
Call the Pension Credit Line on 0800 99 1234. Applications are quicker if you have the following details to hand.

- National Insurance number
- Bank account and saving details
- Information about your pensions (if you have one)
- Partner's details (if you have a partner)
- Details of any housing costs (such as mortgage, interest payments, service charges)

Call Age UK Advice on **0800 169 65 65**, visit your local Age UK/Age Concern or go to **www.ageuk.org.uk/benefitscheck** to put more money in your pocket.

Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). The registered address is 207-221 Pentonville Road, London N1 9UZ. Age Concern England (registered charity number 261794) and Help the Aged (registered charity number 272786), and their trading and other associated companies merged on 1 April 2009. Together they have formed the Age UK Group, dedicated to improving the lives of people in later life. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age NI and Age Cymru. ID10545 03/11



Pension Credit

3 steps to find out if someone you know qualifies for Pension Credit

Read the information below and follow the steps to get an indication of whether someone you know could be getting extra money each week.

What is Pension Credit?

Pension Credit tops up weekly income to a guaranteed minimum level. It is a tax free payment for those who have reached the minimum qualifying age and live in Great Britain.

How much Pension Credit could they get?

If they have reached Pension Credit qualifying age, they could get their income topped up to £137.35 a week, or £209.70 if they are a couple. If they're 65 or over, they may still get Pension Credit if their income is up to £188.00 a week, or £277.00 if they are a couple.

Can they get Pension Credit if they have savings?

The first £10,000 of their savings is ignored. Even if they have over £10,000 in savings, they may still get something.

Important!

All of these figures could be much higher if the person has extra needs, for example if they are severely disabled, or they are a carer, or they are a home owner with a mortgage, home loan or service charges to pay.

How do you find out if someone could be eligible for Pension Credit?

Step 1

Check whether they are already getting Pension Credit (people don't always know if they are receiving payments or not).

Step 2

Ask them to consider these simple questions depending on their age.

If they are under 65:

- Is your weekly income below £137.35 if you are single or £209.70 if you are a couple?
- Have you got savings of less than £10,000?

If they are over 65:

- Is your weekly income below £188.00 if you are single or £277.00 if you are a couple?
- Have you got savings of less than £10,000?

Step 3

If they answer yes they definitely qualify – encourage them to make a claim.

Ask them to call the Pension Credit Line – one simple call to 0800 99 1234 and no forms to fill out. To make the application easier, please use the check list on the following page to make sure they have the right details handy.

If the answers are no, they still might qualify so:

- Check online using Age UK's benefits calculator. Visit www.ageuk.org.uk/benefitscheck
 - Phone Age UK Advice on 0800 169 65 65 to get a benefits check.
 - Check Age UK Factsheet 48 Pension Credit, available from Age UK Advice on 0800 169 65 65.
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