

DMG - Volume 12: Pensions

Summary of changes from January 2022

August 2025

Chapter 74

Entitlement to SP starts on the day all the conditions for

*1. pensionable age **and***

*2. contributions **and***

3. claims

are satisfied. However, people may postpone or suspend¹ their entitlement to SP.

This is known as deferral. For RP purposes people may be able to choose Incs or a lump sum payment. However, for SP purposes there is no lump sum payment option

November 2024 updates

Chapter 75

Incorporation of DMG Memo 12/23 – paragraphs 75414 Addition of CSP (1.12 on list), 75351 Addition of CSP (2.9 on list), 75282 Addition of CSP (3.6 on list), 75551 Addition of CSP where CA is mentioned in paragraph and 75556 Addition of CSP where CA is mentioned in paragraph

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Chapter 74

Incorporation of DMG Memo 12/23

74521 Addition of CSP (1.12 on list), legal reference added and reconfigured

August 2023 updates

Chapter 74

Change to 74512 in Postponing or suspending state pension 74501 – 74550 – addition of 'the end of'.

January 2022 updates

Chapter 74

Small amendment to Civil Partnerships, paragraph 74043. Inserted, 'Further legislation² provides that, from 2.12.19, opposite sex couples in England and Wales can form civil partnerships and in Scotland³ from 28.07.2020.' and relevant legislation.