

State Pension

A solid purple ceramic mug is centered in the frame. It has a simple, rounded handle on the right side. The text 'How and when you can claim it' is printed in white on the front of the mug. The words 'How and when you' are in a regular weight, while 'can claim it' is in a bold weight.

How and
when you
can claim it

Information and advice to help you **love later life**

What is the State Pension?

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

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

If you reached State Pension age before 6 April 2016, you will claim under the pre-2016 State Pension rules. This will apply to you if you're a man born before 6 April 1951 or a woman born before 6 April 1953. See page 2 if this is the case.

If you reach State Pension age on or after 6 April 2016, you will claim under the new State Pension rules. This will apply to you if you're a man born on or after 6 April 1951 or a woman born on or after 6 April 1953. See page 3 if this is the case.

When can I claim my State Pension?

State Pension age is currently 65 for men. It's gradually increasing for women from 60 to 65 – it's 64 and six months from April 2018 and will be 65 by November 2018. From 2019, the State Pension age for both men and women will start to increase to reach 66 by 2020.

Check your State Pension age by calling Age UK Advice or by using the online calculator at www.gov.uk/state-pension-age.

I reached State Pension age before 6 April 2016

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

How much will I get?

The full State Pension is £125.95 a week.

Am I eligible for a State Pension?

Under the pre-2016 system, you'll get a full State Pension if you have 30 years of National Insurance contributions. This includes contributions that you made when you were working, and contributions that were credited to you if you were unable to work.

If you have fewer than 30 years of contributions, you'll get less than the full amount. In that case, you'll get 1/30 of the full State Pension amount for each year of contributions. You can choose to pay voluntary contributions to cover gaps while you weren't working or getting credits. You need to weigh up the cost of this with the potential gains in entitlement. Contact the National Insurance helpline on **0300 200 3500** for more information.

If you don't get a full 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 National Insurance record if this will give you a higher rate of State Pension.

Will I get Additional State Pension?

Additional State Pension is also based on your National Insurance contributions. How much you get can depend on a combination of your earnings and whether you claimed certain benefits. There's no fixed amount and it's paid automatically on top of your State Pension.

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

I reach State Pension age on or after 6 April 2016

If you 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 will be £164.35 per week.

How much you receive will depend on your circumstances. You could get more if you have any additional State Pension already built up under the pre-2016 rules (see page 2). However, if you contracted out of the Additional State Pension scheme, as many people did, you may receive less than the full amount.

Am I eligible for a State Pension?

Under the new system, you'll get the full State Pension if you have 35 years of National Insurance contributions. This includes National Insurance 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 National Insurance credits if you were caring for a child or disabled person, or claiming certain benefits.

You need at least 10 years of National Insurance contributions to get any State Pension. If you have contributions of between 10 and 34 years, you'll get a proportion of the full pension.

Unlike the pre-2016 State Pension system, you won't usually be able to claim a pension based on the National Insurance contributions of your husband, wife or civil partner, although there are some exceptions.

To find out more, visit www.gov.uk/new-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 a letter and booklet from the Pension Service about four months before you reach State Pension age. If you haven't received it three months before you reach State Pension age, contact the Pension Service (see page 10) to find out what to do. There are different ways you can claim.

- Ask for a claim form or make a telephone claim by calling the Pension Service on **0800 731 7898**.
- Download a form at www.gov.uk/state-pension/how-to-claim and post it to your local pension centre.
- Claim online at www.gov.uk/claim-state-pension-online.

Can I claim State Pension and carry on working?

You can work past State Pension age and receive your pension while you keep working. Any money you earn won't affect your State Pension, but it may affect your entitlement to other benefits such as Pension Credit, Housing Benefit and Council Tax Support (also known as Council Tax Reduction). Be aware that State Pension is taxable, so when added to your earnings it may put you into a higher tax band.

Can I put off claiming my State Pension?

You can defer your State Pension claim. If you defer, you may get extra pension when you do claim. If you're claiming certain benefits, they may be affected if you defer. Seek advice from your local Age UK or the Pension Service (see page 10) if this is the case, as it may not be the right option for you.

Your State Pension will automatically defer if you do nothing and don't put in a claim.

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. 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 will be frozen at the rate it was when you left the UK. Contact the International Pension Centre (see page 10) to find out more.

Getting ready for retirement

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

- Contact the Future Pension Centre (see page 10) to get a statement so you can see how much State Pension you are 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 10) and they can try to find them for free.
- Read our free 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 also visit your local Age UK for a benefits check or use our online benefits calculator at **www.ageuk.org.uk/benefits-check**.
- If you have a private pension and are considering buying an annuity, make sure you shop around for 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**.

Use our pension calculator to help you make financial decisions for your retirement. Visit **www.ageuk.org.uk/pensioncalculator** to get started.

'I found I'll be eligible for **around £150** a week.'



Phil, 63, 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 in 18 months, just after I turn 65. 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 online. Our publications are also available in large print and audio formats.

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: 0800 022 3444

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

The evidence sources used to create this guide are available on request. Contact resources@ageuk.org.uk

Future Pension Centre

Provides State Pension statements and information.

Tel: 0800 731 0175

Textphone: 0800 731 0176

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

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

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

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

Providing the information and advice you need to help you love later life.

We're Age UK and our goal is to enable older people across the UK to love later life. Whether you're enjoying your later life or going through tough times, we're here to help you make the best of your life.

We rely on donations from our supporters to provide our guides and factsheets for free. If you would like to help us continue to provide vital services, support, information and advice, please make a donation today by visiting www.ageuk.org.uk/donate or by calling **0800 169 87 87**.



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



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