

# 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

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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.

You pay National Insurance contributions when you are working if you earn enough, and are credited with contributions if you are claiming benefits such as Universal Credit, Carer's Allowance or Employment and Support Allowance or you are caring for a child.

There are two different types of State Pension. The one you qualify depends on whether you reached your State Pension age before or after 5th April 2016.

## What is State Pension age?

State Pension age is 66 for both men and women until 6 May 2026, when it will increase to 67 by 6 March 2028.

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

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](http://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 standard rate of State Pension (2022/2023) is £141.85 a week but very few people receive exactly this amount. You may be entitled to more pension on top of this under one of the old top-up schemes such as the State Earnings Related Pension Scheme (SERPS). You may receive less because you do not have 30 years of National Insurance (NI) contributions or credits.

If you have fewer than 30 years of NI, you will receive 1/30 of the full State Pension amount for each year of contributions. You may be able to pay voluntary contributions to cover gaps – 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.



# 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 (2022/23) is £185.15 per week but not everyone will receive this amount.

You will receive the full State Pension if you have 35 years of NI contributions and 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 amount.

You may receive more if by April 2016 you had already qualified for a higher amount under the old rules than you would receive under the new rules.

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 at **[www.gov.uk/new-state-pension](http://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 that invites you to claim your State Pension. Most working age benefits such as Universal Credit and Employment and Support Allowance automatically stop when you reach your State Pension age so claim your State Pension as soon as you can to avoid a gap in your income. If you have not received the information 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](http://www.gov.uk/contact-pension-service)**

You should carefully check the information you receive from the Pension Service. If the Department for Work and Pensions records of your working life do not match up with what happened you should ask them about this. You may, for example, have worked for an employer that went bankrupt and had not completed proper paperwork.



# Check your entitlements

It is a good idea to check your entitlement to benefits as you approach your State Pension age. Call the Age Scotland helpline on **0800 12 44 222** for a benefit check.

Our **Benefit check guide** explains what is involved.



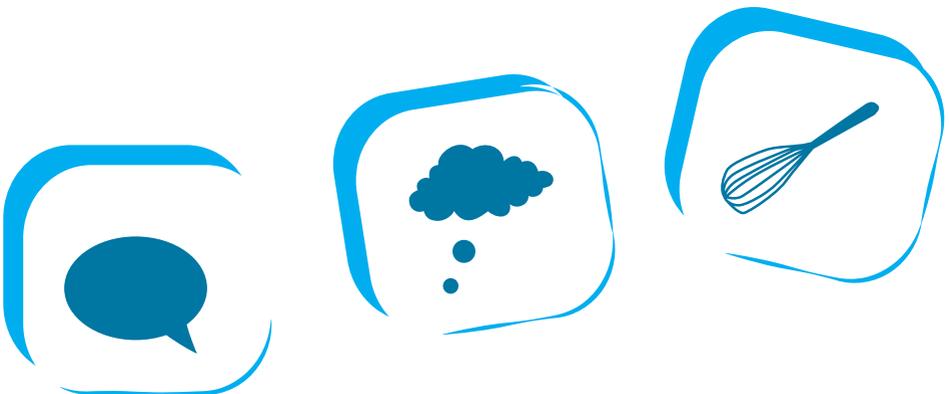
## Can I claim State Pension and carry on working?

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:

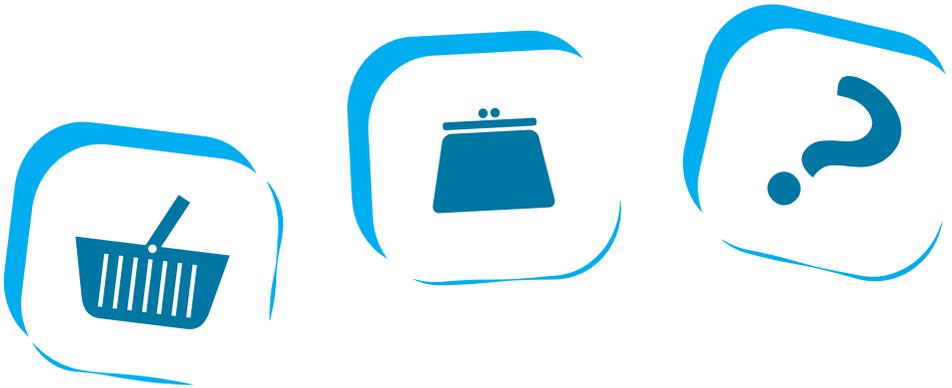
**[www.gov.uk/deferring-state-pension](http://www.gov.uk/deferring-state-pension)**.



## What if my circumstances change?

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





## What to do if things go wrong

Most claims for State Pension go smoothly, but there can be problems such as mistakes about your entitlement or delayed payments.

## Complaints



If you need to complain about a process such as a delay, or how you have been treated, you can contact the department dealing with your claim by phone or in writing.

You need to let them know:

- your National Insurance number, name, address and contact number
- which benefit you are complaining about
- what happened, when it happened and how it affected you
- what you want them to do to put things right.

## Challenging a decision

If you think a decision about your State Pension is wrong, you normally have a month from receiving the decision to apply for a **mandatory reconsideration** so the decision will be looked at again. If that is not successful you can then ask for an **appeal** which will be considered by an independent tribunal.

For detailed information call the **Age Scotland** helpline on **0800 12 44 222** or see the **Citizens Advice Advice for Scotland** website **[www.citizensadvice.org.uk/scotland/](http://www.citizensadvice.org.uk/scotland/)**

# 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 / order copies from our website at **[www.agescotland.org.uk](http://www.agescotland.org.uk)**.

## Future Pension Centre

Provides State Pension statements and information.

Tel: **0800 731 0175**

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