



Department
for Work &
Pensions

How to claim your State Pension if you live outside the UK

**Easy
Read**



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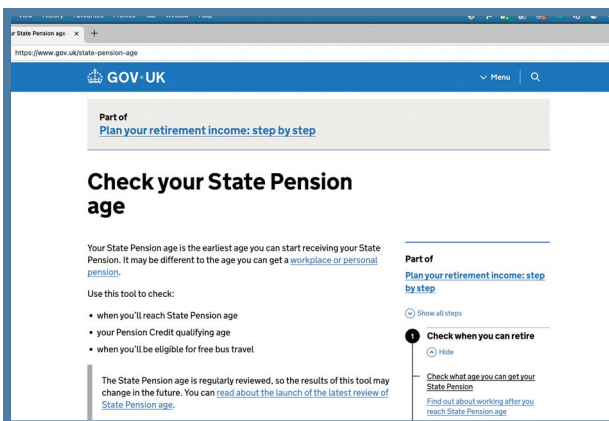
Introduction



If you live abroad, you may still be able to claim a UK State Pension.



You can make a claim for a UK State Pension up to 4 months before your State Pension age.



Your State Pension age is the earliest age you can start to get a State Pension.

Your State Pension age may not be the same as your workplace or personal pensions qualifying age.

To check what your State Pension age is, go to www.gov.uk

Search for **check your pension age**.

2

Before you claim

**10
years**

To get the minimum amount of UK State Pension, you usually need 10 years of contributions or credits.



This can be made up of:

- Paid contributions through employment
- National Insurance credits
- Voluntary National Insurance contributions.



If you paid into another country's social security system, this may help you get a UK State Pension or increase the amount you get.

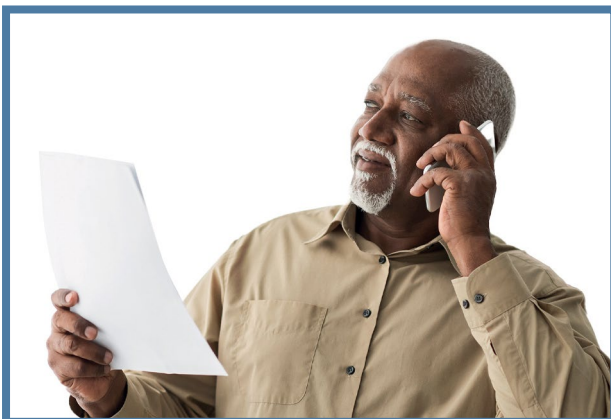
You may be able to get a pension from that country too.

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How to claim

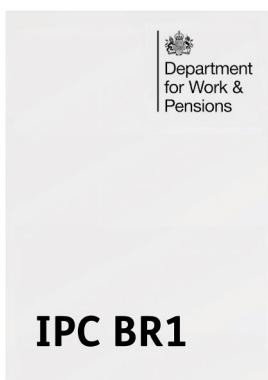


You can claim your UK State Pension from abroad in many ways.



The quickest way to claim is by calling the International Pension Centre on +44 191 218 7777.

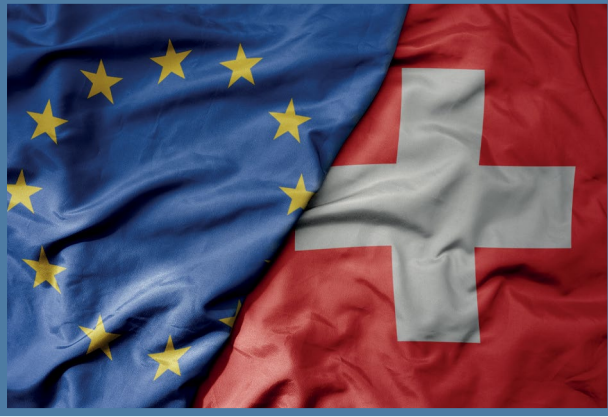
Our phone lines are open Monday to Friday, 8am to 6pm, UK time.



Alternatively, you can send us a completed claim form.

To get the form, go to www.gov.uk

Search for **IPC BR1**.



You can also claim through your local pension authority if you live in:

- a European Economic Area country
- Switzerland, Norway, Iceland or Liechtenstein
- a country that has a social security agreement with the UK.

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How your pension is paid



If you can get a UK State Pension, we can pay it into:

- a UK bank or building society account
- a bank in the country where you live, paid in local currency.



You can choose to be paid every 4 or 13 weeks.

A screenshot of the GOV.UK website showing the 'Contact the International Pension Centre' form. The form is titled 'Contact the International Pension Centre' and includes a 'Your message' section with a text area for 'Your full name', a text area for 'Email address', and a text area for 'What is your date of birth?'. The form is set against a light blue background with a white border.

You can contact the International Pension Centre for advice about your pension and benefits if you live abroad.

You can do this by using their online enquiry form.

To find out more, go to www.gov.uk

Search for **State Pension abroad**.