Living well with long-term health conditions
Thank you
Independent Age would like to thank those who shared their experiences as this guide was being developed, and those who reviewed the information for us.

What do you think?
We welcome your feedback on our publications. We will use your comments to help us plan future changes. If you would like to help us to develop our information products, you can join our Readers’ Panel. For more information visit independentage.org/readers-panel or call 0800 319 6789.

Other formats
If you need this information in a different format (such as large print or audio CD), please contact us.

Contact us
Call us on 0800 319 6789 or email advice@independentage.org

Our publications cover England only. While we make every reasonable effort to ensure that our information is accurate at the time of publication, information can change over time. Our information should not be used as a substitute for professional advice. Independent Age does not accept any liability for any loss, however caused, arising from the use of the information within this publication. Please note that the inclusion of other organisations does not constitute an endorsement from us.

The sources used to create this publication are available on request.
Contents

About this guide 2
1. How your condition might affect you 3
2. Coping with challenges 7
3. How you might be feeling 14
4. Getting the most out of medical appointments 17
5. Where to get support 27
6. Ways to help yourself 35

Date of publication: November 2018
Next review date: May 2020

© Independent Age, 2018
This guide is intended for people living with one or more long-term health conditions. These are conditions that can’t be cured but can be managed with medication or other treatment. Some examples are diabetes, arthritis, high blood pressure and some forms of depression.

Anyone can have a long-term health condition, but as we get older they become more common and we’re more likely to have more than one condition. This guide looks at how to live well with long-term conditions, including how to help yourself, where to look for support and information, and how to get the most out of medical appointments. If you need medical advice or information on a specific condition, speak to your GP or consultant.

We spoke to older people about their experiences. Their quotes appear throughout.

In this guide you’ll find references to our other free publications. You can order them by calling 0800 319 6789 or visiting independentage.org/publications.
How your condition might affect you

I myself have long-term health conditions so fully understand how it feels – how frightening it is, how frustrating it is, how unfair it is! BUT knowledge is power!

If you’re living with a long-term health condition, life may be difficult at times. Conditions vary in severity and affect people differently. The key is to live as well as possible with the conditions you have. Self-care, help from your GP and other healthcare professionals, emotional support, and access to good information can all help.

Long-term conditions can be related to your physical or mental health, and there may be overlap between the two. If you have just been diagnosed with a condition, you might expect it to affect your physical health but the effects
could be more wide-ranging than this. For example, your condition might affect:

- your mobility
- your confidence
- your mood
- your mental health
- your diet
- your lifestyle
- your daily routine.
What you can do

I think you’ve got to take it all with a bit of a sense of humour.

I think sometimes it is mind over matter. You get up and you think, oh I can hardly walk, but then you do.

However you’re affected, there are things you can do to help yourself and improve your quality of life. For example:

• talk about it – family, friends, healthcare professionals and support groups can help

• ask if you need help – there’s a lot of help out there, but your GP or other healthcare professional may not know what you need if you don’t ask
• **look after yourself** – sticking to a healthy diet and lifestyle, and making sure you get the support you need can help. Speak to your GP for advice on this

• **follow advice** – it’s not always easy but try to follow medical advice on things like diet and exercise. Always read any information about your medication and take it as you’ve been advised.

If these steps seem daunting, it can help to break changes down into achievable steps. For example, rather than setting yourself the aim of finding support, you could say “This week I will contact two local support groups to see if they are right for me”. Chapters 5–6 have more information on things you can do to live well with a long-term health condition.
Coping with challenges

The impact your condition has on you will be personal to you. Everyone will cope differently; what worries one person may not be so important to someone else. It can be reassuring to know that other people have similar concerns and frustrations. Here are a few of the things people have told us they find difficult.

Managing pain

*When you’re in pain it affects everything: your mood, your relationships, everything.*

If you’re in pain, it can be hard to think of anything else and this can have an impact on your mental health too. You might feel anxious or irritable, or feel isolated if you can’t get out so much. Your GP or other healthcare professional should be able to suggest appropriate treatments such as medicines,
tailored exercise programmes and diet changes. You could ask if the NHS offers pain management services in your area. These could include pain clinics giving advice on medical treatment that might help, or Pain Management Programmes to help you manage pain using techniques like talking therapies or mindfulness to reduce stress. You could also try the online Pain Toolkit – a collection of self-management tips by someone with long-term pain (paintoolkit.org).

The hospital gave me a pain management support worker and she has been amazing. If I was in pain I just kept going. She said, ‘Why don’t you sit down for five minutes and do it afterwards?’ I just think, if I get it all done first... Then I’m rolling around in pain and wonder why. She actually made me stop and look at how I manage everything. It’s brilliant.
I have to take a lot of different medication. Usually it’s okay, but we moved recently and now they’re kept in a different place I keep forgetting.

Keeping track of medication can be tricky, particularly if you have to take several kinds or take them at particular times of day. Changes to your medication or to your routine might confuse you even if you usually remember what to take and when. Many people find it helps to keep their medication somewhere visible and take it at the same time each day – you could even set an alarm.

There are also apps (applications you can download from the internet onto your smartphone or tablet) that can remind you to take medication. The free NHS-recommended app Echo lets you order repeat prescriptions as well as reminding you to take medicines. You might want to get an automatic pill dispenser that releases the right number of tablets at the right time.
The Disabled Living Foundation has information on these (0300 999 0004, livingmadeeasy.org.uk/personal-care/medication-management). Speak to your pharmacist or GP for more advice on remembering medication.

They changed my blood pressure pills so they didn’t have the days of the week on them anymore. I asked the pharmacist about it and he found me a brand that did have them. It’s always worth asking.

If you’re taking a lot of medication or think you already know the information you need, it can be tempting to skip reading the pamphlet that comes with your tablets, but it is important to read it. There might be uncommon interactions or side-effects you weren’t aware of, as the following story shows.

If you’re unsure about anything, ask your GP or pharmacist. You can also arrange a medicines use review with your pharmacist to discuss your medication.
I’d been taking tablets for 18 months and I thought, I just don’t feel right. The doctor said, ‘Well, what’s your diet?’ I told him and he said, ‘Didn’t you read the booklet? You’re not meant to have grapefruit with that.’ I’d been having half a one every morning. So it does pay to read it. That was an eye-opener for me.
Managing multiple conditions

Having more than one long-term health condition can make it more likely that you’ll see more than one healthcare professional. You might worry that your conditions are being treated separately and no one is considering your overall health. The National Institute for Health and Care Excellence (NICE) has produced guidelines for treating people with multiple conditions. These state that your GP practice should:

• know if you have more than one condition
• give you a chance to discuss your personal values, priorities and goals
• make sure you know who’s responsible for coordinating your care
• discuss with you whether any of your treatments could be stopped or changed when reviewing your medication.

Speak to your GP if this doesn’t seem to be happening. You could also ask whether you have a care plan – read chapter 4 on appointments for more information.
Managing conflicting advice

I was told I should exercise because of my diabetes, but then I can’t always exercise because of my fibromyalgia. What can you do?

If you have more than one condition, you’ll probably have to think about how they interact. You might find that different medications interact, you’re given conflicting dietary advice, or one condition makes another one worse.

Make sure you tell anyone prescribing you something about any medication or treatment you’re already having. They will be able to tell you about possible interactions and may suggest ways to balance conflicting needs.
I had a heart attack nine years ago. I think when you have something like that it knocks your self-confidence because you think you are invincible until it happens and then you suddenly think, whoa!

If you have a long-term health condition, it’s normal to feel worried and you might find it knocks your confidence. You might be concerned about:

- how you will cope with your condition, both practically and emotionally, eg how to arrange medical appointments or manage anxiety about your health
- what might happen in the future, eg fear of your health getting worse or of dying
- how you will care for anyone who relies on you, eg if you’re a carer for your partner
- whether you should have done something differently to prevent the condition, eg had a different diet.

This is perfectly understandable, and if you’re worried about anything or just want someone to talk to, there are places to find support. Your GP may be able to refer you for a talking therapy such as counselling, or there may be local or online support groups for people in a similar situation. Read chapter 5 for more information and contact details. If you haven’t been offered any support but think you could benefit from it, ask for it – speak to your GP about what is available.
My wife and I had counselling when my daughter died. To start with I thought, well, do I need counselling, I’m coping all right? Or I thought I was anyway. Then a close friend of mine died as well and I realised I needed some help, and I found it extremely useful. Before that I’d probably have dismissed it. So if you do get something like that, it’s worthwhile going. I think I got more out of it than my wife did.

Living with long-term conditions can have an impact on your mental health. If you have been feeling depressed or anxious for a while or it is having a big impact on your life, speak to your GP. Our guide Dealing with depression has more information.

If you’re feeling distressed and want someone to talk to, you can call Samaritans on 116 123. You can talk to them about whatever is troubling you.
Getting the most out of medical appointments

Planning, booking and getting to medical appointments can be frustrating and time-consuming. It might be particularly awkward if you’re seeing different healthcare professionals in different places for different conditions. Here are some tips for getting the most out of your medical appointments.

Make a list of questions you want to ask

This will help you to be clear about what you want to say and make sure you don’t forget anything. Start with the questions or concerns that are most important to you.
When you’re older there are often quite a few things going on with your health. So if you go to the doctor you think, where am I actually starting with this? You feel you want to say everything but then they wouldn’t take anything seriously.

Make a list of your current medications and treatment

This should include prescription and non-prescription medication. Your healthcare professionals need to know everything you’re taking to keep an overview and make sure nothing interacts badly. Also take a record of any home test results you have, eg of blood sugar levels.

Ask if anything is unclear

Make sure you understand what you’ve been told and what you need to do next. For example, do you need to book any follow-up appointments or will your GP refer you? Don’t be afraid to ask if anything is unclear.
The same goes for test results. If they haven’t been explained to you, ask what they mean.

**Consider taking notes or recording appointments**

It can be hard to take in everything you’re told and remember it, especially if you’re given a lot of information or feel anxious. You might find it helpful to take notes. You can bring a friend or relative to appointments and they might be willing to do this for you. You also have the right to record your appointments – use something like a smartphone or Dictaphone. It’s best to let your GP know you’ll be doing this.

**Find a GP you trust**

Seeing a GP who knows you and you feel comfortable talking to can make a big difference. You have the right to ask to see a specific GP when you book your appointment, although it might mean a longer wait. Occasionally, this might not be possible, such as if you need to see a GP with a particular specialism.

If your GP is referring you, you also have the right to choose the hospital or service you’d like.
I think it’s very important that you find one GP you can rely on or trust. And sometimes you have to go through two or three. You need to find the GP in the surgery who you feel at home with.

The NHS website has more information about how this works (nhs.uk/using-the-nhs/about-the-nhs/your-choices-in-the-nhs) or you can ask your GP.

**Care plans**

A care plan is a written record of the overall plan for your care, including what support and treatment you will receive, and your personal goals. If you’re interested in having a care plan, discuss this with your GP. They will be able to help you to set goals and provide you with a written copy of your plan to share with other health or social care professionals involved in your care. Having a care plan that accurately reflects your needs and preferences should help if you’re seeing several different doctors or other healthcare professionals.
Think about your priorities

Make sure healthcare professionals know which conditions are having a big impact on your life, particularly if you have more than one condition. For example, you might be finding it straightforward to manage your diabetes but not your depression. If you have a care plan, make sure your priorities are recorded there.

Make sure you have enough time

If you know you have something complex to discuss or want to ask about more than one thing, try to book a double appointment slot or an appointment at the end of the day when the GP may be less rushed. You might also be able to arrange a follow-up telephone consultation rather than going to the surgery again.

Getting to appointments

If getting to appointments is difficult, for example because you have limited mobility or are caring for someone else, see if you can arrange telephone or online consultations. If you need to arrange multiple appointments – eg GP and nurse – ask whether you can book them next to each other to save you making more than one trip.
Consider the alternatives

A GP appointment may not always be necessary. Your pharmacist or the practice nurse may be able to help with some problems. For example, if you’ve been prescribed certain new medicines for asthma, COPD (a group of lung conditions), type 2 diabetes, high blood pressure, or a new blood-thinning medicine, you can get free support from your pharmacist through the New Medicine Service. You’re given three appointments over the course of a month to talk to the pharmacist about how you’re getting on. These take place in a private consultation room or over the phone.

Telehealth allows people with certain long-term health conditions to have them monitored remotely. For example, if you have diabetes and take insulin, a telehealth device can monitor your blood sugar levels and let you know if they get too low or high so you can adjust your insulin dosage. A telehealth device is usually provided by a healthcare professional who will show you how to use it and explain how it will help them to support you. Speak to your GP to find out what is available in your area. Read our factsheet Technology to help you at home for more information.
I always ask my patients, ‘What are you hoping I can do for you today?’ Think about what you want to gain from the appointment and your expectations of your GP, so that both of you can be satisfied your needs have been met.

Dr Emma Poyner, GP

Be honest about how you’re feeling

Don’t feel embarrassed or worry that you’re wasting the GP’s time. They want to help you, but they won’t necessarily know how your condition’s affecting you unless you say. Don’t feel you can only mention physical health concerns. For example, if your anxiety about your health is hard to manage, mention this.

You know your own body. Sometimes you have to say ‘I’m the patient. I know how I feel.’
Become an expert patient

Ask if there is a local Expert Patient course. These are self-management courses for people with long-term health conditions. They cover topics like healthy eating, dealing with pain, and communicating with others about your condition. There may also be courses for self-management of specific conditions on offer.

Questions to ask

Don’t be afraid to ask questions. The following template includes some examples of things you might want to ask at a GP appointment if you’re consulting them about a particular concern. Try filling in the template or creating your own. You might want to ask different questions if your appointment is for something else, eg test results, review of medication, routine check-up.
Medical appointment planner

Time and date of appointment:

Name of GP/healthcare professional:

What I want to discuss:

How long it has been affecting me:

The impact this is having on me:

Medication I am taking:
Any other treatment I am having:

Notes on the appointment

Do I need any follow-up appointments?

Are there any tests to book?

Am I being prescribed any new medication or treatment?

Do you have any written information for me?

Is there anything I can do to help myself?

Who should I contact if there’s a problem (eg GP or hospital)?
Where to get support

There is a range of support available to help you live well with long-term health conditions. However, people are not always aware of the help they can get or may be offered support at a time when they can’t take in what they’re being told. This chapter looks at some of the main sources of help.

Your GP

Your GP will probably be your first point of contact. They may refer you to specialist consultants or other services. For example, if you have had a heart attack, a number of healthcare professionals might be involved in your care, including nurses, physiotherapists, dieticians and exercise specialists.
I went to cardiac rehabilitation for six weeks. They were very good. You hear people say if you’ve had a heart attack don’t run, don’t do this or that, but you’ve got to! If you don’t use your heart, it’s like any muscle: use it or lose it. I would never have thought of that. First of all, they had you doing a circuit run. I thought, I don’t think I can do that! I was in hospital three weeks, and now they’re saying come on, get running! But you’re in the right place.

Ask your GP or practice nurse about any services you’re interested in or for suggestions of services that could help. For example, are there charities, local support groups or tailored exercise classes that could help you?
Your local council

If you need some help to look after yourself, contact your local council to arrange a free care needs assessment. This looks at your needs and how they might be met. For example, do you need help to wash or dress, or get out and about? It will also consider whether or not your support needs meet the eligibility criteria for help from the council. The type of support suggested will depend on your needs, but might include things like adaptations to your home, disability equipment or visits from carers. Even if you don’t qualify for support from the council, it can still be helpful to get an assessment to help identify your needs and the best support for you. For more information, read our factsheet First steps in getting help with your care needs.
I’m a council tenant and they did a big refurb on our estate. The occupational therapist came and looked at our bathroom. She got me a bench to sit on and bars to hold on to, to get in and out of the shower. That was really good. And she put bannisters on the stair and things like that. But I only found out about it by chance because they were doing a big refurb. I wouldn’t have thought to go and ask the council.

Charities

Charities offer a variety of support. They might:

- produce information to help you learn about and manage your condition
- run helplines offering you advice
- run courses on how to manage conditions
• organise support groups where you can talk to people with the same or similar conditions and share your experiences. These might be face-to-face or online. Talking to other people about your condition and how you’re feeling can be very helpful.

Look for charities that help people with long-term conditions or the specific conditions you have – ask your GP or pharmacist or try searching online. For example, the following charities run support groups and helplines:

• Versus Arthritis (0800 5200 520, arthritiscare.org.uk/our-services-and-support/branches-and-groups)

• British Heart Foundation (0300 330 3311, bhf.org.uk/heart-support-groups)

• Diabetes UK (0345 123 2399, diabetes.org.uk/how_we_help/local_support_groups)

• British Lung Foundation (03000 030 555, blf.org.uk/breathe-easy).
Places to talk about it

I’d like to understand what’s going on with me. Why I tend to take life so seriously and I’m a bit of a worrier. I don’t let it out. I don’t know. Is it just me? A man thing? I think men tend to keep things inside a bit more.

Talking therapies, such as counselling or group therapy, might be suggested if you have a long-term mental health condition, or if another condition is having an impact on your emotional or mental health. The different types work differently, but in general they give you space to talk and think through anything that’s worrying you and try to find ways to improve things.

Your GP might refer you for talking therapies through the NHS. This is likely to be short term and there may be a waiting list. You can also look for a private therapist – make sure they are accredited by a professional body, such as the
British Association for Counselling and Psychotherapy (BACP). The cost can vary a lot, so compare a few services. Your GP should be able to help you find a therapist, or you can search online at bacp.co.uk/search/therapists.

Patient Advice and Liaison Service (PALS)

I didn’t realise how helpful PALS are. They’re amazingly good. People think they just do complaints. If you go to PALS and say I’m really confused, I don’t know what to do, they’ll actually advocate on your behalf with consultants. They’re brilliant, absolutely brilliant.

PALS provides support and information to patients and their families. You can find PALS officers in your local hospital. They can help you with health-related queries and give you information about support groups inside and
outside the NHS. PALS vary so see what help they can offer in your area (nhs.uk/Service-Search/Patient-advice-and-liaison-services-(PALS)/LocationSearch/363).

This isn’t a complete list – it’s worth checking what’s available near you. For example, ask what services your local pharmacist offers and which organisations run support groups locally. If a hospital, care home or hospice is involved in your care, they may also offer services to support you.

If you’re unhappy with your care

If you’re unhappy with the care you’ve received from your GP or other NHS staff, you may wish to make a complaint. For more information, read our factsheet Complaints about care and health services or call our Helpline on 0800 319 6789 to arrange to speak to an adviser.

Help with extra costs

You might find you have some extra costs, such as the cost of travelling to appointments or hospital. For information on help that might be available with this, read our factsheet Help with health costs.
Ways to help yourself

Living well with a long-term condition is about finding ways to manage conditions rather than cure them. This means there is a lot you can do to help yourself. Here are a few things people have told us can be helpful.

Staying informed

I think all the information is there if you want to find it. It’s online, or it’s in a leaflet, or it’s at your doctor’s. It’s there. You just need to be trained to find it.

Many people find that staying informed about their condition can help them to feel in control and be more involved with managing their own health. However, there are so many possible sources of information, it can be overwhelming trying to find what you need to, in the right
format, at the right time. It’s important to make sure you can trust the information you’re reading. If you’re uncertain about something you’ve read, check it with your healthcare professionals. For more information, read our online guide to finding reliable information on the internet (independentage.org/finding-health-information-online).

Good sources of online information are the NHS website (nhs.uk/about-the-nhs-website) or the websites of charities for different conditions, such as those mentioned in chapter 5.

- Health Unlocked, (healthunlocked.com) a social network where people can talk about their conditions. It’s moderated by patient organisations and charities to make sure patients are sharing the best information.

- Healthtalk.org, which offers information based on people’s real-life experiences. It includes videos where they talk about their experiences.

If you’re looking for printed or face-to-face information, ask your GP or look in your local library. Some charities also have newsletters you can subscribe to, or ask about their printed information.
I get *Heart Matters* delivered every month. It keeps me informed on a lot of things, like diets. You can subscribe or pick it up from your doctors. It’s produced by the British Heart Foundation.

My GP said to me, go to this website and you can print the information off. I don’t have a computer so I’ll have to get my daughter to print it for me.

Make sure you’re getting information in a form that suits you. Some people are perfectly happy with online information, but if you don’t use computers ask your GP if they have any printed information. This also means you’ll have something to refer back to easily. You have a right to receive information in an accessible format – eg large print, audio or Braille.
I had cancer, and we didn’t get any counselling afterwards. It was a very difficult time for my wife and family. I think the GP mentioned counselling once, but that was it. It’s all right being told about it, but when you’re under stress and trauma, it doesn’t go in. It’s very difficult.

Sometimes, you may be offered information or services at a time when you can’t take it in. Don’t feel embarrassed about asking again when you feel more able to absorb the information. For example, you might only feel ready to think about support groups or counselling once the shock of a diagnosis has passed or treatment is over.
Coming to terms with your condition

Finding out you have a long-term health condition might leave you feeling unsettled. Everyone will react differently, but learning to accept the situation can help you to adjust and make any changes you need to.

I was diagnosed with COPD. The doctor printed off a 40-page booklet, so yes, I know what it is now. It’s a condition that will get worse, so it’s a question of slowing it down and just getting on with it. It is what it is.

60 odd years, nothing. Suddenly you get the diagnosis and I’m still a bit annoyed. But I take the medication and I go for my three-monthly check-up and life carries on.
You don’t need to keep negative feelings bottled up. If you’re feeling very low or anxious, talk to people you trust and seek help. For example, your local NHS may offer self-management courses for people with long-term health conditions. These often cover coming to terms with your condition and how to deal with any stresses and worries. Read chapter 5 for more places to look for support.
Making changes

It’s important to listen to medical advice about changes you might need to make to your lifestyle, including diet and exercise, and any medication you need to take. There are also changes you might be able to make to help yourself. For example, if you know that your condition causes you more pain in the mornings, you might want to replan your activity around that.

I walk with a friend. That helps a bit, just having that. We walk at our pace, not anybody else’s. It does you the world of good. And you laugh and you talk and you potter as you go. And you don’t realise how far you’ve gone. And you feel so much better.

Whether or not you have been prescribed a course of exercise, you might want to consider ways to become more active. As well as
improving your physical health, this can boost your mood and help you sleep better. Speak to your GP if you’re starting a new exercise plan or are unsure what forms of exercise are right for you. They can help you to find a personalised exercise programme that takes account of the symptoms of your condition.

Be kind to yourself if you don’t always manage to achieve what you want to. It can help to set yourself short, realistic goals. For example, rather than saying you will exercise every day this week, you might set yourself the goal of completing stretching exercises on three days and going for two short walks.
Dorothy’s story

I have diabetes and glaucoma. I cope and try to be very positive about it. Some people think it’s a big disadvantage to have a long-term health condition, but everyone has something in their life they don’t like.

I’ve had support from a few different places. My doctor gave me advice about what to eat for my diabetes, and I stick to it. I use sweetener instead of sugar and only occasionally spoil myself; I always try to be careful. My friends all know I’m diabetic – it’s important in case I need help.

My eyesight’s bad now, so I have a carer who helps me with shopping, makes sure I have my meals and generally does whatever needs doing.

I think it’s really important to ask charities what help they can give you. I have a volunteer visitor from Independent Age who is lovely company. I’m usually on my own so it’s nice to have someone to chat with. It makes me feel alive! The RNIB told me about some great gadgets to help with my eyesight. I have a machine to read my letters for me, and it even tells you if you’ve put the letter in the wrong way up.
Our free advice guides

You may be interested in...

Getting help at home
How to find help to stay independent in your own home.

Dealing with depression
How to recognise the signs, where to find support and how to help yourself.

Caring for someone
How to get the help you’re entitled to.

Our practical, jargon-free advice guides give you the information you need to get the most out of older age.

To find out about our full range of guides and order copies, call 0800 319 6789 or visit independentage.org/publications
The information in this guide applies to England only.

If you’re in Wales, contact Age Cymru (0800 022 3444, ageuk.org.uk/cymru) for information and advice.

In Scotland, contact Age Scotland (0800 12 44 222, ageuk.org.uk/scotland).

In Northern Ireland, contact Age NI (0808 808 7575, ageuk.org.uk/northern-ireland).

We want the UK to be the best place to grow older and we have ambitious targets to increase the number of older people we help and the difference we make. We receive no state funding and rely on income from individuals, trusts and other sources to continue providing our services to hundreds of thousands of older people in need.

Visit independentage.org to make a secure online donation and find out about other ways to support us. Alternatively, you can call us on 020 7605 4223 or email supporters@independentage.org
About Independent Age

Whatever happens as we get older, we all want to remain independent and live life on our own terms. That’s why, as well as offering regular friendly contact and a strong campaigning voice, Independent Age can provide you and your family with clear, free and impartial advice on the issues that matter: care and support, money and benefits, health and mobility.

A charity founded over 150 years ago, we’re independent so you can be.

For more information, visit our website independentage.org

Call us for information or to arrange free, impartial advice from an adviser. Lines are open 8.30am–6.30pm Monday to Friday and 9am–1pm Saturday. Freephone 0800 319 6789 or email advice@independentage.org

Independent Age is the operating name of the Royal United Kingdom Beneficent Association
Registered charity number 210729 (England and Wales)| SC047184 (Scotland)