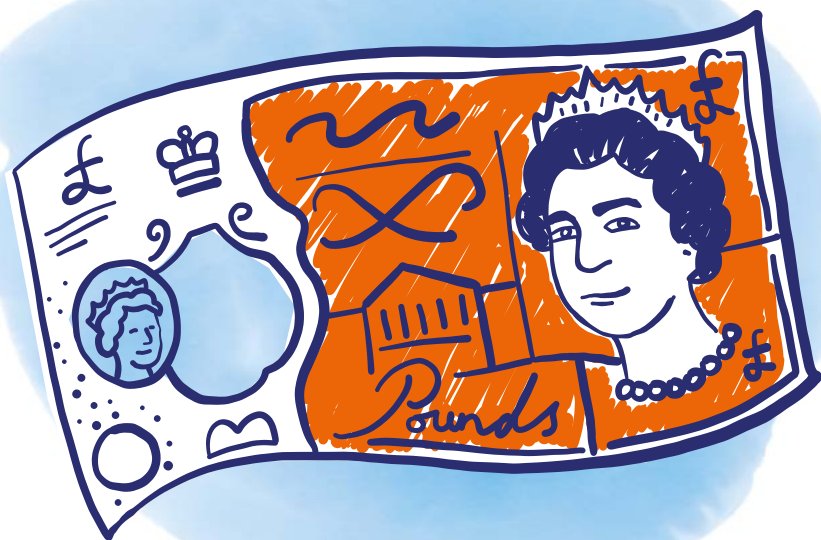




How and when you can claim



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 from May 2026.

Do I get my State Pension automatically?

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

Which State Pension system applies to me?

Since April 2016, there have been 2 different systems: the old State Pension (sometimes called basic State Pension) and the new State Pension.

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

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 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 could I get?

The full new State Pension is **£230.25** per week. You need at least 35 years of NI contributions or credits to get the full amount. This includes NI contributions that you made when you were working and contributions that were credited to you if you couldn't 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.

If you paid NI at a lower rate – for example, if you contracted out of the Additional State Pension scheme – you may need more than 35 years of contributions to get the full amount.

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 get a proportion of the full amount.

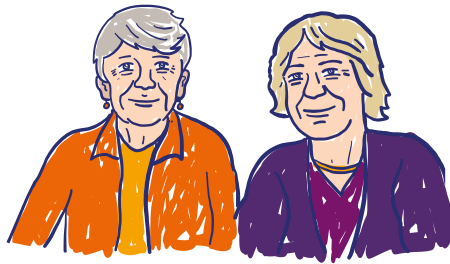
If you made NI contributions before 6 April 2016, you're given a 'starting amount'. This is whichever of the following is higher:

- the amount you'd have received under the old system
- 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 based on your spouse or civil partner's NI contributions – 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 already built up under the pre-2016 rules.

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

Alice, 67



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**.

Could I get Additional State Pension?

Additional State Pension is an extra top-up to the State Pension under the old system (see page 7). It no longer applies under the new system – but you may still get a top-up if you have any Additional State Pension built up under the pre-2016 rules.

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 about the new State Pension, go online at **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 could I get?

The full old State Pension is **£176.45** per week. You need at least 30 years of NI contributions or credits to get 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. If this applies to you, you should seek specialist advice.

Qualifying NI contributions include contributions that you made when you were working and contributions that were credited to you if you couldn't 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 have less than 30 years of NI contributions or credits when you claim old State Pension, you'll get a proportion of the full amount based on the 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 £88.23 a week.

“The money from my State 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 the full old State Pension, you might be able to claim a pension based on the contributions of your spouse or civil partner. If you're widowed, divorced 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.

Could I get Additional State Pension?

Additional State Pension is an extra top-up to your 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 State Pension.

Next steps

To find out more about old State Pension, go online at **www.gov.uk/state-pension**.

How do I claim my State Pension?

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

You should receive a 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 make a claim for your State Pension up to 4 months in advance. It's a good idea to do it in advance 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. Your Pension Service letter should include a code. 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 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 claim form or call **0800 731 7898** to have one posted to you.



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 Reduction.
- State Pension is taxable, so when it's added to your earnings it could 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 might mean you get more 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, you can ask to backdate your claim. 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 – but it's a good idea to get advice before you do, as it can affect how much your weekly payments are.

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.

As in the UK, your State Pension can increase every year if you move to a European Economic Area (EEA) country or a country 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 get.
- If you've moved jobs over the years, you may have a few company pensions. If you've lost track of any of them, call the Pension Tracing Service on **0800 731 0175** – they can try to find them for free.
- Read our guide **More money in your pocket** to find out about other benefits you could be eligible for, such as Pension Credit. Age Cymru and Age NI have their own versions of this guide.
- 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 MoneyHelper (page 15) for more information.

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 recently started to think seriously about retiring.

Phil, 65, 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 the full amount 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 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

Future Pension Centre

Provides State Pension statements, information and forecasts.

Tel: **0800 731 0175**

www.gov.uk/future-pension-centre

International Pension Centre

Gives information about pensions and benefits for people living abroad.

Tel: **0191 218 7777**

www.gov.uk/international-pension-centre

MoneyHelper

Offers information and advice about finances, including pensions.

Tel: **0800 011 3797**

www.moneyhelper.org.uk

National Insurance helpline

Provides information and advice on 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

Pension Tracing Service

Government service that helps people locate lost pensions.

Tel: **0800 731 0175**

www.gov.uk/find-lost-pension

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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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