

# State Pension



Department  
for Work &  
Pensions

These notes tell you more about the State Pension, and help you fill in your claim form.

## Remember

The easy way to claim your State Pension is online or by phone

- It's really easy and secure to claim your State Pension online, with helpful tips each step of the way. The service is available 24 hours a day, 7 days a week, so you can claim at a time that's best for you. Go to **[www.gov.uk/claim-state-pension-online](http://www.gov.uk/claim-state-pension-online)**
- Or you can phone our claim line on **0800 731 7898**. Lines are open from 8am to 6pm Monday to Friday, except public holidays.
- If you have speech or hearing difficulties, you can contact us using a textphone on **0800 731 7339**.
- If English or Welsh is not your first language, you can ask for an interpreter.

At the same time as claiming your State Pension you can:

- apply for Pension Credit
- claim Housing Benefit

This only applies if you make your claim over the phone.

## Important

This booklet gives general guidance only and should not be treated as a complete and authoritative statement of the law.

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## Get a State Pension statement

A State Pension statement can tell you how much you're likely to get when you claim your State Pension. Just call **0345 300 0168** between 8am and 6pm, Monday to Friday (except public holidays).

Your statement will be an estimate based on your existing National Insurance record and cannot give you a guaranteed forecast. Go to **[www.gov.uk/state-pension](http://www.gov.uk/state-pension)** to find out more about State Pension statements.

Calls will be charged at a local rate if you call from a BT land line. Charges for calls from mobile phones and cable networks may be different.

If English is not your first language we can provide an interpreter for you.

If you have speech or hearing difficulties, you can contact us using a textphone on **0800 731 7339**. Or you can use the BT text-direct service by dialling **18001** followed by the textphone number.

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## Section 1 – Frequently asked questions

### How will you work out my new State Pension?

If you reach State Pension age on or after 6 April 2016 we will work out your State Pension using the new State Pension rules.

The amount you will get will depend on your National Insurance record. You'll usually need between 10 and 35 qualifying years on your National Insurance record to get a State Pension. You don't have to have 10 qualifying years in a row, and if you've got 35 qualifying years you'll get the full rate of new State Pension.

Not everyone will have 35 qualifying years, so not everyone will get the full rate. But everyone will start off with at least the same amount they would have got in the previous State Pension scheme.

### What is a qualifying year?

We count a qualifying year to be a tax year (from 6 April one year to 5 April of the next) in which you:

- paid enough National Insurance contributions for the year, or
- were treated as having paid enough National Insurance contributions

You may have got National Insurance credits during some years. These can count towards a qualifying year. You may have got National Insurance credits if you were unemployed, unable to work because of illness or claiming certain benefits (including Child Benefit for a child under 12) during your working life.

### How will you work out my new State Pension starting amount?

We will work out a new State Pension starting amount if you paid into a State Pension scheme before 6 April 2016. The way we work out your starting amount will make sure you get as least as much as you would have done using the previous State Pension rules.

Your new State Pension starting amount will be the higher of either:

- what you would get under the previous State Pension rules, or
- what you would get if the new State Pension had been in place at the start of your working life

Both amounts will reflect any periods when you have been contracted-out of the Additional State Pension. We call this 'Contracted-out deductions'. These deductions will apply if you paid any National Insurance contributions into a work's (or personal) pension scheme between 6 April 1978 and 5 April 1997. We call these 'contracted out' contributions. These contributions count towards your work or personal pension scheme and not your Additional State Pension (more information on Additional State Pension is below).

Your starting amount may be **less than, more than or equal to** the full rate of the new State Pension.

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## Section 1 – Frequently asked questions continued

### What to do if...

#### **1. your starting amount is more than the full rate of the new State Pension**

We call the difference between the full new State Pension and your starting amount your protected payment. We will pay you your protected payment on top of your new State Pension, so you will get the higher starting amount. You can't add additional qualifying years to your National Insurance record, because you've already reached the full new State Pension amount, but we will always pay you your protected payment on top of your new State Pension.

#### **2. your starting amount is equal to the full new State Pension**

You will get the full new State Pension. You can't add additional qualifying years to your National Insurance record, because you've already reached the full new State Pension amount.

#### **3. your starting amount is less than the full rate of the new State Pension**

You can increase your State Pension by adding additional qualifying years to your National Insurance record after 5 April 2016. You can do this until you reach the full rate of the new State Pension or you reach State Pension age, whichever happens first. If you don't increase your State Pension you will get the lower starting amount.

### **Will I have to pay tax on my State Pension?**

You may have to pay tax on your State Pension.

If you decide to put off claiming your State Pension after you reach State Pension age you may be able to get extra State Pension on top of your new State Pension. If you do this, you may have to pay tax on your extra State Pension as well. You can find out more about putting off claiming your State Pension on page 9.

Extra State Pension will be taken into account for Pension Credit and Housing Benefit, just like other types of income.

To find out more about tax and the State Pension visit [www.gov.uk](http://www.gov.uk)

### **Do I have to pay National Insurance contributions once I have reached State Pension age?**

Once you have reached State Pension age you do not have to pay National Insurance (NI). If you intend to work after you reach State Pension age or if you put off claiming your State Pension, you should show your birth certificate or passport to your employer as proof of your age. HMRC no longer issue age exception certificates. Your employer should be aware of this. If your employer insists on having a certificate of age exception advise them to look on [www.gov.uk/tax-national-insurance-after-state-pension-age](http://www.gov.uk/tax-national-insurance-after-state-pension-age) which gives advice on the new process.

If your employer needs to check when your State Pension age is reached they should use the State Pension age calculator which can be accessed on [www.gov.uk/calculate-state-pension](http://www.gov.uk/calculate-state-pension)

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## Section 1 – Frequently asked questions continued

If there is sensitive information on either your birth certificate or passport that you don't want your employer to see, please write to HMRC advising you are unable to use your birth certificate or passport as proof of age and HMRC will supply you with a letter as proof of age. If HMRC do not hold a verified date of birth you may have to give them evidence of your date of birth.

You can write to them at:

**HM Revenue & Customs**  
**National Insurance Contributions and Employer Office**  
**Individuals Caseworker**  
**Benton Park View**  
**Longbenton**  
**Newcastle upon Tyne, NE98 1ZZ.**

More information can be found at [www.gov.uk](http://www.gov.uk)

### How can I trace a lost occupational or personal pension?

If you have changed jobs a number of times during your working life, it is easy to lose contact with an old employer and their pension scheme. The Pension Tracing Service may be able to help you if you are not sure of all the details but you:

- think you may have an old occupational or personal pension
- think you may be a beneficiary of an old pension scheme, or
- you are acting on behalf of someone else

Tracing all your pension benefits now will help you make decisions in the future about saving for your retirement. It will also help make sure that you get all the pension benefits when you retire.

You can trace a pension by:

- calling us on **0345 600 2537**. We will do the trace over the phone or send you an application form. Opening hours are Monday to Friday 8am to 6pm.
- visiting [www.gov.uk](http://www.gov.uk). Click on the Pension Tracing Service link and fill in our online form.
- writing to:  
Handling Site A  
Wolverhampton  
WV98 1LU

We will need to know at least the name of your previous employer or pension scheme.

If you have speech or hearing difficulties you can contact us using a textphone on **0345 300 0169**.

Or you can use the BT text-direct service by dialling 18001 followed by the textphone number.

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## Section 1 – Frequently asked questions continued

### When to claim

If you want to claim your State Pension now, send your claim form to us. Benefit you can get because of this claim can be paid more quickly if you:

- answer all the questions on this form that apply to you and your husband, wife or civil partner, if you have one
- send us any documents we may have asked for.

If you cannot do this, get in touch with us. But any benefit you can get as a result of this claim may be delayed, or lost altogether.

It's really easy and secure to claim your State Pension online, with helpful tips each step of the way. The service is available 24 hours a day, 7 days a week, so you can claim at a time that's best for you. For more information, go to

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

You can get an electronic version of this booklet and a claim form from our website. For more information, go to **[www.gov.uk](http://www.gov.uk)**

### When to claim your State Pension

Subject to time limits, you can claim your State Pension at any time from your State Pension age.

### What are my time limits?

We can accept your claim if we receive it no more than 4 months before the date from when you want to get State Pension, or the date you reach State Pension age, whichever is the latest.

You can't backdate your State Pension claim more than 12 months before the date when we receive it.

If you ask us to backdate your State Pension claim, we will work out how much State Pension you are due back to the date you tell us you want your claim to start from, and pay you this amount. This payment does not include any interest, and you will not earn extra State Pension for the period you backdate your claim for.

### Is women's State Pension age increasing?

From 6 April 2010 women's State Pension age is gradually being increased so that by November 2018 it will be equal to men's. From December 2018 the State Pension age for both men and women will start to increase to reach 66 by October 2020.

To calculate the date of your State Pension age go to:

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

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## Section 2 – Improving your State Pension without putting off your claim

### How can I increase the amount I get based on my National Insurance record?

If you do not get the full rate of new State Pension you may be able to increase the amount you will get by paying extra National Insurance for past years.

If there are gaps in your National Insurance record for one or more years between tax years 2006-07 to 2015-16, HMRC will allow you more time to pay voluntary Class 2 or Class 3 National Insurance contributions as follows:

- Payment of voluntary Class 2 or 3 contributions between the tax years 2006-07 to 2009-10 (2010-11 for Class 2) can be made up until 5 April 2019. You will pay the contributions at the rate that applied in the 2012-13 tax year.
- Payment of voluntary Class 2 or 3 contributions between the tax years 2010-11 (2011-12 for Class 2) to 2015-16 and payment is made to HMRC by 5 April 2019. You will pay the contributions at the rate applicable to the year or years you wish to pay for.

You will have until 5 April 2023 to make payment for any year between 2006-07 and 2015-16. But if you make payment after 5 April 2019 you may have to pay at a higher rate. This is known as higher rate provision.

If you want to know if you can increase your State Pension in this way, get in touch with us. You can ask us about this at any time, even if you do not wish to claim your State Pension yet.

### I am widowed. Can I increase the amount I get?

You may be able to improve your State Pension based on your late spouse's National Insurance contributions. But you will not be able to improve your State Pension if:

- you were under State Pension age when your spouse died, **and**
- you remarry or form a civil partnership before you reach State Pension age.

If you were widowed on or after 9 April 2001 and get a bereavement benefit like Bereavement Allowance or Widowed Parent's Allowance, you will stop getting that benefit when you reach State Pension age. You will then normally be entitled to State Pension instead.

If you were widowed before 9 April 2001 and get a widow's benefit like Widow's Pension or Widowed Mother's Allowance, you can:

- claim State Pension from State Pension age
- keep getting your Widow's Pension until you reach age 65
- keep getting your Widowed Mother's Allowance for as long as you are entitled to it, or
- give up your Widow's Benefit to earn extra State Pension

You can ask for a State Pension statement before you decide what to do. It will tell you if you will get more money by claiming State Pension instead of your widow's benefit.

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## Section 2 – Improving your State Pension without putting off your claim continued

### **I am a surviving civil partner. Can I increase the amount I get?**

You may be able to improve your State Pension based on your late civil partner's National Insurance contributions. But you will not be able to improve your State Pension if:

- you were under State Pension age when he or she died, and
- you marry or form a civil partnership before you reach State Pension age.

If you are entitled to Widowed Parent's Allowance or Bereavement Allowance because of the death of your civil partner, you will stop getting those benefits when you reach State Pension age. You will then normally be entitled to State Pension instead.

### **I look after children. Can I get more State Pension?**

You can't get more State Pension because you care for children or qualifying young persons, but you can usually claim Child Tax Credit instead. You can find out more about Child Tax Credit and claim online at [www.gov.uk](http://www.gov.uk)

You can call the Tax Credit Helpline on **0345 300 3900** (Textphone for people with hearing or speech difficulties: **0345 300 3909**) between 8am and 8pm Monday to Friday and 8am and 4pm Saturday. The lines are closed Sundays, Christmas Day, Boxing Day and New Year's Day.

### **What happens if I work past State Pension age?**

If you work past State Pension age, you can increase your income when you retire. This is because you will have more time to earn and save for your future.

You could decide to:

- work fewer hours
- job share
- do a less demanding role, or
- do seasonal work

If you do any of these things you should check how it will affect any work pension schemes you pay into. Work pensions are sometimes called workplace or occupational pensions.

If you work past State Pension age, you can claim a State Pension while you keep working. The money you earn and the hours you work won't affect your State Pension amount, but you may have to pay tax on your State Pension as well as the money you earn from working.

You can also put off claiming your State Pension to earn an extra amount of State Pension on top of your new State Pension amount. We call this "extra State Pension".

You may be able to keep working with the same employer while they pay you an occupational pension.

## Section 3 – Improving your State Pension by putting off your claim

### Can I put off claiming my State Pension?

You can put off claiming your State Pension when you reach State Pension age. We call this “deferring” your State Pension. You don’t have to do anything to defer your claim – we will only start paying your State Pension after you have claimed it.

You can get an extra amount of State Pension on top of your new State Pension when you do claim. We call the extra amount your “extra State Pension”. You normally need to defer your claim by at least 9 weeks to get extra State Pension.

You can find out more about deferring your State Pension at [www.gov.uk/deferring-state-pension](http://www.gov.uk/deferring-state-pension)

### What if I’m already getting State Pension?

If you are already getting State Pension, you can stop being paid State Pension for a while to earn extra State Pension when you start being paid it again. You will need to stop being paid for at least 9 weeks to get extra State Pension when you start again.

Call us on **0800 99 1234** to tell us to stop paying your State Pension. You’ll need to tell us what date you want to stop claiming from. This cannot be a date in the past or more than 4 weeks in the future. You can stop being paid your State Pension only once and you must normally live in Great Britain.

You can put off claiming State Pension for as long as you like.

### What will I get?

You can get extra State Pension if you put off claiming your State Pension for **9 weeks or more**. When you do claim, you will get a higher weekly State Pension for the rest of your life.

The amount of extra State Pension you can get works out at an extra 1 percent for every 9 weeks that you defer your claim. This works out to around 5.8 percent for a full year.

When your State Pension increases every April, your extra State Pension will usually increase as well. The State Pension is not increased in all overseas countries.

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## Section 3 – Improving your State Pension by putting off your claim continued

### Will putting off my claim affect the other benefits I get?

If you put off claiming State Pension while getting other benefits or if another person had an increase in any of them for you, you won't build up any extra State Pension for the days that you get the other benefit.

These other benefits include:

- Carer's Allowance
- Severe Disablement Allowance
- Unemployability Supplement
- Widow's Pension
- Widowed Mother's Allowance
- Incapacity Benefit
- Pension Credit
- Income Support
- Employment and Support Allowance (income-related)
- Jobseeker's Allowance (income-based)
- Universal Credit

### I'm in a couple. Will my partner's benefits affect me if I put off my claim?

If you are a member of a couple you won't build up extra State Pension for the days that your partner gets one or more of the following benefits:

- Pension Credit
- Income Support
- Employment and Support Allowance (income-related)
- Jobseeker's Allowance (income-based)
- Universal Credit

### What do I have to do to put off my claim?

You don't have to do anything to put off claiming your State Pension – it will automatically defer until you claim it.

If you are thinking about putting off your claim, it is important that you find out more about this option before you decide. This booklet can only give general information. There is more information on our website at

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

You may also want to get independent financial advice. You may have to pay for this.

If you decide to defer your State Pension and get other benefits, you must tell us.

If you are currently putting off claiming your State Pension and you want to find out more about how this benefits you, please contact us on

**0800 731 7898.**

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## Section 4 – Home Responsibilities Protection

### What is Home Responsibilities Protection?

Home Responsibilities Protection was available for full tax years from 6 April 1978 to 5 April 2010. It:

- applied to both men and women
- could count towards what your husband, wife or civil partner gets from bereavement benefits
- helped protect your basic State Pension position if you:
  - did not work or earn enough in a tax year to make the year count for State Pension purposes, and
  - were awarded Child Benefit (previously Family Allowance) for a child under 16; or
  - cared for a disabled person.
- may have earned you extra pension from 6 April 2002 through State Second Pension

Home Responsibilities Protection was replaced by weekly credits from 6 April 2010. If you reached State Pension age on or after 6 April 2010, complete years of Home Responsibilities Protection built up before then have been converted to qualifying years. This can be up to a maximum of 22 years.

Applications for past periods of Home Responsibilities Protection may still be accepted by HMRC subject to certain time limits.

### Did you get Home Responsibilities Protection?

Normally Home Responsibilities Protection was given automatically if you were getting Child Benefit but in some circumstances it has been missed from customer records.

If you think it has been missed from your record, to enable us to assess whether you are to get Home Responsibilities Protection we need to know if you had Child Benefit for a child under 16 at any time since April 1978.

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## Section 5 – Notes to help you fill in your BR1 claim form

### Part 1 – About you

Use this part of the form to tell us your personal details.

### Part 2 – About your husband, wife or civil partner

Answer all the questions on the form that apply to your husband, wife or civil partner, if you have one.

If you converted or changed your civil partnership into a marriage, or married your civil partner, enter the date your marriage is treated as starting on.

If you have told us that you are married or in a civil partnership you should send us your:

- marriage certificate, or
- civil partnership certificate

If you have told us that you are divorced or your marriage has been annulled or your civil partnership has been dissolved you should send us your:

- divorce certificate (decree absolute, decree of divorce, certificate of annulment), or
- civil partnership dissolution certificate

We need to see the original certificate or a certified copy of the original certificate. We will return this to you as soon as we can.

### Part 3 – When to claim your State Pension

#### Can I delay claiming my State Pension?

You might want to think about a more flexible approach to your retirement. If you want to, you can continue to work longer, or work part-time, whether or not you have claimed your State Pension.

If you put off claiming your State Pension until a time that suits you, you can get extra State Pension. You can find more information about this on page 9.

### Part 4 – How will I be paid?

Please read these notes before you complete **Part 4** of the claim form.

#### Will you normally pay my money into my account?

Yes, your money will be paid in to your bank or building society account. Many banks and building societies will let you collect your money at a post office.

We will tell you when the first payment will be made and how much it will be.

We will tell you if the amount we pay into the account is going to change.

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## Section 5 – Notes to help you fill in your BR1 claim form continued

### **How can I find out much you have paid into my account?**

You can check your payments on your bank or building society statements. The statements may show your National Insurance (NI) number next to any payments we have made. If you think a payment is wrong, call us straight away. You can get in touch with us using the phone number on any letter we send you about your pension.

### **What happens if you pay me too much money?**

We have the right to take back any money we pay that you should not have received. For example, you may give us some information which means you are to get less money. Sometimes we may not be able to change the amount we have already paid you. This means we will have paid you money that you are not supposed to get. **We will contact you before we take back any money.**

### **About the account you want to use**

- You can use a bank or building society **account in your name**, or a **joint account**
- You can use **someone else's account** if:
  - the terms and conditions of their account allow this, and
  - they agree to let you use their account, and
  - you are sure they will use your money in the way you tell them
- You can use a **Credit Union account**. You must tell us the Credit Union's account details. Your Credit Union will be able to help you with this.
- If you are an **appointee** or **legal representative** acting on behalf of the customer, the account should be in your name only

**It is very important you fill in ALL the boxes in the claim form correctly, including the building society roll or reference number, if you have one. If you tell us the wrong account details your payment may be delayed or you may lose money.**

You can find the account details on your chequebook or bank statements. If you do not know the account details, ask the bank or building society.

### **What to do now**

- Tell us about the account you want to use in Part 4 of the claim form. By giving us your account details you:
  - agree that we will pay you into an account, and
  - understand what we have told you in the section above
- If you are going to open an account, please tell us your account details as soon as you get them
- If you do not have an account, please contact us and we will give you more information

Fill in the rest of the claim form. You do not have to wait until you have opened an account or contacted us.

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## Section 5 – Notes to help you fill in your BR1 claim form continued

### Part 5 – About any time you lived or worked abroad

We need to know about any time you have lived or worked outside the United Kingdom (UK). This is because if you have paid into the social security system in another country, it may count towards your State Pension.

The United Kingdom is England, Scotland, Wales and Northern Ireland.

Please tell us about any time that you lived or worked in:

- a country outside the UK
- the Channel Islands, or
- Republic of Ireland

Do not tell us about any time that you were overseas with HM Forces.

### Part 6 – About your National Insurance (NI) contributions

Use this part of the form to tell us if you have been working prior to reaching State Pension age and give us details of your employment.

### Part 7 – About time in hospital

We need to know if you have been in hospital since you reached State Pension age or the date you want to start receiving your State Pension from. For more information on how periods in hospital affect your benefit, contact us.

### Part 8 – About other benefits or payments you could get

We need to know if you or your husband, wife or civil partner are receiving or waiting to hear about any of the following benefits:

- Attendance Allowance
- bereavement benefits
- Carer's Allowance
- Child Benefit
- Disability Living Allowance
- Employment and Support Allowance
- Graduated Retirement Benefit
- Guardian's Allowance
- Incapacity Benefit
- Income Support
- Industrial Death Benefit
- Jobseeker's Allowance
- Pension Credit
- Personal Independence Payment
- Reduced Earnings Allowance
- Severe Disablement Allowance
- State Pension
- Temporary Allowance For Widows
- Unemployability Supplement paid because of
  - a war disability due to service with HM Forces, or
  - an industrial accident or disease
- Universal Credit
- War Widow's or Widower's Pension
- Widow's Benefit
- Working Tax Credit.

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## Section 5 – Notes to help you fill in your BR1 claim form continued

### Part 9 – Other information

Use this part of the claim form to tell us any other information about your circumstances.

### Part 10 – Pension Credit

You may be able to get Pension Credit. Pension Credit is an income-related benefit for people who:

- have reached the qualifying age, and
- live in England, Scotland or Wales

“Income-related” means that we look at income you have coming into your household. You won’t be able to get Pension Credit if your household income is over a certain amount.

You won’t have to pay Income Tax on any Pension Credit you get.

The Pension Credit qualifying age is gradually going up. It will reach 65 by November 2018 and will then go up further to 66 by December 2020.

To find out when you can get Pension Credit visit **[www.gov.uk/pension-credit-calculator](http://www.gov.uk/pension-credit-calculator)**

If you have a partner you can get Pension Credit even if only one of you has reached the qualifying age. The person who has reached the qualifying age must be the one who applies.

There are two parts to Pension Credit – the **Guarantee Credit** and the **Savings Credit**

The Guarantee Credit works by topping up your weekly income to a guaranteed minimum level.

The Savings Credit is an extra payment for people who saved some money towards their retirement, e.g. savings or a second pension, but the money is still below a certain level.

For more information call the freephone number **0800 99 1234**.

#### Changes to Pension Credit from 6 April 2016

The Savings Credit part of Pension Credit will no longer be available for people reaching State Pension age on or after 6 April 2016. You may still get Savings Credit if you’re part of a couple and one of you has reached State Pension age before 6 April 2016, but only if one of you:

- was already getting it immediately before 6 April 2016, and
- has been getting it at all times since 6 April 2016

We cannot pay Pension Credit instead of the State Pension you have chosen to put off.

To apply for Pension Credit you can call us on **0800 99 1234**. If you have speech or hearing difficulties you can contact us using a textphone on **0800 169 0133**.

If you want to know more about Pension Credit, ask when you contact us about your State Pension. Or visit **[www.gov.uk/pension-credit](http://www.gov.uk/pension-credit)**. When you call us we will ask you about your circumstances. For example, we may ask you about any income, savings and investments you and your partner have.

If you apply for Pension Credit, we can also help you apply for Housing Benefit at the same time.

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## Section 5 – Notes to help you fill in your BR1 claim form continued

### Part 11 – Declaration

It is important that you sign and date the claim form. If you do not, we will send it back to you.

Don't forget to send us any documents we have asked to see. We will treat them as being valuable and will return them to you as soon as we can.

#### What do I need to do once I have filled in my claim form?

**1. Check that you have answered all the questions that apply to you on your claim form.**

**2. Check that you are sending us any documents we may have asked for.**

These could be your:

- marriage certificate
- civil partnership certificate
- certificate of annulment
- certificate of civil partnership dissolution
- decree absolute
- decree of divorce

**3. Check that you have signed the form in Part 11.**

**4. Send your claim form and any documents to us.**

If there is no reply envelope, please phone on **0800 731 7898**.

People with speech or hearing problems using a textphone can dial **0800 731 7339**.

#### What happens next?

We will write to tell you how much State Pension you can get and on what date we will pay you from.

If you can't get State Pension we will tell you why.

#### How do we collect and use your information?

When we collect information about you we may use it for any of our purposes. These include dealing with:

- social security benefits and allowances
- child support
- employment and training
- financial planning for retirement
- occupational and personal pension schemes

We may get information about you from others for any of our purposes if the law allows us to do so. We may also share information with certain other organisations if the law allows us to.

To find out more about how we use information, visit our website **www.gov.uk** or any of our offices.

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## Section 6 - More information

### Useful contacts

We can give you advice about Attendance Allowance, Carer's Allowance, Winter Fuel Payments, Housing Benefit and Funeral Payment.

To find out more about the State Pension rates visit [www.gov.uk/new-state-pension](http://www.gov.uk/new-state-pension) or call us on **0800 731 7898**

### Disability Benefits

You can find claim forms, guidance and other information at [www.gov.uk](http://www.gov.uk)

### Carer's Allowance Unit

Phone **0345 608 4321**

(Textphone **0345 604 5312**)

For advice and information for people who look after someone who is disabled.

### AGE UK

Phone: **0800 169 2081** (free)

(Textphone: **0800 269 626**)

An advice line providing information for older people with problems such as benefits and pensions.

### Winter Fuel Payment Centre (EEA residents only)

Phone **+44 (0)191 218 7777**

Winter Fuel Payment advice for people living outside the UK but within the European Economic Area or in Switzerland.

### Action on Hearing Loss

Phone **0808 808 0123**

(Textphone **0808 808 9000**)

Website: [www.actionhearingloss.org.uk](http://www.actionhearingloss.org.uk)

For information and resources for deaf and hard of hearing people, their families and friends.

### Citizens Advice

Website: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

For basic advice, including advice on pensions. You can find the number of your local bureau in the phone book.



# State Pension



Department  
for Work &  
Pensions

Your claim form

## Remember

The easy way to claim your State Pension is online or by phone

- Visit **[www.gov.uk/state-pension](http://www.gov.uk/state-pension)**
- Phone The Pension Service claim line on **0800 731 7898**.  
Lines are open from 8am to 6pm Monday to Friday, except public holidays.  
Calls from a BT landline will be free. Other service providers and mobile networks may charge.
- If you have speech or hearing difficulties, you can contact us using a textphone on **0800 731 7339**.
- If English or Welsh is not your first language, you can ask for an interpreter.

At the same time you can

- apply for Pension Credit
- claim Housing Benefit.

## Please read the Notes booklet before you fill in this form.

The Notes will help you fill in the form. Make sure you

- answer all the questions on the form that apply to you and your husband, wife or civil partner
- read, sign and date the **Declaration** at **Part 11**
- send the form back to us with any documents we may ask to see.

**BR1 NSP 12/15**

# Part 1: About you

Please fill in this form with  
BLACK INK and in CAPITALS

## Please tell us your National Insurance (NI) number

You can find your NI number on your NI number card, letters from social security or payslips.

If you do not know your NI number, have you ever had one or used one at any time?

Letters    Numbers                      Letter

--	--	--	--	--	--	--	--	--

No

Yes

## Title

Mr/Mrs/Miss/Ms/Dr/Rev

## Surname or family name

## Other names, in full

## All other surnames or family names you have been known by or are using now

Include maiden name, all former married names and all changes of family name.

## Your permanent address

Postcode

## Daytime phone number

if you have one

Code	Number
------	--------

## What is this number?

Please tick.

Home     Work     Mobile     Textphone

## Date of birth

	/		/	
--	---	--	---	--

## Part 1: About you continued

**Are you able to speak to us in English?**

No

Yes

If you answered **No**, please tell us the language you would like us to use when we speak to you.

**If you live in Wales, do you want to speak to us in Welsh?**

No

Yes

**Tick here to show if you want us to contact you about this claim in one of these ways.**

If you choose one of these options, every time we contact you about your application we will do it in that way, if we can.

Braille

Large Print

Audio

Sign Language

Induction Loop

Textphone

Code	Number
------	--------

## Part 2: About your husband, wife or civil partner

**What is your current marital or civil partnership status?**

Single  Please go to **Part 3**.

Married or civil partner

Divorced or civil partnership dissolved

Marriage or civil partnership annulled

Separated

Widowed or surviving civil partner

**Tell us about your husband, wife or civil partner**

Their surname or family name

Their other names

Their National Insurance (NI) number

Letters	Numbers	Letter
<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>

Their address, if different from yours

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
Postcode

Their date of birth

<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
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## Part 2: About your husband, wife or civil partner continued

### Date of marriage or civil partnership formation.

If you converted or changed your civil partnership into a marriage, or married your civil partner, enter the date your marriage is treated as starting on.

The date they died, if you are widowed or a surviving civil partner

Date of divorce, annulment or civil partnership dissolution

**Please send us your marriage or civil partnership certificate, certificate of annulment, certificate of civil partnership dissolution or decree absolute.** In Scotland this is called a *decree of divorce*. It must be the original or a certified copy of the original. We will send it back to you as soon as we can.

Are you sending your marriage or civil partnership certificate with this form?

No

Yes

Are you sending your decree absolute, decree of divorce, certificate of annulment or civil partnership dissolution with this form?

No

Yes

## Part 3: When to claim your State Pension



Please read **Part 3** of your **Notes booklet** to help you fill in this part.

What date do you want to claim your State Pension from?

Do you intend to work for an employer after you have reached State Pension age?

No

Yes

Any money you earn will not affect your State Pension.

**Once you have reached State Pension age you do not have to pay National Insurance (NI) contributions. If you intend to work after you reach State Pension age you will need to show your birth certificate or passport to your employer as proof of your age. You can find more information at [www.gov.uk](http://www.gov.uk)**

Have you already put off getting your State Pension?

No

Yes

### For official use only

Husband's or civil partner's status before marriage or civil partnership

Nature of evidence

Wife's or civil partner's status before marriage or civil partnership

Verified by

Surname

Certified by

Other surnames, eg maiden name

Returned by

## Part 4: How we pay you



Please read **Part 4** of your **Notes booklet** to help you fill in this part.

### About the account you want to use

**Name of the account holder**

Please write the name of the account holder exactly as it is shown on the chequebook or statement.

**Full name of bank or building society****Sort code**

Please tell us all 6 numbers, for example 12-34-56.

 -  - **Account number**

Most account numbers are 8 numbers long. If your account number has fewer than 10 numbers, please fill in the numbers from the left.

**Building society roll or reference number**

If you are using a building society account you may need to tell us a roll or reference number. This may be made up of letters and numbers, and may be up to 18 characters long. If you are not sure if the account has a roll or reference number, ask the building society.

**You may get other benefits and entitlements we do not pay into an account. If you want us to pay them into the account above, please tick the box.**

We normally pay your benefit every 4 weeks.

**If you are only getting a small State Pension, the arrangements may be different. Please contact us for more information using our phone number shown on the front of this form.**

## Part 5: About any time you lived or worked outside the United Kingdom

Have you ever lived or worked outside the United Kingdom?

No  Go to **Part 6**.

Yes  Tell us about this below.

### Country 1

Name of the country you lived or worked in.

Dates you lived or worked there.

From  /  /

To  /  /

Did you pay into the social security scheme of the country?

Don't know

No

Yes  What was your social security number?

What is your nationality?

### Country 2

Name of the country you lived or worked in.

Dates you lived or worked there.

From  /  /

To  /  /

Did you pay into the social security scheme of the country?

Don't know

No

Yes  What was your social security number?

**If you have lived or worked in more than 2 countries, tell us about them in Part 9.**

## Part 6: About your National Insurance (NI) contributions

### If you are a married woman or a widow

• have you been self-employed at any time since 6 April 1978?

No

Yes

• have you been paying reduced rate NI contributions?

No

Yes

**Have you worked at all in the last two years before reaching State Pension age?**

No  Go to **Part 7**.

Yes

**Did you pay NI contributions during this employment?**

No  Go to **Part 7**.

Yes  Tell us about any employers you have had in this period.

### Employer 1

#### Employer's name and address.

If you know the wages are dealt with at a different address, please give us that address, including the postcode.

Postcode

#### Payroll, staff or other reference number.

If you do not know it, tell us the job or department.

--

#### Date you started work for this employer

	/		/	
--	---	--	---	--

#### Date you stopped work for this employer

if you have stopped working for them.

	/		/	
--	---	--	---	--

### Employer 2

#### Employer's name and address.

If you know the wages are dealt with at a different address, please give us that address, including the postcode.

Postcode

#### Payroll, staff or other reference number.

If you do not know it, tell us the job or department.

--

#### Date you started work for this employer

	/		/	
--	---	--	---	--

#### Date you stopped work for this employer

if you have stopped working for them.

	/		/	
--	---	--	---	--

**If you have had more than 2 employers, tell us about them in Part 9.**

## Part 7: About time in hospital

Have you been in hospital since you reached State Pension age, or the date you want to start receiving your State Pension from?

No  Go to **Part 8**.

Yes  Tell us about this below.

Name of hospital

Address and postcode of hospital

Postcode

Hospital phone number

Code	Number
------	--------

Ward name or number

Date you went into hospital

 /  / 

Date you came out of hospital

 /  / 

## Part 8: About other benefits



Please read **Part 8** of your **Notes booklet** to help you fill in this part.

**Have you, your husband, wife or civil partner ever claimed any of these benefits in England, Scotland, Wales, Northern Ireland or the Isle of Man?**

Please tick to tell us which benefits were claimed and who claimed the benefit.

State Pension	<input type="checkbox"/> You
	<input type="checkbox"/> Your husband, wife or civil partner
Graduated Retirement Benefit	<input type="checkbox"/> You
	<input type="checkbox"/> Your husband, wife or civil partner
Widow's Benefit	<input type="checkbox"/> You
	<input type="checkbox"/> Your husband, wife or civil partner
Bereavement benefits	<input type="checkbox"/> You
	<input type="checkbox"/> Your husband, wife or civil partner

## Part 8: About other benefits continued

**Are you or your husband, wife or civil partner getting or waiting to hear about any benefits?**

No  Go to **Part 9**.

Yes  Tell us about this below.

### Benefit 1

Name of the benefit

Who is getting or waiting to hear about this?

You

Your husband, wife or civil partner

Reference number.

This is on letters about the benefit.

### Benefit 2

Name of the benefit

Who is getting or waiting to hear about this?

You

Your husband, wife or civil partner

Reference number.

This is on letters about the benefit.

**If you or your husband, wife or civil partner get more than 2 benefits, tell us about them in Part 9.**

**Is anyone getting an increase of their social security benefit for you?**

No

Yes  Which benefit are they getting increased?

What is the reference number of the benefit?

This is on letters about the benefit.

**Have you received Child Benefit at any time since 1978?**

No

Yes

## Part 9: Other information

**Use this space to tell us anything else you think we might need to know.**

You can continue on a separate piece of paper if you need to.

If you continue on a separate piece of paper, make sure you

- write your full name, address and NI number on it
- sign and date it.

## Part 10: Pension Credit

**Have you applied for Pension Credit?**

**When you claim your State Pension, why not ask about Pension Credit too?**

Pension Credit is an income related benefit for those who have reached the minimum qualifying age and live in Great Britain. You might still get Pension Credit if you own your own home or live with your family.

Call Freephone today **0800 99 1234**.

Or we could give you a call and answer any of your questions and complete your application over the phone. We also offer a face-to-face home visit service for people who may need more help.

**Tick this box if you would like us to contact you about Pension Credit.**

## Part 11: Declaration

**I declare** that I have read the Notes and I understand them.

**I declare** that the information I have given on this form is correct and complete.

**I understand** that if I give information that is not correct, my benefit may be stopped and you may take legal or other action against me.

**I understand** I must tell you straight away by phone or in writing of any changes that may affect my claim. If I do not tell you straight away, you may take legal or other action against me.

**This is my claim for State Pension.**

**Signature**

**Date**

**We treat these documents as valuable, and will send them back to you as soon as possible:**

- **marriage certificate**
- **civil partnership certificate**
- **certificate of annulment**
- **certificate of civil partnership dissolution**
- **decree absolute**
- **decree of divorce.**

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### For office use only

If you are applying for State Pension, you only need to fill in the boxes below if we ask you to.

I have read back to the customer the entries I made on this form based on the information they gave me. The customer agreed they were correct.

Interviewing officer's signature

Customer's signature

Date of signature

Date of issue

Initial date of contact

Date of application

Date of entitlement