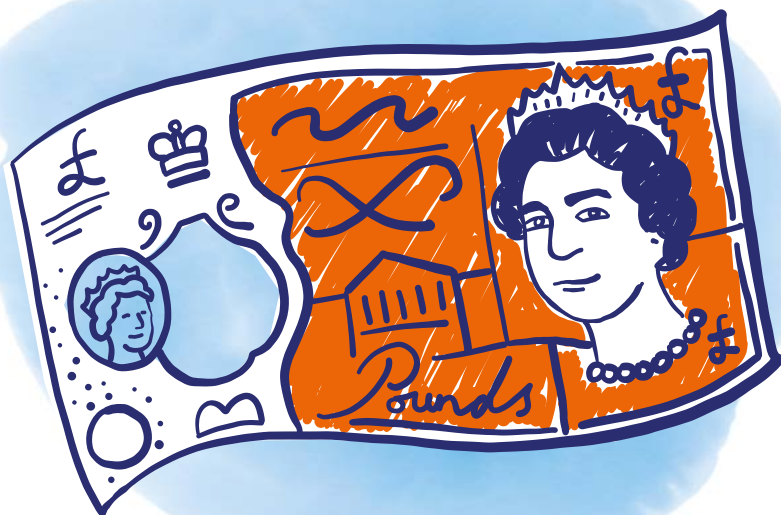


State Pension



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 and credits.

When can I claim my State Pension?

State Pension age is currently 66 years old for both men and women but will gradually increase again from 6 May 2026.

Will I get my State Pension automatically?

No – you have to claim it. See page 8 for more information on how to do that.

Which State Pension will I get?

Since April 2016, there have been two different systems for claiming the State Pension: the old State Pension and the new State Pension.

Which one applies to you depends on whether you reached State Pension age before or after the introduction of the new system.

Use the chart below to see which system applies to you and which page to turn to for more information.

Female

| Date of birth | Pension | Turn to |
|--------------------------|-------------------|---------|
| Before 6 April 1953 | Old State Pension | Page 6 |
| On or after 6 April 1953 | New State Pension | Page 4 |

Male

| Date of birth | Pension | Turn to |
|--------------------------|-------------------|---------|
| Before 6 April 1951 | Old State Pension | Page 6 |
| On or after 6 April 1951 | New State Pension | Page 4 |

The new State Pension

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

How much will I get?

The full new State Pension is **£203.85 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 someone living with a disability, or if you were claiming certain benefits.

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

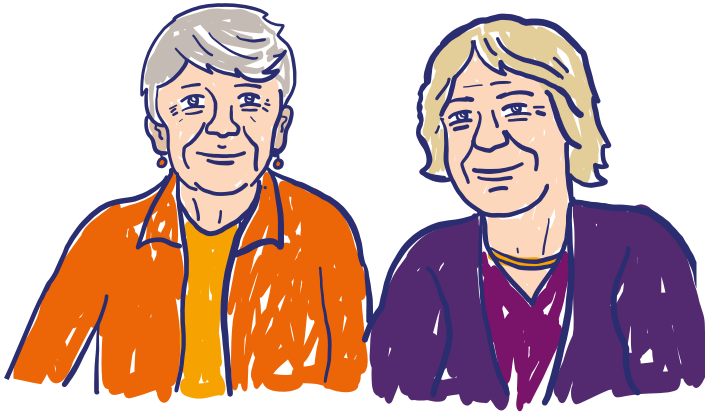
If you made NI contributions before 6 April 2016, you'll be given a 'starting amount'. This will be whichever of the following is higher:

- the amount you would have received under the pre-2016 system including basic and additional pension
- the amount you'd get if the new State Pension had been in place at the start of your working life.

Unlike the old State Pension, you can't usually claim extra pension based on the NI contributions of your spouse or civil partner – although there are some exceptions. For example, if you're widowed, you may be able to inherit part of your spouse or civil partner's Additional State Pension that had built up.

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

Alice, 67



Will I get Additional State Pension?

The Additional State Pension is an extra ‘top-up’ to the basic State Pension under the old system. 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 7).

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

Next steps



To find out more, visit www.gov.uk/new-state-pension.

The old State Pension

If you reached State Pension age before 6 April 2016, the old State Pension system applies to you.

How much will I get?

The full basic State Pension under the old system is **£156.20 per week**.

You need to have at least 30 years of NI contributions or credits to receive the full amount. If you're a woman born before 6 April 1950 or a man born before 6 April 1945, you may need more years of NI contributions. Seek specialist advice if this applies to you.

Qualifying NI contributions include 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 someone living with a disability, or if you claimed certain benefits.

If you haven't paid enough in NI contributions when you claim the old State Pension, you'll be paid a proportion of the full amount based on the number of years of NI contributions or credits that you do have. For example, if you've paid 15 years of NI contributions when you claim, you're entitled to 15/30ths of the full amount – or £78.10 a week.

“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 whether 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 spouse 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 gives 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 under the old system. 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**.

How do I claim my State Pension?

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

You should get an invitation letter from the Pension Service around 4 months before you reach State Pension age. If you still haven't received it with 2 months to go, contact the Pension Service (page 15) and they'll tell you what to do.

Can I claim my State Pension in advance?

Yes – you can claim your State Pension up to 4 months in advance. It's a good idea to do this as it can take some time for your claim to be processed.

There are a few different ways you can claim:



Online

Visit **www.gov.uk/get-state-pension** to claim online 24 hours a day, 7 days a week. You can call **0800 169 0154** for technical help if you have any problems.



Phone

You can call the Pension Service claim line on **0800 731 7898** to have a claim form posted to you or to make a claim over the phone.



Post

If you reached State Pension age before 6 April 2016, visit **www.gov.uk/government/publications/the-basic-state-pension** to download a form. When you've filled it out, post it to your local pension centre. You can find your local pension centre online at **www.gov.uk/find-pension-centre**.



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 might 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.

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

Harry, 81



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 now. For advice on whether deferring is the right option for you, talk to your local Age UK or the Pension Service (page 15). In Wales, contact your local Age Cymru.

If you don’t claim your State Pension, it’ll automatically defer.

Can I backdate my State Pension?

If you claim your State Pension after you reach State Pension age then you can backdate it. The maximum period of backdating is 12 months, but a claim can’t be backdated to a date before you reached State Pension age. You don’t need any special reasons for backdating – you can just ask for the claim to be backdated.

What happens if my circumstances change?

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 (page 15) to find out more.

Getting ready for retirement

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

- Contact the Future Pension Centre (page 15) for an outline of how much State Pension you're likely to receive.
- If you've moved jobs over the years, 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** and they can try to find them for free.
- Read our guide **More money in your pocket** to find out more about other benefits you may be eligible for, such as Pension Credit. Age Cymru and Age NI have their own versions of this.
- Visit **www.ageuk.org.uk/benefits-check** to use our benefits calculator or visit your local Age UK to get a benefits check. In Wales, visit your local Age Cymru.
- If you have a private pension and you want to buy 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 MoneyHelper on **0800 011 3797**. For more information, visit **www.moneyhelper.org.uk**.

Next steps



MoneyHelper's pension calculator can help you make financial decisions for your retirement. Find out more by going online at **www.ageuk.org.uk/pensioncalculator**.

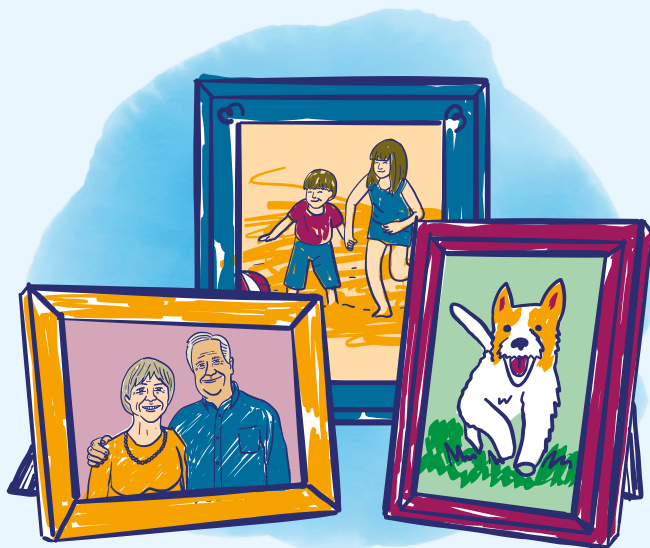
Phil's story

Phil, 65, 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 started thinking about retiring. 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 the GOV.UK website, and found out I’ll be eligible for about £150 a week of State Pension. 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’d 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 they managed 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 information and advice 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

In Wales, contact Age Cymru Advice: **0300 303 44 98**

www.agecymru.org.uk

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

www.ageni.org

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

www.agescotland.org.uk

This information guide has been prepared by Age UK and contains general advice only, it should not be relied on as a basis for any decision or action. Neither Age UK nor any of its subsidiary companies or charities accepts 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 UK or any of its subsidiary companies or charities.

Future Pension Centre

Provides State Pension statements, information and forecasts.

Tel: **0800 731 0175**

www.gov.uk/future-pension-centre

International Pension Centre

Provides information on pensions and benefits if you live abroad.

Tel: **0191 218 7777**

www.gov.uk/international-pension-centre

National Insurance helpline

Provides information about making voluntary contributions.

Tel: **0300 200 3500**

Pension Service

Provides information about State Pension and how to apply.

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

www.gov.uk/contact-pension-service

In Northern Ireland, contact:

Northern Ireland Pension Centre

Tel: **0808 100 2658**

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**

www.gov.uk/find-lost-pension

What should I do now?

You may want to read some of our relevant information guides and factsheets, 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 are there to help answer any questions.

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** to get started.



0800 169 65 65
www.ageuk.org.uk

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



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