

State Pension

WHAT IT IS AND
HOW TO CLAIM



How you can help

Our vision is a Scotland where everyone can love later life.

All the information and advice we provide is free and completely impartial and in helping people access their rights and entitlements, it can be life changing.

We are an ageing population and more people than ever are coming to us for support. You can help us be there for those that need us most.



Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

- ▶ Call **03330 15 14 60**
- ▶ Visit **age.scot/donate**
- ▶ Text **LATERLIFE** to **70085** to donate £5.*



Fundraise

Whether it is having a bake sale, running a marathon or knitting small hats for the Big Knit, there are so many ways to raise vital funds to support our work. To find out more, call **0333 323 2400** or visit **age.scot/fundraise**.



Leave us a gift in your Will

By choosing to leave us a gift in your Will, you can help Age Scotland to continue being there for vulnerable older people in the years to come. To find out more, call **0333 323 2400** or visit **age.scot/legacy**.

* Texts cost £5 plus one standard rate message

Let's keep in touch



Sign up to our newsletter

Our regular newsletters by email contain details of our campaigns, services and how you can support our work.

Sign up today by visiting [**age.scot/roundup**](https://age.scot/roundup)



Follow us on social media

Our social media channels are a great way to keep up to date with our work and issues that affect older people.



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What is State Pension?

State Pension is a regular payment from the Government that most people can claim when they reach their State Pension age. It is based on your National Insurance (NI) contributions or National Insurance (NI) credits.

There are two different types of State Pension. If you reached your State Pension age on or before 5 April 2016, you will claim under the pre-2016 State Pension rules. This will apply to you if you are a man born on or before 5 April 1951 or a woman born on or before 5 April 1953.

What is State Pension age?

State Pension age was 66 for both men and women in October 2020 and it will be 67 by 2028.

You can check your State Pension age by calling the Age Scotland helpline or by using the **calculator** at: **www.gov.uk/calculate-state-pension**.

You can get information about the amount of State Pension you are likely to receive from the **Future Pension Centre** on **0800 731 0175** or visit **www.gov.uk/future-pension-centre**.

If you reached State Pension age on or before 5 April 2016

If you reached State Pension age on or before 5 April 2016, the old rules for the State Pension system will apply to you.

Under the old rules, the standard rate of State Pension (2021/2022) is £137.60 a week but very few people receive exactly this amount. You may be entitled to Additional State Pension on top of this or receive less because you do not have enough years of National Insurance (NI) contributions.

If these rules apply to you, you will receive a full State Pension if you have 30 years of NI contributions. This includes NI contributions made whilst working and contributions credited to you when, for example, you were caring for a child or disabled person, or claiming certain benefits.

If you have fewer than 30 years of contributions, you will receive less than the standard amount: 1/30 of the full State Pension amount for each year of contributions. You could choose to pay voluntary contributions to cover gaps in contributions – to find out if this is an option and cost-effective for you call the **National Insurance helpline** on **0300 200 3500**.

If you do not receive the full State Pension, it could be possible to claim a pension based on the contributions of your husband, wife or civil partner or the contributions of a former partner if you are divorced, widowed or your civil partnership has ended.

Many people also receive Additional State Pension (also known as the State Second Pension, formerly known as SERPS) as part of their State Pension payment. The amount depends on their earnings or whether they claimed certain benefits.

If you reach State Pension age after 5 April 2016

If you reach State Pension age after 5 April 2016, the new State Pension rules will apply to you. The standard amount of the new State Pension (2021/2022) is £179.60 per week but not everyone will receive this amount.

Under the new rules introduced from April 2016, you will receive the full State Pension if you have 35 years of NI contributions. This includes NI contributions made whilst working and contributions credited to you when, for example, you were caring for a child or disabled person, or claiming certain benefits.

You need at least 10 years of contributions to receive any State Pension. If you have contributions for between 10 and 34 years, you will get a proportion of the full pension.

You may receive more if you had Additional State Pension (State Second Pension or SERPS) under the old rules. If in April 2016 you had already qualified for a higher amount under the old rules than you would receive under the new rules you will receive that higher amount when you reach your State Pension age.

Unlike the old State Pension system, you will not usually be able to claim a pension based on the NI contributions of your husband, wife or civil partner, although there are some exceptions, detailed information is available here: www.gov.uk/new-state-pension.

How do I claim my State Pension?

Your State Pension will not be paid automatically, you have to claim it. You should receive a letter and booklet from the Pension Service about four months before you reach your State Pension age. If you have not received it three months before that date contact the Pension Service and tell them that you want to make a claim.

How to claim:

- Ask for a claim form or make a telephone claim by calling the **Pension Service** on **0800 731 7898**
- Download a claim form or **claim online** at **www.gov.uk/contact-pension-service**

Can I claim State Pension and carry on working?

Yes - any money you earn will not affect your State Pension, but it may affect your entitlement to other benefits such as Pension Credit, Housing Benefit and Council Tax Reduction. State Pension is taxable, so you may need to pay more income tax.

Can I put off claiming my State Pension?

Yes - this is known as deferring your claim, and means you will get extra pension when you do claim. The rules are different for people who reached their state pension age before or after 6th April 2016. Detailed information is available here: **www.gov.uk/deferring-state-pension**.

My circumstances have changed

If you go into hospital or move into a care home, your State Pension will continue to be paid no matter how long you are there. If you move abroad, you will continue to get your State Pension. Let the Pension Service know when you plan to move.

Depending on the country you move to, your State Pension may increase every year, or the amount you receive may be frozen. Contact the **International Pension Centre** for more information, **0191 218 7777** or see their website **www.gov.uk/international-pension-centre**.



Useful organisations

Age Scotland helpline 0800 12 44 222

The Age Scotland helpline provides information, friendship and advice to older people, their relatives and carers.

If you need an interpreter, simply state the language you need. Stay on the line for a few minutes and the helpline will do the rest.

You can call us on **0800 12 44 222** for a copy of our publications list or download copies from our website at **www.agescotland.org.uk**.

Future Pension Centre

Provides State Pension statements and information.

Tel: **0800 731 0175**

www.gov.uk/future-pension-centre

National Insurance helpline

Contact them to find out more about making voluntary contributions.

Tel: **0300 200 3500** / Textphone: **0300 200 3519**

Pension Service

Provides information about State Pension and how to apply.

Claim line: **0800 731 7898**

Information or to report a change: **0800 731 0469**

Citizens Advice Bureau (CAB)

You can call Scotland's Citizens Advice Helpline on **0800 028 1456** for advice, or for details of your local bureau or see their website **www.citizensadvice.org.uk/scotland/about-us/get-advice-s/**

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Age Scotland is the national charity for older people. We work to improve the lives of everyone over the age of 50 so that they can love later life.

Our vision is a Scotland where everyone can love later life.

Contact us:

Head office

0333 323 2400

Age Scotland helpline

0800 12 44 222

Email

info@agescotland.org.uk

Visit our website

www.agescotland.org.uk

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