



You can find out about Pension Credit at [www.gov.uk/pension-credit](http://www.gov.uk/pension-credit)  
This factsheet gives extra information to the website.

## Can I get Pension Credit?



You can get Pension Credit if you have reached the qualifying age, which is the same age as women's State Pension age.

Visit [www.gov.uk/pension-credit-calculator](http://www.gov.uk/pension-credit-calculator)

If you have a partner and only one of you has reached the Pension Credit qualifying age, you can still apply. The person who has reached the qualifying age must be the one who applies. If you've both reached the qualifying age, either of you can apply.

By partner, we mean:

- a person you live with who is your husband, wife or civil partner
- a person you live with as if you are a married couple

Only one of you can get Pension Credit at any one time. It's paid for both of you. We can help you decide who should apply.

You could also get Pension Credit even if you:

- live with your grown-up family
- own your own home, or
- are in hospital or a care home.

## How much could I get?

The amount of Pension Credit you get depends on how much money you have coming in each week, and how much you have saved or invested. If you have a partner, we will add your income and capital and your partner's income and capital together when working out your Pension Credit.

Pension Credit has two parts:

- Guarantee Credit, which tops up your weekly income to a minimum amount.
- Savings Credit, which is payable in certain circumstances where someone has saved some money towards their retirement, like a second pension or savings.

You may get either part or both.

In addition, you may also get extra Pension Credit if severely disabled, a carer or have certain housing costs.



To find out how much Pension Credit you might get, go to [www.gov.uk/pension-credit-calculator](http://www.gov.uk/pension-credit-calculator)

## **Can I apply for Pension Credit if I have come from abroad?**

When you apply, you must be living in Great Britain. You must not be 'subject to immigration control'; this means that there must be no restrictions which would stop you receiving financial help from the State. You will also need to satisfy the Habitual Residence Test. There are some exceptions to these rules.

If there's anything you're not sure about, please ask us.

## **Can I go abroad and keep getting Pension Credit?**

We may pay Pension Credit for up to 4 weeks while you're temporarily abroad and we may pay for up to 8 weeks if the absence is in connection with a death. If the absence is solely in connection with medical treatment or medically approved convalescence, we may pay Pension Credit for up to 26 weeks.

But you should tell us if you go abroad for any reason at all. This includes if you go to Northern Ireland, the Isle of Man or the Channel Islands.

## **I didn't get Pension Credit when I applied before. Can I apply again?**

Yes, if your personal circumstances or the benefit rates have changed, you may get Pension Credit now. If you think you may qualify, don't delay claiming.

## **Do I need to tell you if my circumstances change?**

If you are 65 or over and get Pension Credit, you may not have to let us know of changes to how you fund your retirement for a set period of time - for example changes to your savings investments and occupational or personal pensions. This is called an 'Assessed Income Period' and can last for up to five years. If you are over 75, there is no time limit.

If you do not have an assessed income period, you should tell us of any changes in your circumstances.

Even if you have an assessed income period, you should tell us straight away about changes other than how you are funding your retirement

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

The government has made changes to Pension Credit from 6 April 2016. This affects the Savings Credit part of Pension Credit and also Assessed Income Periods.

### **Changes to Savings Credit**

The Savings Credit part of Pension Credit will close for people reaching State Pension age on or after 6 April 2016.

If you reach State Pension age before 6 April 2016 you can still get Savings Credit, depending on your circumstances, regardless of when you apply.

If you are a couple where one person reaches State Pension age before 6 April 2016 and the other on or after 6 April 2016, you can only get Savings Credit if one of you;

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

## Changes to Assessed Income Periods (AIPs)

An AIP is a period when you do not have to tell us about changes to your pensions, savings or investments. Your Pension Credit award letter tells you if you have one.

From 6 April 2016, no new AIPs will be set.

If you already have an AIP that is due to end between 6 April 2016 and 31 March 2019 it will end - either on the original date on your Pension Credit award letter, or earlier if your household circumstances change. Your AIP may end early in this way if for example you move into a care home or if you become a member of a couple.

If you already have an AIP that is due to end on or after 1 April 2019, it will end early and will not be renewed.

We will send you a letter telling you the new end date 6 months in advance or you can find the new date below.

If you are aged over 75 and have an AIP with no end date, it will remain in place until your household circumstances change, for example if you move into a care home or if you become a member of a couple.

When your AIP ends you will need to tell us about any change to your circumstances, including pensions.

### New end dates for Assessed Income Periods

Original end date between:	New end date
1 to 14 April 2019	14 July 2016
15 to 30 April 2019	28 July 2016
1 to 14 May 2019	14 August 2016
15 to 31 May 2019	28 August 2016
1 to 14 June 2019	14 October 2016
15 to 30 June 2019	28 October 2016
1 to 14 July 2019	14 November 2016
15 to 31 July 2019	28 November 2016
1 to 14 August 2019	14 December 2016
15 to 31 August 2019	28 December 2016
1 to 14 September 2019	14 February 2017
15 to 30 September 2019	28 February 2017
1 to 14 October 2019	14 March 2017
15 to 31 October 2019	28 March 2017
1 to 14 November 2019	14 April 2017
15 to 30 November 2019	28 April 2017

<b>Original end date</b>	<b>New end date</b>
1 to 14 December 2019	<b>14 June 2017</b>
15 to 31 December 2019	<b>28 June 2017</b>
1 to 14 January 2020	<b>14 July 2017</b>
15 to 31 January 2020	<b>28 July 2017</b>
1 to 14 February 2020	<b>14 September 2017</b>
15 to 29 February 2020	<b>28 September 2017</b>
1 to 14 March 2020	<b>14 October 2017</b>
15 to 31 March 2020	<b>28 October 2017</b>
1 to 14 April 2020	<b>14 December 2017</b>
15 to 30 April 2020	<b>28 December 2017</b>
1 to 14 May 2020	<b>14 January 2018</b>
15 to 31 May 2020	<b>28 January 2018</b>
1 to 14 June 2020	<b>14 March 2018</b>
15 to 30 June 2020	<b>28 March 2018</b>
1 to 14 July 2020	<b>14 April 2018</b>
15 to 31 July 2020	<b>28 April 2018</b>
1 to 14 August 2020	<b>14 June 2018</b>
15 to 31 August 2020	<b>28 June 2018</b>
1 to 14 September 2020	<b>14 July 2018</b>
15 to 30 September 2020	<b>28 July 2018</b>
1 to 14 October 2020	<b>14 August 2018</b>
15 to 31 October 2020	<b>28 August 2018</b>
1 to 14 November 2020	<b>14 October 2018</b>
15 to 30 November 2020	<b>28 October 2018</b>
1 to 14 December 2020	<b>14 November 2018</b>
15 to 31 December 2020	<b>28 November 2018</b>
1 to 14 January 2021	<b>14 January 2019</b>
15 to 31 January 2021	<b>28 January 2019</b>
1 to 14 February 2021	<b>14 February 2019</b>
15 to 28 February 2021	<b>28 February 2019</b>
1 to 14 March 2021	<b>14 March 2019</b>
15 March to 5 April 2021	<b>28 March 2019</b>