

## 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 6 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 6 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 £221.20 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 were unable to 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.

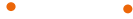
If you made NI contributions before 6 April 2016, you're given a 'starting amount'. This is whichever of the following is higher:

- 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

"I honestly had no idea what I'd get after I retired.  
I was pleasantly surprised when I found out. "

Alice, 67



# 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 **£169.50** 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 were unable to 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 £84.75 a week.

## “The money from my State Pension makes

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.

### **What is 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.

# 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 this as it can take some time for your claim to be processed.

### Online

Visit [www.gov.uk/get-state-pension](http://www.gov.uk/get-state-pension) to claim online. Call **0800 169 0154** for technical help if you have any problems.

### Phone





## 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 (also known as Council Tax Support).
- State Pension is taxable, so when it's added to your earnings it may 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.





# 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 about £150 a week 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 afford to enjoy my retirement without scrimping and saving.'

## 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](http://www.ageuk.org.uk)**

In Wales, contact Age Cymru Advice: **0300 303 44 98**

**[www.agecymru.org.uk](http://www.agecymru.org.uk)**

## **Future Pension Centre**

Provides State Pension statements, information and forecasts.

Tel: 0800 731 0175

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

## **International Pension Centre**

Offers information about pensions and benefits for people



0800 169 65 65  
[www.ageuk.org.uk](http://www.ageuk.org.uk)

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