



## A wellbeing manual for older veterans

*Keeping well and staying safe: top tips for senior veterans and their families*



**At different times in life we all need help with everyday issues caused by our service or age. If you are an aged veteran you may need support to make life better.**

This guide for aged veterans has been put together to help you find that support. It is the result of consultation with aged armed forces veterans like me who have experienced issues and have been supported by veterans' organisations.

If you don't have someone you can talk to, would prefer to speak ex-service people or have concerns about an older veteran, this manual can help you find the right information and support.

**Ted Owen, 92, Ex Royal Marine Commando, Veteran of D-Day, Battle of the Bulge and Walcheren.**

# Introduction

## A guide for older veterans living in Wales

This guide is written for older veterans who live in Wales and their families and carers. It provides information and resources relating to the most common issues that affect older veterans' well-being.



## Is this guide for you?

- Did you spend at least one day serving in any of the armed forces or were you a merchant mariner who has seen duty on a military operation
  - Are you aged 65 or older
  - And do you live in Wales?
- OR
- Are you a carer or relative for someone who fits the above description?

If the answer to either is “Yes” then this guide will help you find information and support that can help you.

## Why should I read this guide?

- You may feel there isn't anyone you can talk to about a problem or you don't want to burden your family. This guide will provide you with contacts for support services.
- Many ex-service men and women prefer to talk to other veterans. They are more likely to understand without explanation what it is like to see active service or be part of a military unit. This guide provides links to organisations which can put you in touch with fellow veterans.
- Aged veterans may have additional or different needs. This guide will provide a pathway to appropriate support.
- You may have concerns about a relative or someone you care for who is an aged veteran and be unsure where to find help. This guide will provide useful contacts.

## Who was involved in writing this guide?

This guide was written by Hafal in close consultation with older veterans from across Wales for the Change Step Age Veterans Project. The content is based on what senior veterans have suggested may help other senior veterans.

## What are the well-being issues facing older veterans?

During the preparation of this guide we asked older veterans about their well-being priorities. The information and resources directory are based upon this consultation. However, it is beyond the scope of this guide to cover all the issues. If you or someone you know has an issue which is not covered, the best advice is to contact one of the veterans' support organisations. Even if they cannot help with your specific issue they will be able to signpost you to other organisations.

## Using this guide

We work through each of the key issues below. At the end of each section is a heading - "Support Organisations". Under this heading we list a series of numbers which refer to a table of support organisations at the back of this guide.



*Speaking as an older veteran and someone who supports other veterans, the single most important thing you can do is ask for help. No matter how big or small the problem, get in touch with someone.*

**John Glass, Royal Signals,  
15 years' service**

# Rights and Entitlements

## Armed Forces Covenant in Wales

The Armed Forces Covenant sets out the relationship between the Nation, the Government and the Armed Forces. It recognises that the whole nation has a moral obligation to members of the Armed Forces Family (current and former members of the armed forces and their families). It establishes how you as a veteran should be treated when accessing public services. This also applies to areas devolved to the Welsh Government (e.g. health, social services, etc.).

You may expect priority support for aspects of health and social services including Healthcare, Education, Housing, Benefits and Tax, Responsibility of Care, Deployment, Family Life, Commercial Products and Services, Transition, Support after Service, Recognition, Participation as Citizens, Changes in Defence, and Social Help in a Difficult Situation.

If you think that you are not getting the support promised by the covenant, contact one of the armed forces organisations listed at the back of this guide. The Royal British Legion, SSAFA, Change Step and Veterans Gateway are all able to help you determine what your entitlements might be.

**Support organisations: 1, 2, 3, 4, 5, 6, 7**

## Community Covenants

All 22 county councils in Wales have signed Community Covenants to complement the Armed Forces Covenant. A wide variety of locally available public and voluntary services and resources specifically target the armed forces family.

Examples of the community covenant may include:-

- Free swimming schemes for veterans
- Training contact centre staff about the needs of armed forces personnel
- A helpline specifically for members of the armed forces community operated by staff trained by the Royal British Legion.

Because there are so many services and because those offered by each local authority will differ, ring the number listed for your local authority to find out what is available.

**Support organisations: 8**

# Loneliness/social isolation

Many older veterans lose contact with comrades, friends, family and the local community. Loneliness is not the same as being alone. You may be alone without feeling lonely. It is also possible to be surrounded by people and feel lonely. Loneliness is something that affects everybody differently.

It may be caused by a wide range of issues. For example:-

- you've lost a loved one
- you've lost contact with comrades from your service
- you've moved away from friends and family
- you've lost the social contact and enjoyment you used to get from work
- you have health problems that make it difficult to get out and do the things you enjoy.

## You are not alone

A lot of people who have served feel a sense of loss of their identity and the support of their comrades when they leave the Military Family. Military training and a culture of self-reliance can make you feel that you should be able to deal with any problem. This can make it difficult to ask for help.

## What can I do?

There isn't a single fix but there are many options available for advice and support. A good first step might be to make contact with a local veterans group or support services. These can support you to make social contacts and develop a new network of friends. Initially you might meet with another veteran from a support organisation. They can help you feel comfortable talking to people again and support you to begin making new social contacts.

**Support organisations: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 17**



# Mobility

Getting out of the house to do shopping, attend appointments, and participate in social activities and exercise is important for your well-being and quality of life.

As you get older changes may lead to problems with your ability to move around; these may include unsteadiness while walking and difficulty getting in and out of a chair. Muscle weakness, joint problems, pain, disease, injury and neurological issues can all contribute to mobility problems. However, with the right support or equipment you can be supported to keep active.

A common phrase is “use it or lose it”. Research shows that unless you keep active your ability to get around decreases. If you feel you might have a problem with getting out and about, talk to someone about what can be done to help.

## What help is available?

Dependent upon your needs, a range of organisations may be able to help with you keep mobile. Help might include a referral to an exercise class, pain management or physiotherapy, or assessment for a mobility aid (walking stick, frame, wheelchair, powered buggy, etc.). Where equipment is involved some organisations are also able to help with financing its purchase.

Your local council can tell you what is available locally, or you can get in touch with a veterans' support organisation.

**Support organisations: 1, 2, 3, 4, 5, 6, 8, 13, 14, 15, 16, 17**

*Lots of help is available for the friends, families and carers of older veterans throughout Wales. You and your family could get support in the community near where you live. Just get in touch with one of the veterans' organisations listed in this brochure to learn more about what they can offer.*

**Dave and Evelyn Seddon,  
Change Step Aged Veterans**



# Independent living

Independent living is about being able to remain in your own home even if you can't do everything around the house by yourself. This can be important to your dignity, freedom of choice and self-esteem and can help you remain in good physical and mental health.

To help you continue to live in your own home, you may need to adapt your house, get help with domestic chores, use a personal alarm in case of difficulties, or get repairs done around the house.

## Personal care at home

A range of help is available. Dependent on your needs you may be legally entitled to services that help with getting out of bed, washing and bathing, preparing meals and cleaning. An assessment will be required which can be arranged by contacting your local council adult social services department. Alternatively, ask a veterans' support organisation or your GP to help arrange this.

## Jobs around the home

Home repairs and gardening can become more and more difficult as you age. Help is available but is usually a "charged for" service. However, some help may be available through veterans' charities (for example the Royal British Legion Handy Van Service does not charge if you are a beneficiary receiving a means tested benefit, or are aged 75 or over).

## Home adaptations

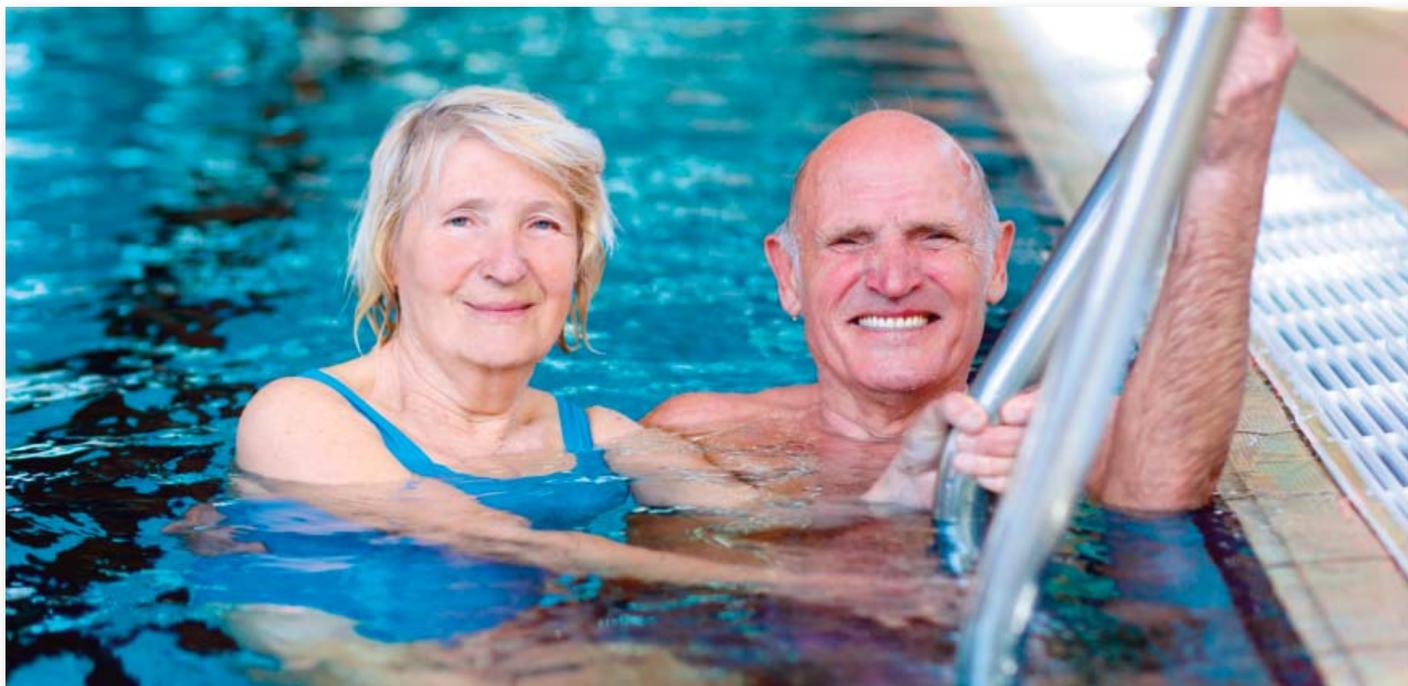
Managing some tasks might require making minor changes to your home, or the use of adaptive equipment. Home adaptations may include grab rails, stair rails/lift, ramps, modified baths and riser chairs. Your local council may have a responsibility to pay for changes or you may be eligible for a grant, depending on your needs and circumstances.

To help you remain independent there is a range of benefits/grants:-

- Attendance allowance – helps with care costs for people over 65 with mental or physical disabilities
- Constant Attendance Allowance – may be available if you receive a War Disablement Pension and you require daily care.
- Disabled facilities grant – will pay for home adaptations that provide or improve access in and around the home.

Further information about claiming these benefits can be found in the section on Money.

**Support organisations:** [1](#), [2](#), [3](#), [4](#), [5](#), [7](#), [18](#), [19](#), [20](#), [21](#), [22](#)



## Physical health

You should inform your GP that you have served in the armed forces if you haven't already. This will trigger the transfer of your full medical documentation from the MOD to your GP and enable you to benefit from veterans-specific services.

All veterans are entitled to priority access to NHS care for conditions associated with their armed forces service. However, this doesn't entitle you to queue jump if someone else has a higher clinical need. It gives you priority if you and someone who hasn't served have equal clinical need.

If an NHS service is unaware of priority treatment for veterans, ensure you have told them that you have served. Alternatively contact a service organisation (Royal British Legion, SSAFA, Change Step, etc.), local health care commissioner or local authority covenant lead/champion to support you.

More information about the duties of care to veterans is contained in the Armed Forces Covenant.

**Support organisations:** [23](#), [24](#), [25](#), [26](#), [27](#), [28](#)

## Sensory Loss

If you think you have a problem with your hearing, visit your GP. They can check your hearing and if necessary refer you to a specialist. Information and support is also available from the NHS Wales website including information about hearing aids, which are often free.

Your age can bring changes to your eyesight. If you are concerned that you may have a problem you should have your eyes checked by an optician. In fact, you should have a regular eye exam so any changes can be spotted early. You will be eligible for a free sight test because you are aged over 60. If you experience blurred vision or eye pain contact your GP.

**Support organisations: 27, 28**

## Mental health/PTSD

Some older veterans may experience depression, anxiety and other forms of mental illness. Post-traumatic stress disorder (PTSD) is often associated with experiences in the military.

Each Local Health Board (LHB) has a Veterans Therapist (VT) with an interest in military mental health issues. VTs receive referrals from GPs, veterans' charities and self-referrals.

An appointment can be made for an assessment (carried out as near to your home as possible) which may result in a treatment by the VT or referral to another NHS service. Referrals can also be made to veterans charities to deal with issues such as debt management, benefits and compensation claims. Please note this is not an emergency service.

In an emergency contact your GP or the Accident and Emergency department of your local hospital.

## Depression

Symptoms of depression may include loss of enjoyment in life, feelings of guilt or worthlessness, a loss of appetite, difficulty sleeping, anxiety, tiredness and difficulty concentrating. All these symptoms can occur for short periods of time but if feelings persist, this can be a sign that you are depressed and need help. More extreme symptoms may include self-harm or aggression.

If you have any of the above symptoms then contact your GP.

### ***Things you can do to look after yourself***

As well as getting support from veterans' or other organisations there are things you can do to help yourself:-

- Talk to other people – friends, family, professionals and neighbours
- Keep active
- Eat properly
- Get enough sleep
- Deal with tobacco, alcohol and drug use
- Keep up interests - engage in activities that get you out of the house and which involve other people
- If you are a carer for someone else, then try to get time for yourself away from your caring role.



*I served in the Territorial Army for 10 years and didn't think I would qualify for any support. But got in touch with Change Step, and they encouraged me to contact SSAFA. After an assessment I found out I qualified for their help with new kitchen appliances!*

**Terry Hughes  
Change Step Aged Veterans  
372 (Flintshire and Denbighshire  
Yeomanry) Royal Artillery, 1958-1969**

## Post-Traumatic Stress Disorder (PTSD)

Symptoms of PTSD can have a major impact on your life day-to-day. You may have long periods where you don't experience symptoms followed by periods where they get worse. For others symptoms are constant.

Symptoms can include:-

- Re-living an experience in the form of nightmares, flashbacks, sensory experiences (hallucinations, hearing or feeling things)
- Emotional detachment – trying to avoid memories or attempting to not feel anything
- Hyperarousal – can't concentrate, insomnia, feeling angry or irritable
- Depression and anxiety
- Self medication – through alcohol and other substances
- Physical symptoms – headaches, nausea, pain.

Older veterans may experience PTSD symptoms many years on from their service, sometimes when they haven't previously experienced PTSD. Possible causes include:

- You have more time to think about what has happened in the past
- Seeing or hearing about current conflicts triggers bad memories
- Stopping drinking worsen PTSD symptoms.

The best advice is to contact your GP or one of the veterans organisation that provide specialist treatment for PTSD.

There are a number of things that you can do to help yourself. There are also ways you can seek help from others:-

- Exercise, eat well, and volunteer
- Talk to fellow veterans who have similar experiences
- Join a support group.

**Support organisations: 1, 2, 3, 4, 5, 7, 29, 30, 31, 32, 33, 34, 35**

# Dementia

Dementia is associated with memory loss. As you get older, some memory loss is expected. Memory loss can be caused by things other than dementia (depression, stress, or other health problems). Other symptoms of dementia include problems thinking or reasoning, anxiety, depression and confusion.

If you are concerned that you have dementia symptoms you should contact your GP for advice. If there is an issue, early diagnosis could help you get the right treatment and support and give those around you time to adjust.

You or your family may be referred to a variety of military and civilian specialist services. There are also a lot of online information resources available.

**Support organisations: 36, 37, 38, 39**



# Alcohol issues

Alcohol misuse happens when you consume more alcohol than recommended by health professionals. This may start as a way to cope with issues or feelings that you haven't been able to deal with any other way.

If you have concerns, consult your GP. If you prefer talking to someone with a forces background, contact a veterans' support organisation. This can be done over the phone or face-to-face.

**Support organisations: 1, 2, 3, 4, 5, 7, 40, 41, 42**

# Money management/benefits advice

## Debt advice

Anyone can find themselves in debt for a wide range of reasons. Remember that it is never too early or too late to ask for help. Even if you think you are only just losing control of your finances it is worth talking to someone.

There are many registered charities who offer free confidential advice. Avoid companies that charge fees for their advice, they will only add to the amount you owe. A good way to start is to talk to someone at a veterans' organisation that provide support in your area. They may have an in-house service or support you to get advice and help from other organisations.

**Support organisations: 1, 2, 3, 4, 5, 6, 7, 43, 44**

## Benefits

Benefits should be viewed as an entitlement and not taking a hand out from the state. You have served your country, paid into the UK tax system and therefore have a right to receive financial support to which you are entitled. Some benefits will be directly related to injuries that are the result of your armed forces service.

Your personal circumstances decide entitlements and will be different for each individual. Many ex-service people don't know what they are able to claim. Trying to work out what you may claim and how to go about it can be a frustrating experience. Many give up and don't receive money they are entitled to. Many veterans' organisations have in-house specialists or can help you access support from specialist organisations to get a full benefits check and/or make a claim.

**Support organisations: 1, 2, 3, 4, 5, 6, 7, 43, 44**

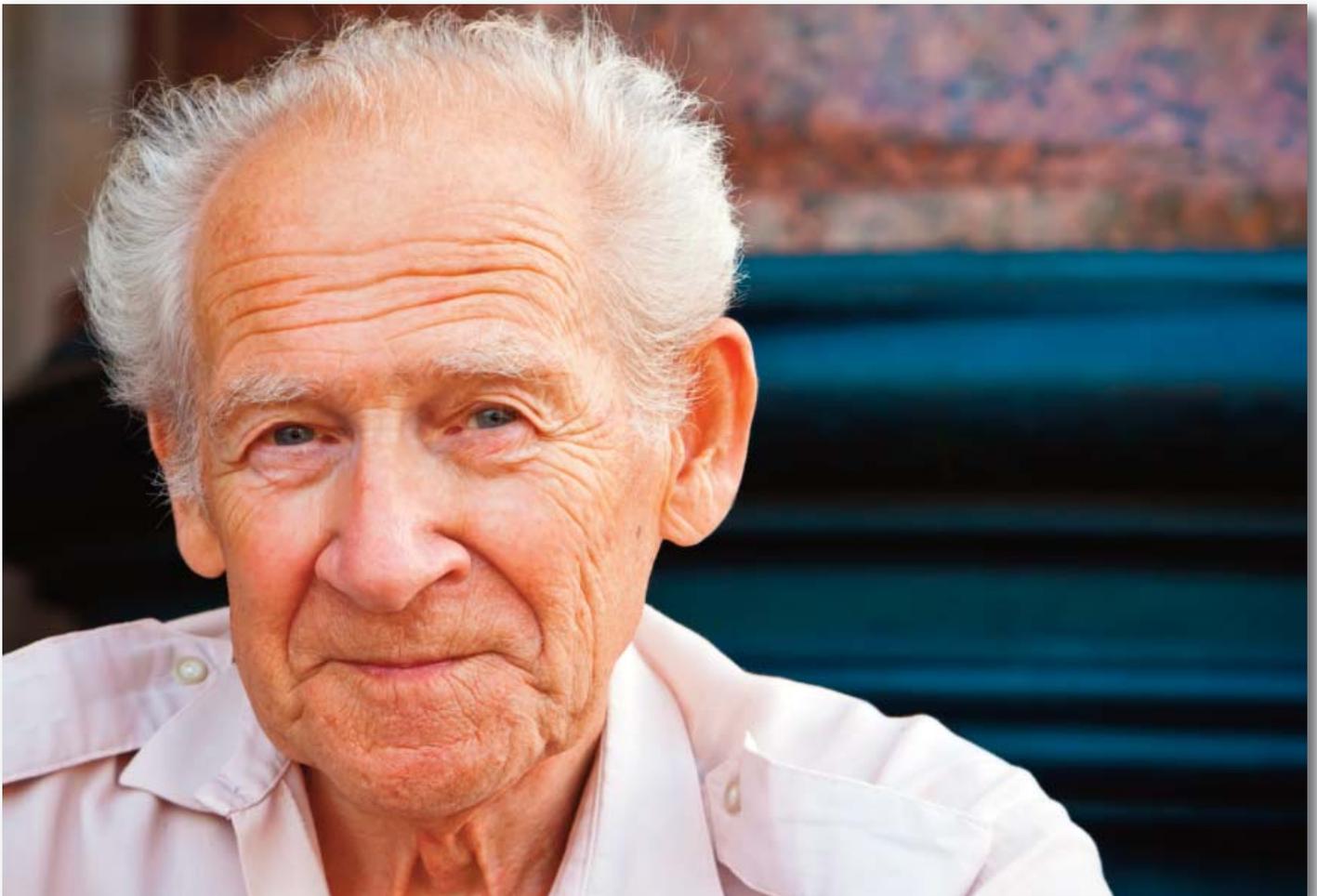
# War Pensions/Compensation

## The War Pensions Scheme

If you were injured or disabled through your HM Armed Forces service before 6th April 2005 you may be able to claim under the War Pensions Scheme. You can submit a claim for any injury or illness that resulted from a service-related activity. This includes Adventurous Training (AT), physical exercise and organised sport.

There are a number of organisations that are able to help you make a claim under the War Pensions Scheme.

**Support organisations: 1, 2, 3, 4, 5, 7, 45, 46**



# Organisations that can help

This section links issues from the booklet to contact details of organisations that provide support. The focus is on national organisations in Wales/UK (due to space limitations). There are also many local organisations in Wales who are also able to help and can be contacted through local authorities.

If you would like help accessing support or you have an issue which is not covered in this document then it is strongly recommended that you make contact with a veterans' organisation listed under general support (1-7). They will either be able to help or direct you to someone else who can.

1	Royal British Legion	0808 802 8080	<a href="http://www.britishlegion.org.uk/veterans-and-families">www.britishlegion.org.uk/veterans-and-families</a>
2	Veterans Gateway	0808 802 1212	<a href="http://www.veteransgateway.org.uk">www.veteransgateway.org.uk</a>
3	SSAFA	0800 731 4880	<a href="http://www.ssafa.org.uk">www.ssafa.org.uk</a>
4	Royal Air Forces Association	0800 0182361	<a href="http://www.rafa.org.uk">www.rafa.org.uk</a>
5	Change Step	0300 777 2259	<a href="http://www.changestepwales.co.uk">www.changestepwales.co.uk</a>
6	Citizens Advice	03444 772020	<a href="http://www.citizensadvice.org.uk/wales">www.citizensadvice.org.uk/wales</a>
7	Woody's Lodge	01446 730777 07731 417974	<a href="http://www.woodyslodge.org">www.woodyslodge.org</a>

## Local Authority

8	Anglesey	01248 750057	<a href="http://www.anglesey.gov.uk">www.anglesey.gov.uk</a>
8	Blaenau Gwent	01495 311556	<a href="http://www.blaenau-gwent.gov.uk">www.blaenau-gwent.gov.uk</a>
8	Bridgend	01656 643643	<a href="http://www.bridgend.gov.uk">www.bridgend.gov.uk</a>
8	Caerphilly	01443 815588	<a href="http://www.caerphilly.gov.uk">www.caerphilly.gov.uk</a>
8	Cardiff City Council	029 2087 2087	<a href="http://www.cardiff.gov.uk">www.cardiff.gov.uk</a>
8	Carmarthenshire	01267 234567	<a href="http://www.carmarthenshire.gov.wales">www.carmarthenshire.gov.wales</a>
8	Ceredigion	01545 570881	<a href="http://www.ceredigion.gov.uk">www.ceredigion.gov.uk</a>
8	Conwy	01492 574000	<a href="http://www.conwy.gov.uk">www.conwy.gov.uk</a>

8	Denbighshire	01824 706000	<a href="http://www.denbighshire.gov.uk">www.denbighshire.gov.uk</a>
8	Flintshire	01352 752121	<a href="http://www.flintshire.gov.uk">www.flintshire.gov.uk</a>
8	Gwynedd	01766 771000	<a href="http://www.gwynedd.gov.uk">www.gwynedd.gov.uk</a>
8	Merthyr Tydfil	01685 725000	<a href="http://www.merthyr.gov.uk">www.merthyr.gov.uk</a>
8	Monmouthshire	01633 644644	<a href="http://www.monmouthshire.gov.uk/armedforces">www.monmouthshire.gov.uk/armedforces</a>
8	Neath Port Talbot	01639 686868	<a href="http://www.npt.gov.uk">www.npt.gov.uk</a>
8	Newport City Council	01633 656656	<a href="http://www.newport.gov.uk">www.newport.gov.uk</a>
8	Pembrokeshire	01437 764551	<a href="http://www.pembrokeshire.gov.uk">www.pembrokeshire.gov.uk</a>
8	Powys	01597 827657	<a href="http://www.growinpowys.com/armed-forces">www.growinpowys.com/armed-forces</a>
8	Rhondda Cynon Taff	01443 425005	<a href="http://www.rctcbc.gov.uk">www.rctcbc.gov.uk</a>
8	Swansea City Council	01792 636000	<a href="http://www.swansea.gov.uk">www.swansea.gov.uk</a>
8	Torfaen	01495 762200	<a href="http://www.torfaen.gov.uk">www.torfaen.gov.uk</a>
8	Vale of Glamorgan	01446 700111	<a href="http://www.valeofglamorgan.gov.uk">www.valeofglamorgan.gov.uk</a>
8	Wrexham	01978 298997	<a href="http://www.wrexham.gov.uk">www.wrexham.gov.uk</a>

## Social Isolation/Loneliness

9	Cruse Bereavement Care	0808 8081677	<a href="http://www.cruse.org.uk/wales">www.cruse.org.uk/wales</a>
10	Armed Forces and Veterans Breakfast Clubs	01133 281148	<a href="http://www.afvbc.co.uk">www.afvbc.co.uk</a>
11	Men's Sheds Cymru	01267 225536	<a href="http://www.mensshedscymru.co.uk">www.mensshedscymru.co.uk</a>
12	VC Gallery	01437 765873	<a href="http://www.thevcgallery.com">www.thevcgallery.com</a>

## Mobility

13	Blesma	0208 590 1124	<a href="http://www.blesma.org">www.blesma.org</a>
14	ABF The Soldiers Charity	020 7901 8900	<a href="http://www.soldierscharity.org">www.soldierscharity.org</a>
15	Felix Fund	07713 752901	<a href="http://www.felixfund.org.uk">www.felixfund.org.uk</a>

16	Motability	01279 635999	<a href="http://www.motability.org.uk">www.motability.org.uk</a>
17	The RAF Benevolent Fund (RAFBF)	0800 169 2942	<a href="http://www.rafbf.org">www.rafbf.org</a>

## Independent Living

18	Royal British Legion Independent Living Service	0808 802 8080	<a href="http://www.support.britishlegion.org.uk">www.support.britishlegion.org.uk</a>
19	The RAF Benevolent Fund (RAFBF)	0800 169 2942	<a href="http://www.rafbf.org">www.rafbf.org</a>
20	NHS Choices	111	<a href="http://www.nhs.uk">www.nhs.uk</a>
21	AskSARA	0300 999 0004	<a href="http://www.asksara.dlf.org.uk">www.asksara.dlf.org.uk</a>
22	Shelter	0345 075 5005	<a href="http://www.sheltercymru.org.uk">www.sheltercymru.org.uk</a>

## Local Health Boards

23	Abertawe Bro Morgannwg University Health Board	01656 752752	<a href="http://www.wales.nhs.uk/sitesplus/863/home">www.wales.nhs.uk/sitesplus/863/home</a>
23	Aneurin Bevan Health Board	01495 745656	<a href="http://www.wales.nhs.uk/sitesplus/866/home">www.wales.nhs.uk/sitesplus/866/home</a>
23	Betsi Cadwaladr University Health Board	01248 384384	<a href="http://www.wales.nhs.uk/sitesplus/861/home">www.wales.nhs.uk/sitesplus/861/home</a>
23	Cardiff and Vale University Health Board	02920 747747	<a href="http://www.cardiffandvaleuhb.wales.nhs.uk/home">www.cardiffandvaleuhb.wales.nhs.uk/home</a>
23	Cwm Taf Health Board	01443 744800	<a href="http://www.cwmtaf.wales">www.cwmtaf.wales</a>
23	Hywel Dda Health Board	01267 235151	<a href="http://www.hywelddalhb.wales.nhs.uk">www.hywelddalhb.wales.nhs.uk</a>
23	Powys Teaching Health Board	01874 711661	<a href="http://www.powysthb.wales.nhs.uk">www.powysthb.wales.nhs.uk</a>

## Physical Health

24	Blesma	0208 590 1124	<a href="http://www.blesma.org">www.blesma.org</a>
25	Mutual Support	0796 270 8899	<a href="http://www.mutual-support.org.uk">www.mutual-support.org.uk</a>
26	Mutual Support (War pensions/Compensation)	0808 1914 218	<a href="http://www.gov.uk/government/organisations/veterans-uk">www.gov.uk/government/organisations/veterans-uk</a>
27	Action on Hearing Loss	029 2033 3034	<a href="http://www.actiononhearingloss.org.uk">www.actiononhearingloss.org.uk</a>
28	Blind Veterans UK	0800 389 7979	<a href="http://www.blindveterans.org.uk">www.blindveterans.org.uk</a>

## PTSD/Mental Health

29	The Warrior Programme	0808 801 0898	<a href="http://www.warriorprogramme.org.uk">www.warriorprogramme.org.uk</a>
30	PTSD Resolution	0300 302 0551	<a href="http://www.ptsdresolution.org">www.ptsdresolution.org</a>
31	Veterans NHS Wales	0800 132 737	<a href="http://www.veteranswales.co.uk">www.veteranswales.co.uk</a>
32	Hafal	01792 816 600	<a href="http://www.hafal.org">www.hafal.org</a>
33	Mind	0300 123 3393	<a href="http://www.mind.org.uk">www.mind.org.uk</a>
34	Combat Stress	0800 138 1619	<a href="http://www.combatstress.org.uk">www.combatstress.org.uk</a>
35	Samaritans	116 123	<a href="http://www.samaritans.org">www.samaritans.org</a>

## Dementia/Memory Loss

36	NHS Direct	0845 46 47	<a href="http://www.nhsdirect.wales.nhs.uk/encyclopaedia/d/article/dementia">www.nhsdirect.wales.nhs.uk/encyclopaedia/d/article/dementia</a>
37	Alzheimers Society	0300 222 1122	<a href="http://www.alzheimers.org.uk">www.alzheimers.org.uk</a>
38	Admiral Nurses	0808 802 8080	<a href="http://www.britishlegion.org.uk/get-support/care/admiral-nurses">www.britishlegion.org.uk/get-support/care/admiral-nurses</a>
39	Dementia Helpline	0808 8082235	<a href="http://www.dementiahelpline.org.uk">www.dementiahelpline.org.uk</a>

## Alcohol Issues

40	Dan 24/7	0808 808 2234	<a href="http://www.dan247.org.uk">www.dan247.org.uk</a>
41	WCADA	01792 646421	<a href="http://www.wcada.org">www.wcada.org</a>
42	CAIS	0345 0612112	<a href="http://www.cais.co.uk">www.cais.co.uk</a>

## Money/Debt Advice

43	Step Change	0800 138 1111	<a href="http://www.stepchange.org">www.stepchange.org</a>
44	Mental Health and Money Advice	0845 46 47 / 111	<a href="http://www.mentalhealthandmoneyadvice.org/wal">www.mentalhealthandmoneyadvice.org/wal</a>

## Pensions/Benefits

45	Veterans UK	0808 1914218	<a href="http://www.gov.uk/government/organisations/veterans-uk">www.gov.uk/government/organisations/veterans-uk</a>
46	Officers Association	020 7808 4175	<a href="http://www.officersassociation.org.uk/benevolence/the-benevolence-team-and-trustees/">www.officersassociation.org.uk/benevolence/the-benevolence-team-and-trustees/</a>



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Developing a caring Wales  
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canol gogledd cymru  
north wales central.



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