

## State Pension changes and what they mean for you



### Important information about this leaflet

This leaflet is only a guide and does not cover every circumstance. We recommend that you get independent advice before making financial decisions based on this leaflet.

You can get this leaflet in other formats by phoning **0845 7 31 32 33** or textphone **0845 604 0210**.

The leaflets 'Are you over 50?' and 'State Pensions – Your guide' also provide useful information about pensions. You can view them on our website at [www.direct.gov.uk/statepension](http://www.direct.gov.uk/statepension) or order free copies by phoning the number above.

To find out more about planning and saving for later life, visit [www.direct.gov.uk/pensions](http://www.direct.gov.uk/pensions)

### Call charges

As at September 2008, calls to **0845** numbers from BT landlines should cost no more than 4p a minute with a 9p call set-up charge. You may have to pay more if you use another phone company or a mobile phone or if you are calling from abroad, so check with your service provider. If you prefer, you can ask us to call you back. Please tell our operator that this is what you want them to do.

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## Changes to the State Pension age

From 2010, the State Pension age for women will increase gradually to 65. This is to bring it into line with the State Pension age for men. It also reflects women's changed role in the workplace in recent years, and the fact that people are living longer on average.

Over time, we are writing to all women affected by this gradual increase with more information about the changes. When you get your letter will depend on your date of birth.

The State Pension age for women born after 5 April 1955 will be 65. More changes will be introduced from April 2024, when the State Pension age for everyone born after 5 April 1959 will increase.



## Other changes to State Pensions

As well as an increase in State Pension age for women, further changes will improve the State Pension and mean more people will get it. These changes only apply to people who reach State Pension age on or after 6 April 2010.

If you do, you may be able to benefit from the changes below.

- The number of 'qualifying years' of paid or credited National Insurance contributions you need for a full basic State Pension will be reduced to 30 for both men and women.
- You need only one qualifying year to get some basic State Pension.
- If you are a parent or carer, you may be able to build up entitlement to a State Pension through a new weekly National Insurance credit.

For more information visit [www.direct.gov.uk/statepension](http://www.direct.gov.uk/statepension)

## Common questions

### How can I find out if I'm entitled to a State Pension?

You can get a 'State Pension Forecast' online at [www.direct.gov.uk/statepension](http://www.direct.gov.uk/statepension) or you can phone the State Pension Forecasting Team on 0845 3000 168 (textphone 0845 3000 169). The forecast will tell you how much money you may get when you claim your State Pension and provides personalised information that can help you plan to save for retirement.

### Do I have to retire at State Pension age?

No, many women choose to carry on working. When you reach State Pension age you can claim your State Pension and carry on working, or put off claiming your State Pension. You may be able to get more money each month, or be paid a lump sum, if you do put off claiming your State Pension for a certain time. You also have the right to ask your employer to let you work beyond their normal retirement age (if they have one). This extra pension and the money you earn from work can help you pay for the lifestyle you want.

For more information on working past State Pension age, go to [www.direct.gov.uk/pensions](http://www.direct.gov.uk/pensions)

## How can I track down an old work or private pension scheme?

It's easy to lose contact with a previous employer and their pension scheme or with a private pension provider. Our Pension Tracing Service may be able to help by providing you with up-to-date contact details for free. For more information visit [www.direct.gov.uk/statepension](http://www.direct.gov.uk/statepension) or phone 0845 3000 168 (textphone 0845 3000 169).

## Will I also have to wait longer before I can receive my work or private pension?

The State Pension changes do not affect work or private pensions. You may be able to claim some (or all) of these when you are aged 60 or before. Contact your employer, previous employer or pension provider to find out when you can claim your pension from them.

## If I receive benefits, will I be able to claim them until I'm eligible to collect my State Pension?

Yes. The age up to which you can get certain benefits, such as Jobseeker's Allowance, Income Support or Employment and Support Allowance, will increase in line with the State Pension age. The minimum age for claiming benefits such as Pension Credit and Winter Fuel Payments will also increase in line with the State Pension age. You will still need to meet the necessary conditions to claim any benefits.

## What can I do if I haven't paid enough contributions to get a full State Pension?

You may be able to pay voluntary contributions to increase your State Pension. Visit [www.hmrc.gov.uk](http://www.hmrc.gov.uk) for more information.

## Will the changes affect women who reach State Pension age before 6 April 2010?

The changes will mainly affect women who reach State Pension age on or after 6 April 2010. But if you know someone who needs to use their husband's contribution record to get a State Pension or who claims a State Pension for another person, you should suggest they visit our website or contact us for more information.