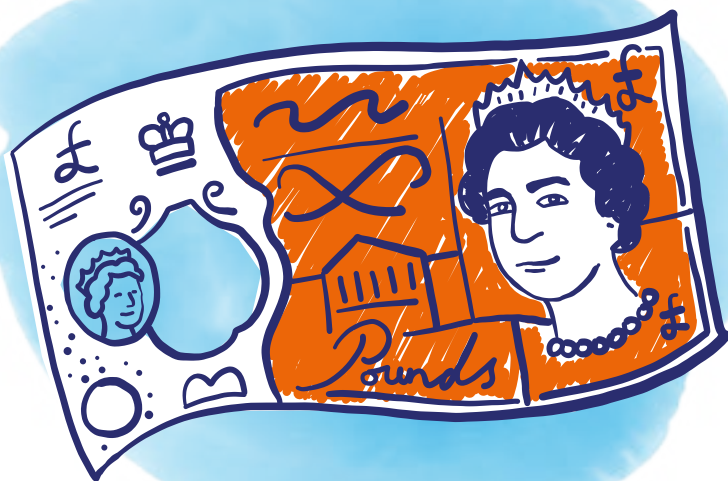


# State Pension

## How and when you can claim





## What is the State Pension?

**The State Pension is a regular payment from the government that most people can claim when they reach State Pension age. It's based on your National Insurance (NI) contributions.**

### When can I claim my State Pension?

State Pension age is gradually increasing to reach 66 by October 2020. Working out your State Pension age can be confusing, so check your State Pension age by calling Age UK Advice on **0800 169 65 65** or by using the online calculator at **[www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age)**.

**Will I get my State Pension automatically?**

No – you have to claim it. See page 8 for more information.

**Which State Pension will I get?**

Since April 2016, there have been two different systems for claiming the State Pension: the basic State Pension and the new State Pension. Which one applies to you depends on whether you reached the State Pension age before or after the new system came into force.

**Use this chart to see which system applies to you and where to turn for more information.**

**Female**

Date of birth	Pension	Turn to
Before 6 April 1953	Basic State Pension	Page 4
After 5 April 1953	New State Pension	Page 6

**Male**

Date of birth	Pension	Turn to
Before 6 April 1951	Basic State Pension	Page 4
After 5 April 1951	New State Pension	Page 6

# The basic State Pension

If you reached State Pension age before 6 April 2016, the basic State Pension system will apply to you.

## How much will I get?

The full basic State Pension is **£129.20 a week**.

You'll get the full amount if you've made NI contributions for 30 years or more. This includes contributions that you made when you were working, and contributions that were credited to you if you were unable to work. For example, you may have received NI credits if you were caring for a child or disabled person, or claiming certain benefits.

If you've made contributions for fewer than 30 years, you'll get less than the full amount. Specifically, you'll receive 1/30th of the full amount for each year of contributions. So, for example, if you have made NI contributions for 15 years, you'll receive 15/30th – or half – of the full basic State Pension amount.

**“The extra money from my pension makes such a difference.”**

Tony, 83





You can choose to pay voluntary contributions to cover gaps while you weren't working or getting credits. You need to weigh up if the cost of this will be worth the potential increase in your State Pension. For more information, contact the National Insurance helpline on **0300 200 3500**.

If you don't get a full basic State Pension, you may be able to claim a pension based on the contributions of your husband, wife or civil partner. If you're divorced, widowed or your civil partnership has ended, you can claim on your former partner's NI record if this will give you a higher rate of State Pension.

### Will I get Additional State Pension?

The Additional State Pension is an extra 'top up' to your basic State Pension. It's based on your NI contributions, and what you get depends on your earnings and whether you claimed certain benefits. There's no fixed amount and it's paid automatically on top of your basic State Pension.

### Next steps



To find out more, visit **[www.gov.uk/state-pension](http://www.gov.uk/state-pension)**.

# The new State Pension

**If you reached or will reach State Pension age on or after 6 April 2016, the new State Pension system will apply to you.**

## How much will I get?

The full new State Pension is **£168.60 per week**.

You'll get the full amount if you've made NI contributions for 35 years or more. This includes NI contributions that you made when you were working, and contributions that were credited to you if you were unable to work. For example, you may have received NI credits if you were caring for a child or disabled person, or claiming certain benefits.

You need to have made NI contributions for at least 10 years to get any State Pension. If you have made contributions for between 10 and 34 years, you'll get a proportion of the full amount.

Unlike the basic State Pension system, you won't usually be able to claim a pension based on the NI contributions of your husband, wife or civil partner, although there are some exceptions.

## Next steps



To find out more, visit [www.gov.uk/new-state-pension](http://www.gov.uk/new-state-pension).

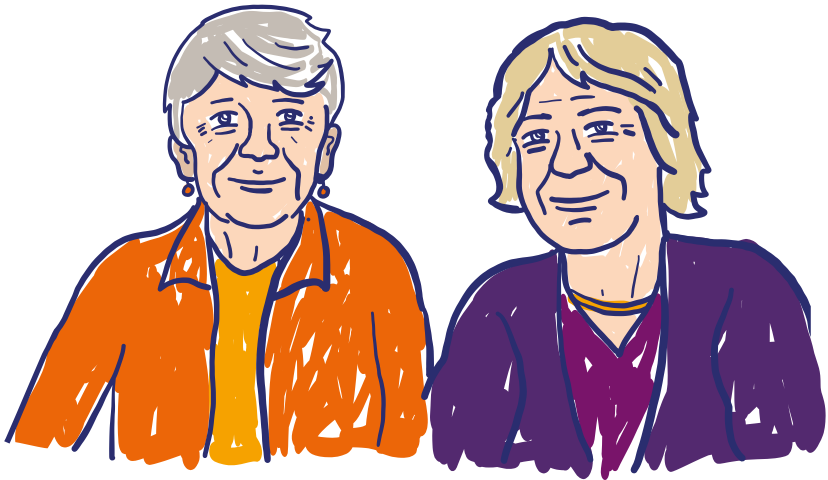
## Will I get Additional State Pension?

The Additional State Pension is an extra ‘top up’ to the basic State Pension. It no longer applies under the new system, but you may still get a ‘top up’ if you have any Additional State Pension already built up under the pre-2016 rules (see page 5).

However, if you contracted out of the Additional State Pension scheme (if, for example you were a member of a public sector pension), you may receive less than the full amount. This is typically because you have paid NI contributions at a lower rate.

**“I honestly had no idea what I’d get after I retired. I was really pleasantly surprised when I found out.”**

Alice, 67



# How do I claim my State Pension?

**You won't get your State Pension automatically – you have to claim it.**

You should get a letter and booklet from the Pension Service about four months before you reach State Pension age. If you still haven't received it with three months to go, contact the Pension Service (see page 15) and they'll tell you what to do.

**There are different ways you can claim.**



## Online

Visit **[www.gov.uk/claim-state-pension-online](http://www.gov.uk/claim-state-pension-online)** to claim online 24 hours a day, 7 days a week. You can call **0800 169 0154** (textphone **0800 169 0254**) for a helpdesk to help you through the process if you have any problems online.



## Phone

To claim over the phone call the Pension Service claim line on **0800 731 7898** (textphone: **0800 731 7339**). Phone lines are open Monday to Friday, 8am to 6pm (except public holidays).



## Post

Visit **[www.gov.uk/state-pension/how-to-claim](http://www.gov.uk/state-pension/how-to-claim)** to download a form. When you've filled out, post it to your local pension centre.





**“I was worried about my finances after my wife passed away but Age UK helped me contact the Pension Service.”**

Harry, 81

## **Can I claim State Pension and carry on working?**

**Yes, you can, and any money you earn won't affect your State Pension. But it's worth bearing a few things in mind:**

- While any money you earn won't affect your State Pension, it may affect your entitlement to other benefits such as Pension Credit, Housing Benefit and Council Tax Support (also known as Council Tax Reduction).
- State Pension is taxable, so when added to your earnings it may put you into a higher tax band.
- When you reach State Pension age, you won't have to pay NI anymore, even if you keep on working.

# Can I put off claiming my State Pension?

**Yes, you can. This is known as ‘deferring’.**

Deferring may give you extra pension when you do claim, but it can also affect any benefits you may be claiming. For advice on whether deferring is the right option for you, talk to your local Age UK or the Pension Service (see page 15).

If you don't claim your State Pension, it will automatically defer.

## **My circumstances have changed**

If you go into hospital or move into a care home, you'll continue to get your State Pension, no matter how long you're there.

If you move abroad, you'll continue to get your State Pension – just let the Pension Service know when you plan to move.

Your State Pension may increase every year if you move to a European Economic Area (EEA) country or one that has a special arrangement with the UK.

If you move elsewhere, your pension is frozen at the rate it was when you left the UK. Contact the International Pension Centre (see page 15) to find out more.

## **Next steps**

Our pension calculator can help you make financial decisions for your retirement. Visit [www.ageuk.org.uk/pensioncalculator](http://www.ageuk.org.uk/pensioncalculator).

# Getting ready for retirement

## Before you retire, why not check what your income might be and find out how to boost your finances?

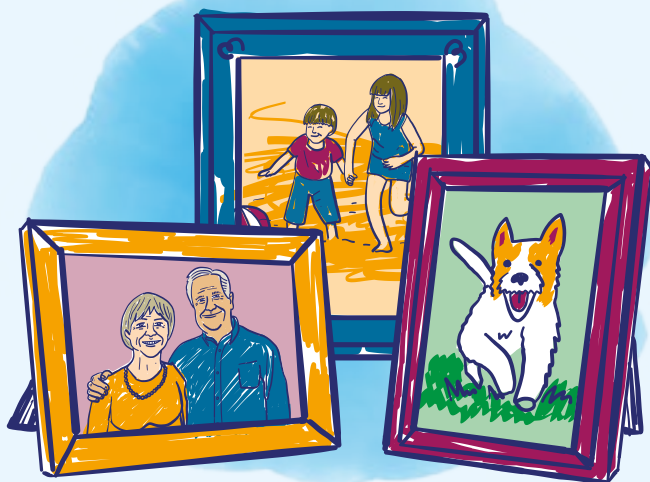
- Contact the Future Pension Centre (see page 15) to get a statement telling you how much State Pension you're likely to receive.
- If you've moved between jobs, you may have more than one company pension. If you've lost track of any of them, call the Pension Tracing Service on **0800 731 0193** (see page 15) and they can try to find them for free.
- Read our guide **More money in your pocket** to find out more about the benefits you may be eligible for, such as Pension Credit. Age Cymru, Age NI and Age Scotland have their own versions of this guide.
- You can visit your local Age UK for a benefits check or go to **[www.ageuk.org.uk/benefits-check](http://www.ageuk.org.uk/benefits-check)** to use our benefits calculator.
- If you have a private pension and are thinking about buying an annuity, make sure you shop around to find the best one for you. You don't have to buy it from your pension company.
- If you have a private pension, you don't have to buy an annuity. Contact the government's guidance service Pension Wise on **0800 138 3944** for more information or visit **[www.gov.uk/pensionwise](http://www.gov.uk/pensionwise)**.

## Phil's story

**Phil, 64, recently started thinking seriously about retiring. He knew he had to check his finances carefully before talking to his employer about a retirement date.**

'I love my job – I've been there nearly 30 years – but recently the commute has been getting quite tiring. I'm coming up to State Pension age so I've started thinking about retiring in the next few years. The trouble was, I had no idea if I could afford it. I've got a good pension at work but wasn't sure how much I'd get.





‘I talked to a friend who retired a few years ago, and he told me I could go online and find out how much State Pension I’d get.

‘So I went on GOV.UK, signed up, and found I’ll be eligible for about £150 a week of State Pension, which is very nice. Then I rang up the pension company at work and asked what I’d get from that. It was a bit more than I was expecting, so I was pleased I had paid into it.

‘My friend also recommended calling the Pension Tracing Service. I rang them to see if they could track down an old work pension I had 30 years ago and, lo and behold, they found it. I only paid into it for a few years so it isn’t very much, so I might just take the money as a lump sum.

‘I’ve had a chat with my manager and I’m going to retire next year. I can relax now I know I’ll be able to afford to enjoy my retirement without scrimping and saving.’

# Useful organisations

## Age UK

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

### **Age UK Advice: 0800 169 65 65**

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

**[www.ageuk.org.uk](http://www.ageuk.org.uk)**

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

**[www.agecymru.org.uk](http://www.agecymru.org.uk)**

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

**[www.ageni.org](http://www.ageni.org)**

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

**[www.agescotland.org.uk](http://www.agescotland.org.uk)**

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### **Future Pension Centre**

Provides State Pension statements and information.

Tel: **0800 731 0175**

Textphone: **0800 731 0176**

**[www.gov.uk/future-pension-centre](http://www.gov.uk/future-pension-centre)**

### **International Pension Centre**

Provides information on pensions and benefits if you live abroad.

Tel: **0191 218 7777**

Textphone: **0191 218 7280**

**[www.gov.uk/international-pension-centre](http://www.gov.uk/international-pension-centre)**

### **National Insurance helpline**

Provides information about making voluntary contributions.

Tel: **0300 200 3500**

Textphone: **0300 200 3519**

### **Pension Service**

Provides information about State Pension and how to apply.

State Pension claim line: **0800 731 7898**

Textphone: **0800 731 7339**

**[www.gov.uk/contact-pension-service](http://www.gov.uk/contact-pension-service)**

### **In Northern Ireland, contact:**

Northern Ireland Pension Centre

Tel: **0808 100 2658**

Textphone: **0808 100 2198**

**[www.nidirect.gov.uk/contacts/northern-ireland-pension-centre](http://www.nidirect.gov.uk/contacts/northern-ireland-pension-centre)**

### **Pension Tracing Service**

Government service to help people locate their lost pension savings.

Tel: **0800 731 0193**

Textphone: **0800 731 0176**

**[www.gov.uk/find-pension-contact-details](http://www.gov.uk/find-pension-contact-details)**

# What should I do now?

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

- **More money in your pocket**
- **Pension Credit**

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

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

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

There's plenty of really useful information on our website, too. Visit **[www.ageuk.org.uk/moneymatters](http://www.ageuk.org.uk/moneymatters)** to get started.

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



**0800 169 65 65**  
**[www.ageuk.org.uk](http://www.ageuk.org.uk)**



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