

# Withdrawn

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# State Pension changes: email

The text and image below can be pasted into an email and sent to your contacts and employees.



## Suggested email title:

Your State Pension is changing: know the facts

## Suggested email:

Did you know that the new State Pension has been introduced for people who reach State Pension age on or after 6 April 2016? You'll be able to claim the new State Pension if you reach State Pension age on or after 6 April 2016. This applies to:

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

If you were born before those dates you'll be able to claim your State Pension under the old system instead.

You can check when you'll reach State Pension age at [www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age).

How much you'll get when you reach State Pension age will usually depend on your National Insurance record. Not everyone will get the full amount. For many of those who do not get the full amount of the new State Pension, this will be because they have been contracted-out of the additional State Pension in the past and have been paying into a private pension instead.

If you have been contracted-out, the amount of your new State Pension and the additional income from your private pension may, when added together, be more than the full amount of the new State Pension. So you're not missing out, just getting the amount in a different way.

Some people may get more than the full amount if they have enough additional State Pension in the old system.

You can request a personalised new State Pension statement at [www.gov.uk/check-state-pension](http://www.gov.uk/check-state-pension). The full new State Pension is £155.65 a week (2016/17 rate).

To help you understand how these changes will affect you the government has published a series of factsheets, tools and videos at [www.gov.uk/yourstatepension](http://www.gov.uk/yourstatepension).

Know the facts by:

- checking your State Pension age at [www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age);
- getting a personalised State Pension statement at [www.gov.uk/check-state-pension](http://www.gov.uk/check-state-pension);
- finding out if you are or ever have been contracted-out ([www.gov.uk/contracted-out/check-if-youre-contracted-out](http://www.gov.uk/contracted-out/check-if-youre-contracted-out)) and how this might affect your Starting Amount.

Make sure you're aware of what the changes mean for you and your retirement.

## Suggested header image:

