



Department
for Work &
Pensions

Introduction to the new **State Pension**

**Easy
Read**



Contents

1



Introduction

Page 4

2



About Pensions

Page 5

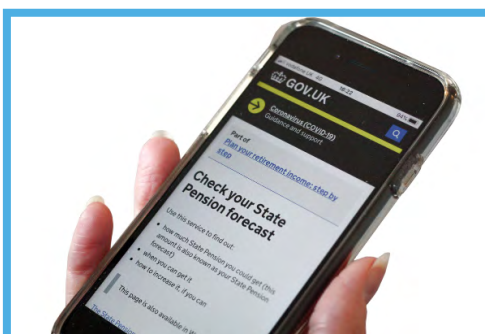
3



Who can get the new State Pension

Page 8

4



Find out how much you could get

Page 10

Contents

5



Other help with money

Page 11

1

Introduction



The **new State Pension** is money you may be able to get if you have reached State Pension age.



Department
for Work &
Pensions

New State Pension is paid to people by the government, through the Department for Work and Pensions.



This information tells you who can get new State Pension and how to find out how much money you could get.

2

About Pensions



A **pension** is money to live on when you reach State Pension age.



At State Pension age you can continue to work, or you can choose to retire.



Retirement (when you retire) is when you leave your job and stop working.



People usually retire when they reach retirement age, or due to poor health.

People can also retire early, if they have enough money to live on.



If you choose to carry on working past your State Pension age, you can still claim your new State Pension.



There are 3 types of pension:

- Private pension
- Workplace pension
- State Pension.



A **private pension** is money you have saved or invested for when you retire.



A **workplace pension** is money paid into a pension by your employer.

You may pay into a workplace pension too, from your wage.



A **State Pension** is money you may be able to get from the government.

If you can get it, the Department for Work and Pensions pay this money to you.

3

Who can get new State Pension



You must be at **State Pension age** to get new State Pension.



Explaining State Pension age

Your **State Pension age** is the youngest age you can get State Pension.

For more information about your State Pension age, go to:
www.gov.uk/state-pension-age



You can apply for new State Pension if you are a:

- man born **on or after** 6 April 1951
- woman born **on or after** 6 April 1953.



If you reached State Pension age **before 6 April 2016**, you get the **basic State Pension**.



You can apply for the basic State Pension if you are a:

- man born **before 6 April 1951**
- woman born **before 6 April 1953**.



The basic State Pension is currently **£137.60** per week.

This amount goes up each year.

For more information on the **basic State Pension**, go to www.gov.uk/state-pension

4

Find out how much you could get on new State Pension



If you can get it, the full **new State Pension** amount is £179.60 a week. The money you may be able to get could be lower.



Department
for Work &
Pensions

The Department for Work and Pensions can tell you how much new State Pension you could get and when you can get it.



This is called a **pension forecast**.

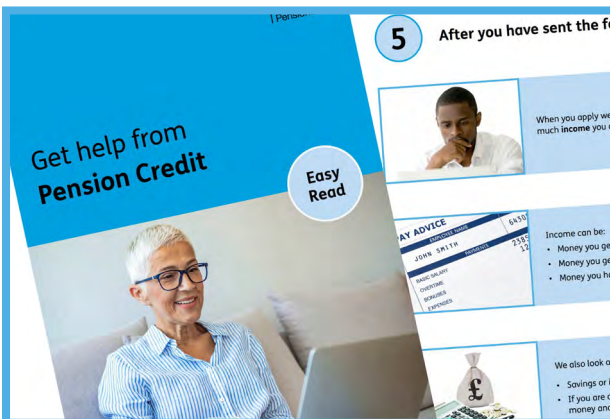
To get a **pension forecast**, go to www.gov.uk/check-state-pension

5

Other help with money



If you claim your State Pension and you have a **low income** you may be able to apply for Pension Credit.



To find out more about Pension Credit go to www.gov.uk and search for 'Pension Credit Easy Read'.

For more information on new State Pension, go to www.gov.uk/new-state-pension

For help to plan your retirement, go to www.gov.uk/plan-for-retirement

For more information on benefits you may be able to get, go to www.gov.uk/browse/disabilities

You can also get help with claiming benefits from Citizens Advice (www.citizensadvice.org.uk) and Age UK (www.ageuk.org.uk)

For help with money problems, go to: www.moneyandpensionservice.org.uk