



# United Kingdom (UK) State Pension

## **Other ways to communicate with us**

If you need braille, British Sign Language, a hearing loop, translations, large print, Easy Read, audio or something else, please contact us on +44 191 218 7777.

If you use Relay UK dial +44 151 494 1260 and when asked, give our telephone number.

## **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 before 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 Act' on [www.gov.uk](http://www.gov.uk)

# About your UK State Pension

Your UK State Pension is based on the National Insurance (NI) contributions you have paid, been treated as having paid, or have been credited with, during your working life. There may be different parts to your UK State Pension, for example basic UK State Pension and additional UK State Pension.

## Number of qualifying years you need

The number of National Insurance qualifying years you need to get any UK basic State Pension depends on your circumstances.

If you are a man you usually need:

- 1 qualifying year if you were born between 1945 and 1951
- 11 qualifying years if you were born before 1945.

If you are a woman you usually need:

- 1 qualifying year if you were born between 1950 and 1953
- 10 qualifying years if were born before 1950

You might still be eligible if you have fewer qualifying years.

We can tell you how much UK State Pension you will get. Call us on +44 191 218 7777.

## If you are married or a civil partner

If you cannot get the basic UK State Pension or your basic UK State Pension is less than the full rate, you may be able to:

- increase your basic UK State Pension through your spouse or civil partner
- inherit some of your spouse or civil partner's UK State Pension when they die.

The additional amount you will get is based on your spouse's or civil partner's National Insurance contributions.

For more information go to [www.gov.uk/state-pension](https://www.gov.uk/state-pension)

## If you are divorced

You may be able to get an increase of basic UK State Pension by using your ex-husband or wife's National Insurance contributions.

## If your civil partnership has been dissolved

You may be able to get an increase of basic UK State Pension by using your ex-civil partner's National Insurance contributions.

## Inheriting some of your spouse or civil partner's UK State Pension when they die

If you reached UK State Pension age before 6 April 2016, you may be able to inherit some of your spouse or civil partner's UK State Pension when they die.

# 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, or
- think you may be a beneficiary of an old pension scheme.

You can trace a pension for yourself, or for someone you are acting on behalf of, by **[visiting www.gov.uk/find-pension-contact-details](https://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

You can claim UK State Pension while you keep working, as long as you have reached State Pension age.

If you have a workplace pension, you should check with your employer how this could be affected if you decide to:

- work fewer hours
- job share
- do a less demanding role, or
- do seasonal work.

## Putting off your UK State Pension claim

If you have been putting off claiming your UK State Pension you may have earned extra UK State Pension or be entitled to a lump sum. This depends on how long you have put off your claim. You can put off claiming UK State Pension for as long as you like.

You can find out more about deferring your UK State Pension at **[www.gov.uk/deferring-state-pension](https://www.gov.uk/deferring-state-pension)**

### Extra UK State Pension

You can choose to get extra UK State Pension if you have put off claiming your UK State Pension for 5 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 UK State Pension you get is 0.2% of your weekly UK State Pension for each week you have put off your claim. This works out at 1% for every 5 weeks, and 10.4% 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 State Pension if you live abroad visit **[www.gov.uk/state-pension-if-you-retire-abroad/rates-of-state-pension](https://www.gov.uk/state-pension-if-you-retire-abroad/rates-of-state-pension)**

## **Lump-sum payment**

If you have put off claiming your UK State Pension continuously, for at least one year or more in a row, you have two choices. You can get extra State Pension or you can get a lump-sum payment instead. You will have to pay tax on the lump sum. The lump-sum payment is made up of the State Pension you would have got if you had not put off claiming, plus interest. We will add interest to the lump-sum payment for each week that you put off claiming. We will add the interest at 2% above the Bank of England's base rate. You can get the lump sum when you start to claim your UK State Pension or in the following tax year. You will also get your normal UK State Pension when you start claiming.

## **If you deferred before 6 April 2005**

The rules on deferring a UK State Pension changed on 6 April 2005. You cannot get any lump sum amount for the period you may have deferred before 6 April 2005. Any money you built up would have to be taken as extra State Pension. This would be worked out using the old rate of about 7.5% for each full year that you put off claiming.

## **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 putting off your UK State Pension is affected by other benefits**

If you have put off claiming UK State Pension while getting other benefits, you will not have built up any extra UK State Pension or lump sum for the days that you got 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 or a lump sum 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
- 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.

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. You may have to pay for this. If you decided to defer your UK State Pension and you are getting 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 benefits 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 since 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 National Insurance 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
- 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 husband, wife, or civil partner, if you have one.

### **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 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](http://www.gov.uk/state-pension-age) to find out when you reached 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.

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 online at [www.gov.uk/deferring-state-pension](http://www.gov.uk/deferring-state-pension). The amount of money you get could change, depending on when you reached 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.

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 benefits or entitlements from the Department for Work and Pensions or any other UK government department, as they will normally be affected by your basic 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, including how to request a copy of your information, please visit [\*\*www.gov.uk/dwp/personal-information-charter\*\*](https://www.gov.uk/dwp/personal-information-charter)

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

