

Support for planning your retirement

Information on
your State Pension
and on tracing an
old pension

This leaflet is no longer current.
You can find up to date information on GOV.UK



Department
for Work &
Pensions

Getting the right information and help when you're about to retire is essential. This leaflet tells you about the support you might get. It doesn't go into detail, but explains where you can get more information and who to contact. Other organisations may also be able to help you.

Important – planned changes to State Pension

The government plans to change State Pension from April 2016. If Parliament agrees the changes, the new State Pension will apply for:

- men born on or after 6 April 1951, and
- women born on or after 6 April 1953.

This leaflet contains information about State Pension under the present system, so will only apply to people reaching State Pension age before 6 April 2016.

If you already get State Pension, or if you reach State Pension age before 6 April 2016, the present rules for getting or putting off getting your State Pension apply. This will also include if you continue or start, to defer your State Pension after 6 April 2016. If your partner reaches State Pension age after 6 April 2016, their State Pension will be affected. Any State Pension you may get on the basis of your partner's National Insurance contribution record or State Pension will be based on their National Insurance contribution record for the period up to 5 April 2016 and will not include any contributions they make after that date.

The government also plans to raise the State Pension age from 66 to 67 gradually between 2026 and 2028.

The changes were still being finalised when this leaflet was printed, but may have been by the time you read this.



To check the latest news about State Pension, visit www.gov.uk/changes-state-pension

Planning ahead

It's never too early to plan ahead and make sure you have the money you need when you retire. Starting a savings plan or a private pension will give you more money to live on when you retire.



To find out about planning ahead, go to www.gov.uk/plan-retirement-income

When you can get your State Pension and how much you may get

At the moment, State Pension age is 65 for men. Women's State Pension age is rising in stages from 60 to 65. From December 2018, the State Pension age for both men and women will start to increase, and will reach 66 in October 2020.



Find out more at www.gov.uk/calculate-state-pension

The website includes a useful tool - the State Pension calculator - that uses information you provide to work out your State Pension age and gives you an estimate of how much basic State Pension you may get.

You can get more detailed information about what you may get by asking for an estimate of your State Pension based on your National Insurance contributions record. This gives you an estimate of the basic and additional State Pension you may get.



To find out more go to www.gov.uk/calculate-state-pension

If you think you may not get a full basic State Pension, you may want to think about paying voluntary National Insurance contributions.



Find out more at www.gov.uk/voluntary-national-insurance-contributions

A State Pension estimate can give you an idea of how much income you may get in retirement. Before you make any decisions you may want to get independent financial advice.



To find out how to do that, visit www.moneyadvice.service.org.uk/yourmoney

State Pension may be only part of the story. If you have a workplace or personal pension, you can ask your provider for a forecast of how much it might pay.

If you've lost the details of an old workplace or personal pension scheme, the Pension Tracing Service may be able to give you the contact details for it. You'll need to contact the pension scheme yourself to check if you're entitled to anything. Find out more at



www.gov.uk/find-lost-pension

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Approaching State Pension age

Many people enjoy working and carry on working past their State Pension age. You may have more options than you think.



Find out more at
www.gov.uk/workplacepensions

You can claim your State Pension whether or not you continue working. Or you can put off claiming and get some extra weekly State Pension or a taxable lump sum plus your weekly State Pension at a later date. This is called 'deferring' your pension.



Find out more at
www.gov.uk/deferring-state-pension

Claiming your State Pension

You don't get your State Pension automatically. You have to claim it. If you are getting certain social security benefits you may not need to claim. Before you reach your State Pension age, we'll contact you to tell you what you need to do. If you haven't heard from us by the time you're two weeks from your State Pension age, phone us on **0800 731 7898** (textphone **0800 731 7339**).

Textphones

If you have a textphone because you can't speak or hear clearly, there are different numbers for each service listed in this leaflet. These numbers don't accept voice calls or text messages from mobile phones.

We also have basic information leaflets covering:

- Support if you are ill or disabled
- Support for carers
- Support for parents and guardians
- Support after a death
- Support if you are looking for work.

Call charges

Calls to the **0800** numbers in this leaflet are free from BT land lines and most mobiles.

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure the leaflet is correct as of the date below. Some of the information may be oversimplified or may become inaccurate over time, for example because of changes to the law. We recommend that you get independent advice before making financial decisions based on this leaflet.

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