

Age Scotland Lifebook



Who we are

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

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 can make the most of later life.

Our three strategic aims are to:



Help older people to be as well as they can be



Promote a positive view of ageing and later life



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.

The Age Scotland **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.

For information, advice and friendship



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.

It is important to keep your paperwork tidy, but most of us have papers or letters we have been meaning to sort out or file away.

Piles of papers may work for you if you know where everything is, but it is a good idea to keep things tidy in case you or someone helping you needs to find something quickly:

- the roof is leaking; where is the number for the insurance company?
- what is the cat's microchip number?
- where did I leave my passport?

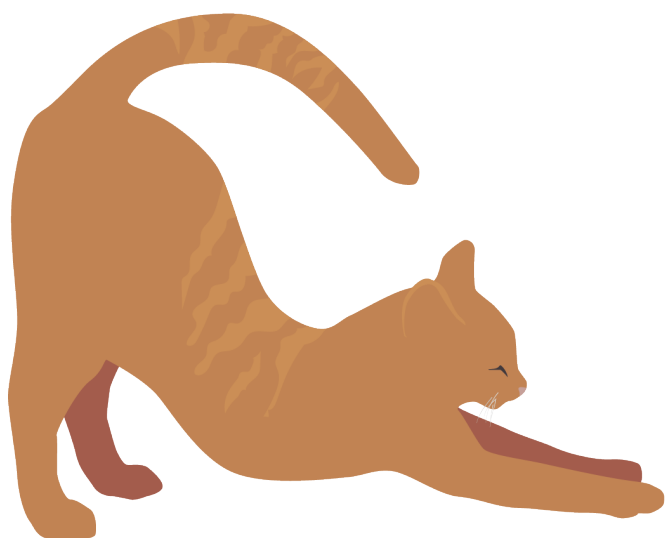
This Lifebook will help you to gather together useful information and contacts. It does not ask you to write down details such as account or PIN numbers which you wouldn't want to fall into the wrong hands. When you're working through paperwork you will probably find old documents you can shred and recycle too.

You do not have to complete it all, or all at once, but a complete copy might save you time when you are in a hurry and be handy to have in case of emergency. 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.

We have left extra space so you can update details if you change a supplier or insurer, so you do not have to start a new Lifebook from scratch.

Keep your Lifebook in a safe place where you can access, use and update it and where 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 so you can keep all your household information together.



Contents:

Personal details	3
Information about yourself	3
Information about people who are important to you	4
Information about 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 you take?	
Where do you keep your medicines?	
Do you have a pacemaker or similar appliance?	

Information about 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	

Information about 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
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 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 here such as PIN numbers, passwords and account details; just enough information so you could contact them if you needed to.



If you want to have a look at how your budget balances, our **Money Matters** guide has ideas about how to make your money go further.

You'll need to find the paperwork or emails you have for the types of contract below, and you should have a look at everything on your bank statements to make sure you don't miss anything out.

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

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

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

Your income

You can record here where your income comes from – not how much income you have, 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

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

Vehicles

If you have valuable possessions such as a car, you need to keep documents about them safe. Here you can record details of your cars, motorcycles, caravans, or mobility scooters.

For quick reference you should record:

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

As you go through life, you will collect legal documents which need to be kept safe. This section lets you keep track of where you keep them and could help someone with Power of Attorney or an executor to find them if they needed to.

Document	Where is it kept?	Contacts
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

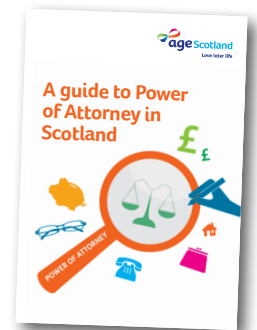
A Power of Attorney is a legal document which lets you give someone else the authority to make decisions about your life if you need help or lose the ability to make decisions for yourself.

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

Continuing Power of Attorney allows you to appoint someone to look after your property and financial affairs and could include the powers to manage bank accounts or sell a house. You can choose whether this power starts straight away, or only if you lose the ability to make 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 or living wills say what you would want to happen if you were no longer able to make decisions about medical treatment. Our guide to **Planning for your future healthcare** explains 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, it is not properly witnessed, or if the Will is not entirely clear.

Age Scotland is working in partnership with **Solicitors for Older People Scotland**, a group of Scottish law firms dedicated to providing legal services to older people in a caring and sensitive way, to offer a free Will writing service to people over 50 who live in Scotland. You can make a new Will or amend your existing Will for free with Solicitors for Older People Scotland in three easy steps.

1. Contact us through the **Age Scotland website** www.ageuk.org.uk/scotland/services/support--legal/free-will-writing-service/ or by calling **0333 323 2400**. (Monday to Friday 9am - 5pm)
2. Solicitors for Older People Scotland will contact you to arrange an appointment that suits you.
3. Consider leaving Age Scotland a gift in your Will instead of paying a solicitor's fee.

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

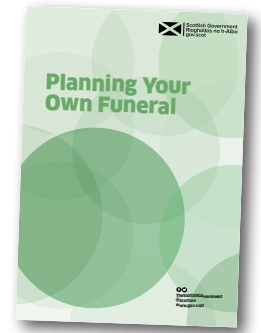


Planning and paying for your funeral

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

If you plan your own funeral it is likely to cost less: if people don't know what you want they may splash out on cars and flowers because they think that's what is expected of them.

You could include instructions for your funeral in your will, or complete the Scottish Government guide to planning your funeral which you can find online - **www.gov.scot/publications/planning-funeral-2/** or call the Age Scotland helpline and we will send you a copy.



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

If your executor has a copy, they will know what type of funeral you want.

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 on 0800 12 44 222 for a copy of our publications list or download / order copies from our website at **www.agescotland.org.uk**.



This information guide has been prepared by Age Scotland and contains general advice only, it should not be relied on as a basis for any decision or action and cannot be used as a substitute for professional or medical 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.

How you can help

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

All the information and advice we provide is free and completely impartial and in helping people access their rights and entitlements, it can be life changing.

We are an ageing population and more people than ever are coming to us for support. You can help us be there for those that need us most.



Make a donation

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

- ▶ Call **03330 15 14 60**
- ▶ Visit **age.scot/donate**
- ▶ Text **LATERLIFE** to **70085** to donate £5.*



Fundraise

Whether it is having a bake sale, running a marathon or knitting small hats for the Big Knit, there are so many ways to raise vital funds to support our work. To find out more, call **0333 323 2400** or visit **age.scot/fundraise**.



Leave us a gift in your Will

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

* Texts cost £5 plus one standard rate message

Let's keep in touch



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 by visiting **age.scot/roundup**



Follow us on social media

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



/agescotland



@AgeScotland



@age_scotland



/AgeScotland

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

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

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

Follow us on social media:



/agescotland



@AgeScotland



@age_scotland



/AgeScotland



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

