories if needed.

Keep your Lifebook somewhere safe, but accessible enough that you will remember to update it. Let people you trust know where to find it.

If you have a partner, spouse or civil partner, they may want to complete a Lifebook too.



Contents:

Personal details	3
Information about yourself	3
People who are important to you	4
Your pets	6
Useful contacts	7
National useful contacts	7
Your useful contacts	7
Money matters	9
Who do you have contracts with?	9
Your income	11
Vehicles	12
Legal documents	13
Documents	13
Why these documents are important	14
Age Scotland information and advice	15

Personal details

Information about yourself

This section has space to record:

- information about yourself
- contact details of people who are important to you
- information about your pets.

About you	
Name	
Address	
Phone number	
Mobile number	
Email	

Your health information	
Medical or health conditions that people might need to know about	
Allergies to medicines	
General allergies	
What medicines do you take?	
Where do you keep your medicines?	
Do you have a pacemaker or similar device?	

People who are important to you

An old address book or Christmas card list may help you to find this information:

Name	
Relationship to you	
Address	
Phone / mobile	
Email	

Name	
Relationship to you	
Address	
Phone / mobile	
Email	

Name	
Relationship to you	
Address	
Phone / mobile	
Email	

Name	
Relationship to you	
Address	
Phone / mobile	
Email	

Name	
Relationship to you	
Address	
Phone / mobile	
Email	

Name	
Relationship to you	
Address	
Phone / mobile	
Email	

Name	
Relationship to you	
Address	
Phone / mobile	
Email	

Name	
Relationship to you	
Address	
Phone / mobile	
Email	

Your pets

Name			
Type / breed		Birth date	
Male / female		Microchip no.	
Vet name & phone no.		Insurance co. name & phone	
Emergency contact		Special needs	

Name			
Type / breed		Birth date	
Male / female		Microchip no.	
Vet name & phone no.		Insurance co. name & phone	
Emergency contact		Special needs	

Name			
Type / breed		Birth date	
Male / female		Microchip no.	
Vet name & phone no.		Insurance co. name & phone	
Emergency contact		Special needs	

Name			
Type / breed		Birth date	
Male / female		Microchip no.	
Vet name & phone no.		Insurance co. name & phone	
Emergency contact		Special needs	

Useful contacts

National useful contacts

Age Scotland produces a **Useful Contacts** guide with contact details for a range of national and specialist organisations that could help you in later life. We have listed some, but you can order the guide by calling our helpline on **0800 12 44 222**.



Age Scotland helpline	0800 12 44 222
Emergency services	999
Police non-emergency	101
Power cut	105
Gas emergency number	0800 111 999
Scottish Water	0800 0778 778
NHS 24	111
NHS Inform health information	0800 22 44 88
Citizens Advice helpline	0800 028 1456

Your useful contacts

Here you can keep your useful contacts in one place. We have made some suggestions below and left space for contacts that are individual to you:

GP	Name	
	Phone number	
	Out of hours	NHS 24 dial 111

Dentist	Name	
	Phone number	
	Out of hours	NHS 24 dial 111

Pharmacy	Name	
	Phone number	

Optician	Name	
	Phone number	

This page has space for the other people you may need to stay in touch with – for example your local council, a carer, milkman, taxi, solicitor or cleaner.

Who?	
Name	
Phone number	

Who?	
Name	
Phone number	

Who?	
Name	
Phone number	

Who?	
Name	
Phone number	

Who?	
Name	
Phone number	

Who?	
Name	
Phone number	

Who?	
Name	
Phone number	

Money Matters

Who do you have contracts with?

It is really useful to have a list of all the people you do business with in one place, so you can keep an eye on where your money goes. Do not include private information like PIN numbers, passwords or account details; just enough information so you could contact them if you needed to.



Our **Money Matters** guide has ideas about how to make your money go further.

Gather any paperwork or emails you have for the types of contracts listed below. Check your bank statements for any regular payments to make sure you aren't missing anything.

Bills

- Electricity
- Gas
- Rent or mortgage
- Council Tax
- Store card
- Credit card
- Broadband
- Mobile phone

Banking

- Current account
- Savings account
- Investments

Insurance

- Home contents
- Buildings
- Life
- Travel
- Motor
- Funeral plan

Leisure

- Membership fees
- Charity donations
- Season tickets
- Newspaper subscriptions
- Music services
- Audiobook services

Provider	Type of account (e.g. gas / current account etc.) and renewal date (if relevant)	Phone number, website, where do you keep the details?

Provider	Type of account (e.g. gas / current account etc.) and renewal date (if relevant)	Phone number, website, where do you keep the details?

Your income

Use this space to record the types of income you have – do not include how much you get, just who pays it to you. Check your bank statements to make sure you include everything.

Your income may include:

- State Pension
- Disability benefits
- Private pension
- Occupational / work pension
- Income from shares or premium bonds

Type of income	Who pays this?	Phone number, website, where do you keep the paperwork?

Vehicles

Here you can record details of your cars, motorcycles, caravans, or mobility scooters. Paperwork should include vehicle log book (V5C), MOT certificate, and details of insurance and breakdown cover.

Type of vehicle	
Registration no.	
Where do you have it serviced?	
Warranty details	
Where do you keep the paperwork?	
MOT due date	
Service due dates	
Insurance company	

Type of vehicle	
Registration no.	
Where do you have it serviced?	
Warranty details	
Where do you keep the paperwork?	
MOT due date	
Service due dates	
Insurance company	

Legal documents

Documents

This section provides space to note down where you keep any legal documents. This could help someone with Power of Attorney, or an executor to your Will, to find them if they needed to.

Document	Where is it kept?	Who to contact, contact details
Power of Attorney		
Will		
Marriage / civil partnership certificate		
Divorce / dissolution certificate		
Passport		
Deeds to your property		
Advance directive / living will		

Why these documents are important

Power of Attorney

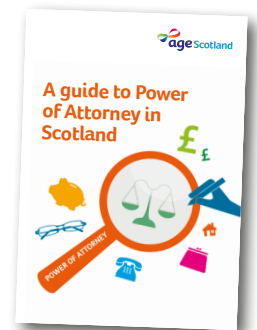
A Power of Attorney lets you give someone else the authority to make certain decisions about your life if you were to need help or lose the ability to make these decisions for yourself.

You would be the **granter** of the Power of Attorney, and the person, or people, you choose to act on your behalf would be the **attorney(s)**. There are two main types of Power of Attorney:

Continuing Power of Attorney allows the attorney to look after your property and financial affairs. This could include permission to manage bank accounts or sell a house. You can choose whether this permission starts straight away, or only if you lose the ability to make these decisions yourself.

Welfare Power of Attorney enables the attorney to make decisions about your health and welfare, but only if you are unable to do this yourself.

For more information, see our **Guide to Power of Attorney in Scotland**.



Planning for your future healthcare

Advance directives, also known as living wills, say what you would want to happen if you were no longer able to make decisions about medical treatment. These documents are not legally binding in Scotland but they communicate your wishes to the people taking care of you. Our guide to **Planning for your future healthcare** explains more about this, who to talk to and what to think about.

Wills

Your Will lets you set out what you want to happen to your property and possessions after you die, and who you want to organise this (your Executor). You can write your Will yourself, but it is safer to use a solicitor as problems can arise after your death if there are mistakes, if your Will is not properly witnessed, or if it is not entirely clear.

Age Scotland is working in partnership with **Bequeathed** to offer a free Will writing service to people over 50 who live in Scotland. Bequeathed will help you to write your Will in 4 easy steps:

1. Draft your Will online at www.age.scot/freewillservice or call the **Age Scotland helpline** on **0800 12 44 222**
2. Have a 30-minute telephone or video appointment with a legal firm
3. Receive your free Will in the post, sign it and have it witnessed
4. The legal firm will check it has been executed correctly

Our guide to **Making your Will** provides more information about what you might want to include in your Will.

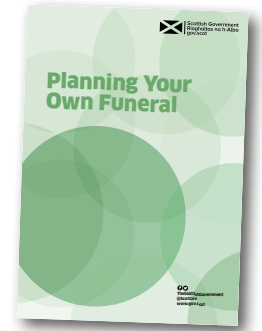


Planning and paying for your funeral

It will help your family and friends if you talk to them about the type of funeral you would like. If you can afford to, you could put aside money to cover the costs of your funeral, either as savings or in a funeral plan. The person arranging your funeral may get help towards the costs if they are receiving a benefit such as Pension Credit, but this is unlikely to cover the full amount.

If you plan your own funeral, it is likely to cost less than if someone plans it without knowing your wishes. They may spend money on things not important to you because they are unsure what's expected of them.

You could include instructions for your funeral in your Will, or complete the Scottish Government guide to planning your funeral. You can find this online at www.gov.scot/publications/planning-funeral-2/ or call the Age Scotland helpline to ask for a copy to be sent to you by post.



The guide looks at:

- starting the conversation with friends and family
- deciding between burial and cremation
- coffin types
- whether you want a service, what type and what you want it to include (music, poems, readings?)
- options for paying for your funeral.

Age Scotland information and advice

Age Scotland helpline: 0800 12 44 222

The Age Scotland helpline provides information, friendship and advice to older people, their relatives and carers. If you need an interpreter, call 0800 12 44 222 and simply state the language you need e.g. Polish or Urdu. Stay on the line for a few minutes and the Age Scotland helpline will do the rest.

You can call us for a copy of our publications list. You can also read, download or order publications at www.age.scot/information.



How you can help

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

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

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



Make a donation

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

- ▶ Call **03330 15 14 60**
- ▶ Visit **age.scot/donate**
- ▶ Complete the **donation form** and return by Freepost



Fundraise

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



Leave us a gift in your Will

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

This information guide has been prepared by Age Scotland and contains general advice only. It should not be relied upon as a basis for any decision or action, nor used as a substitute for professional advice. Neither Age Scotland nor any of its subsidiary companies or charities accepts any liability arising from its use and it is the reader's sole responsibility to ensure any information is up to date and accurate.

Please note that the inclusion of named agencies, websites, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age Scotland or any of its subsidiary companies or charities.

Please donate today

Complete the form and return by Freepost to RSBS-KEHC-GBBC, Age Scotland, Edinburgh, EH9 1PR

Your details

Title:	Forename:	Surname:
Address:		
	City:	
Postcode:	Date of birth:	

By providing us with your telephone number and email address you are consenting to us contacting you via phone, text and email.

Email:	
Home tel:	Mobile tel:

I WOULD LIKE TO DONATE

£75 £50 £25 Other (£)

I wish to pay by (please tick):

MasterCard Visa CAF

CharityCard Cheque (payable to Age Scotland)

Signature

Name on Card

Card No.

Expiry date Security code

Date

I prefer not to receive a thank you acknowledgement for this donation

I would like information about leaving a gift in my Will

I WOULD LIKE TO MAKE MY DONATION WORTH 25% MORE

I want Age Scotland** and its partner charities 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.

giftaid it

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.

Yes, I want Age Scotland to claim Gift Aid on my donations**

I do not wish you to claim Gift Aid on my donations

Date

Keeping in touch

We will stay in contact by post unless you ask us not to. We will never sell your data and we promise to keep your details safe and secure. You can change your mind at any time by emailing us on contact@agescotland.org.uk or calling us on 0333 323 2400.

You can read Age Scotland's privacy policy at [age.scot/privacypolicy](https://www.agescotland.org.uk/age.scot/privacypolicy).

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Let's keep in touch

Contact us:

Head office
0333 323 2400

Age Scotland helpline
0800 12 44 222

Email
info@agescotland.org.uk

Visit our website
www.agescotland.org.uk



Sign up to our newsletter

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

Sign up today at [age.scot/roundup](https://www.agescotland.org.uk/roundup)



Follow us on social media

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

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We are grateful to the Scottish Government for part-funding this publication

