



Department
for Work &
Pensions

United Kingdom (UK) new State Pension

We have many ways we can communicate with you

If you would like braille, British Sign Language, a hearing loop, translations, large print, audio or something else please call us on **+44 191 218 7777** or textphone **+44 191 218 7280** and tell us which you need.

Important information

If you decide to claim your UK State Pension, the date you want to start receiving your UK State Pension from is an important date and may have significant financial implications. Please read all these notes carefully before filling in your claim form.

Read these notes if you reached UK State Pension age on or after 6 April 2016.

Keep these notes in a safe place. They do not need to be returned with the form.

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Treating people fairly

We are committed to the Equality Act 2010 and treating people fairly. To find out more about this law, search 'Equality' on www.gov.uk

About UK new State Pension

You can claim the UK new State Pension when you reach State Pension age if you are:

- a man born on or after 6 April 1951
- a woman born on or after 6 April 1953

If you were born before, these rules do not apply. Instead, you will get the basic State Pension. You may also get Additional State Pension.

Your National Insurance record

The qualifying years on your National Insurance record affect how much UK new State Pension you get. Go to www.gov.uk/check-state-pension to check how much you could get when you reach UK State Pension age.

You will need 10 qualifying years on your National Insurance record to get any UK new State Pension.

A qualifying year is one in which you were:

- working and made National Insurance contributions
- getting National Insurance credits for example if you were unemployed, ill or a parent or carer
- paying voluntary National Insurance contributions.

You might also qualify if you have lived or worked abroad or paid reduced rate National Insurance for married women.

Inheriting or increasing State Pension from a spouse or civil partner

You might be able to inherit an extra payment on top of your UK new State Pension if you are widowed.

You will not be able to inherit anything if you remarry or form a new civil partnership before you reach State Pension age.

If you get divorced or dissolve your civil partnership

The courts can make a 'pension sharing order' if you get divorced or dissolve your civil partnership.

You will get an extra payment on top of your State Pension if your ex-partner is ordered to share their Additional State Pension or protected payment with you.

Your State Pension will be reduced if you are ordered to share your Additional State Pension or protected payment with your ex-partner.

For more information go to

www.gov.uk/new-state-pension/inheriting-or-increasing-state-pension-from-a-spouse-or-civil-partner

If you have lived or worked abroad

If you have lived or worked in another country, this could affect your claim for the UK new State Pension. How it could affect your claim depends on:

- how many qualifying years you have in your National Insurance record
- which countries you have lived or worked in

You will be asked to provide details about time spent abroad when you claim the new State Pension.

You might also be eligible for a foreign state pension as well as the new State Pension in the UK. Contact the foreign pension service to find out about your eligibility.

For information about claiming UK new State Pension if you have lived or worked abroad, go to [**www.gov.uk/new-state-pension/living-and-working-overseas**](https://www.gov.uk/new-state-pension/living-and-working-overseas)

If you are planning to claim the UK new State Pension while living abroad, go to [**www.gov.uk/state-pension-if-you-retire-abroad**](https://www.gov.uk/state-pension-if-you-retire-abroad) for information about how your pension is affected and paying tax.

Improving your UK new State Pension

Voluntary and additional voluntary National Insurance contributions

You may have gaps in your record if you do not pay National Insurance or do not get National Insurance credits. This could be because you were:

- employed but had low earnings
- unemployed and were not claiming benefits
- self-employed but did not pay contributions because of small profits
- living or working outside the UK.

Gaps can mean you will not have enough years of National Insurance contributions to get the full State Pension. You may be able to pay voluntary contributions to fill any gaps but should first check whether you are entitled to any National Insurance credits. For more information go to [**www.gov.uk/national-insurance-credits**](https://www.gov.uk/national-insurance-credits) and [**www.gov.uk/voluntary-national-insurance-contributions**](https://www.gov.uk/voluntary-national-insurance-contributions)

Tracing 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

- 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. And it will help make sure that you get all the pension benefits that you are entitled to when you retire. You can trace a pension by visiting **www.gov.uk/find-pension-contact-details**

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

Working past UK State Pension age

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

You can also put off claiming your UK State Pension to earn an extra 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.

Putting off your UK State Pension claim

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

You can get an extra amount on top of your UK 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 UK State Pension at **www.gov.uk/deferring-state-pension**

What will I get?

You can get extra State Pension if you put off claiming for 9 weeks or more. When you do claim, you will get a higher weekly UK 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.

If you live in a country where UK State Pension increases every April, your extra UK State Pension will usually increase as well. To find out more about annual increases to your UK new State Pension if you live abroad visit www.gov.uk/state-pension-if-you-retire-abroad/rates-of-state-pension

Backdating your claim

If you delay claiming your UK State Pension, you may be able to backdate your claim for a maximum of 12 months. If you choose to backdate your claim, you will get your UK State Pension for the backdating period as an arrears payment. No interest will be accrued or paid on the arrears payment.

If you have already made a valid claim to a country which has a social agreement with the UK, or a country that applies the EU rules on social security, it may be possible to accept an earlier date of claim for UK State Pension purposes.

How deferring your UK State Pension is affected by other benefits

If you defer your UK State Pension while getting other benefits or if another person had an increase in any of them for you, you will not build up any extra State Pension for the days that you get the other benefit.

These other benefits include:

- Carer's Allowance
- Carer Support Payment
- Severe Disablement Allowance
- Unemployability Supplement
- Widow's Pension
- Widowed Mother's Allowance
- Incapacity Benefit
- Pension Credit.

Also you would not have been able to build up extra UK State Pension for the days that you or your partner, if you have one, got one or more of the following income-related benefits:

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

We use partner to mean:

- a person you are married to or a person you live with as if you are
- married to them, or
- a civil partner or a person you live with as if you are civil partners.

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

You do not have to do anything to put off claiming your UK 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.

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

If you are currently putting off claiming your UK State Pension and you want to find out more about how this affects you, please contact us on **+44 191 218 7777**.

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 between April 1978 and December 2000.

Notes to help you fill in your claim form

Page 2 - About you

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

Page 2 - National Insurance (NI) number

You can find this on your NI number card, benefit letters or payslips. Do not delay sending in the form if you cannot find the number.

Page 2 - Your birth certificate

Send us your birth certificate if your date of birth is not at the top of the letter we sent with this claim form or if the date of birth is wrong.

We need the original certificate. A photocopy may be acceptable but only if it has been stamped and signed by any of the following:

- a civil servant
- a doctor or surgeon registered under the laws of the country where the declaration is made
- a minister of religion
- a barrister, solicitor or advocate authorised to practice in the country where the declaration is made
- a notary public or any person allowed to administer oaths in the country where the declaration is made
- an officer of a bank authorised to sign documents on the customer's behalf
- a magistrate.

Do not delay sending this claim form if you do not have your birth certificate or cannot send it quickly as your payments may be delayed. Other documents with your date of birth on may be acceptable

Page 2 - More information about your claim

Use this part of the form to tell us about:

- any other benefits you or your partner have claimed in the UK
- addresses you have lived at in the UK
- employers you have worked for in the UK

Page 5 - About your husband, wife or civil partner

Use this part of the form to give us details about your partner, if you have one. By partner we mean husband, wife or civil partner who live with you as if you were a married couple.

Evidence you need to send us

If you are married or a civil partner send us your marriage certificate or civil partnership certificate.

If you are widowed or a surviving civil partner send us your late husband's, wife's or civil partner's death certificate and your marriage

certificate or civil partnership certificate. If you are getting UK Widow's Benefit or Bereavement Benefit there is no need to send these certificates as we already have these details.

If you are divorced or your civil partnership has been dissolved send us your decree absolute or confirmation of dissolution of civil partnership and your marriage certificate or civil partnership certificate. In Scotland a decree absolute is called a decree of divorce.

If your marriage or civil partnership was annulled send us the certificate of annulment and your marriage certificate or civil partnership certificate.

Your claim may be delayed if you do not send us all the documents we ask for.

If you do not wish to send your original certificates photocopies may be acceptable.

Page 7 - If you do not have the certificates we have asked for

If you do not have the necessary birth, marriage, divorce, annulment or death certificate and the event took place in:

- Great Britain
- Northern Ireland
- The Isle of Man
- The Channel Islands
- Ireland.

or a civil partnership certificate or confirmation of dissolution of civil partnership and the event took place in:

- Great Britain
- Northern Ireland

then fill in the information which applies to you.

With this information we can look for proof of the event from official records. This could delay a decision on your claim.

If you do not have the necessary certificate and the event took place in a country which is not listed above we will not be able to look for proof from official records. Try to get a certificate or some other proof of the event and send it to us as soon as you can.

Your claim may be delayed if you do not send us all the documents we ask for.

Page 8 - When to claim UK State Pension

Use this part of the form to tell us the date you want to claim UK State Pension from. You must give us a full date (day/month/year) and it must be on or after the date you reach UK State Pension age. Go to [**www.gov.uk/state-pension-age**](https://www.gov.uk/state-pension-age) to find out when you reach UK State Pension age.

Your claim will not be accepted and could be delayed if you do not give us a valid and full date from when you want to start getting your UK State Pension.

The date you want to start your UK State Pension from is important and may have significant financial implications. You can find useful information at [**www.gov.uk/deferring-state-pension**](http://www.gov.uk/deferring-state-pension) but if you are still unsure which date to choose you should consider seeking independent financial advice.

Wait until 4 months before you reach UK State Pension age before sending us your claim. If you send your claim too early, we will not accept it and you may need to send it again later.

If you are claiming UK State Pension on your spouse or civil partner's NI contributions, you can only claim from their UK State Pension age.

If you are getting UK Widow's/Bereavement Benefit your payday will stay as it is.

Putting off claiming

You should read all of the information in this booklet and online at [**www.gov.uk/deferring-state-pension**](http://www.gov.uk/deferring-state-pension) before deciding if you want to put off claiming your UK State Pension. The amount of money you get could change, depending on when you reach UK State Pension age, which country you live in, and how long you put off claiming. Any extra payments you get from deferring could be taxed.

You can also contact us on **+44 191 218 7777** if you want to talk about your options and how it could affect you.

If you decide to defer, you do not need to do anything. Your pension will be automatically deferred until you claim it. Send us your claim form when you are within 4 months from the date you want to start claiming.

When you will be paid

Your UK State Pension payday is normally on or after the date you claim from. This is a fixed day. Any money that you earn will not affect your UK State Pension.

Page 8 - About National Insurance (NI) contributions

Use this part of the form to tell us about National Insurance (NI) contributions you have paid.

Page 9 - About other benefits

Use this part of the form to tell us if you, your husband, wife or civil partner are getting any other benefits from the Department for Work and Pensions or any other UK government department, as they will normally be affected by your UK new State Pension. It could reduce the amount of the other benefit you receive.

Page 11 - Living or working outside the UK

Tell us about any time you have lived or worked in:

- a country outside the UK
- the Channel Islands
- Ireland
- the Isle of Man

Tell us any reference numbers you may have.

Any payments made to the social security system of another country may count towards your UK new State Pension. We may need to exchange information about your UK claim and the contributions you made, as well as any entitlement you have under their pension scheme.

You do not need to tell us about times that you were overseas with HM Forces.

If you do not give us this information now your pension payments may be delayed. This includes any foreign pension you may get.

Page 13 - Other information

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

Page 14 - Declaration

Important

It is important that you sign and date the application form. If you do not, we will have to send it back to you. If you give wrong or incomplete information, or you do not report changes, you may be paid the wrong amount. You will have to pay back overpaid money when told to do so. You could also be prosecuted or need to pay a financial penalty. If we pay you less than we should, we may pay you the money that we owe you.

How DWP collects and uses information

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

- social security benefits and allowances
- child maintenance
- employment and training
- investigating and prosecuting tax credits offences
- private pensions policy, and
- retirement planning.

We may get information about you from other parties for any of our purposes as the law allows to check the information you provide and improve our services. We may give information about you to other organisations as the law allows, for example to protect against crime.

To find out more about our purposes, how we use personal information for those purposes and your information rights please visit [**www.gov.uk/dwp/personal-information-charter**](https://www.gov.uk/dwp/personal-information-charter), including how to request a copy of your information.