Your State Pension statement explained

October 2012

Department for Work & Pensions

Contents

Introduction

This leaflet will help you understand the information in your State Pension statement.

It explains how we have worked out the estimates in your State Pension statement, and gives you other useful information about the State Pension.

The amounts shown in your statement are estimates and are not guaranteed. They are based on:

- the law as it stands now
- the State Pension rates at the time your statement was produced
- the information you have given us to help us prepare your State Pension statement, and
- the information in your National Insurance (NI) contribution record at the time your statement was produced.

The amounts you may get when you claim your State Pension may be different if the law changes or your circumstances change.

The examples in this leaflet are just illustrations. The amount you get when you reach your State Pension age may be different from those shown in the examples.

What is the State Pension?

The State Pension is a regular payment you may receive when you reach your State Pension age. It can be made up of the basic State Pension, additional State Pension and, if you paid Graduated National Insurance contributions before 1975, Graduated Retirement Benefit. There are more detailed explanations of the different parts of the State Pension later in this leaflet.

The amount you may get is based on your NI contributions, and so it varies from person to person.

The State Pension is not means tested. This means that it is not affected if you have savings or another income. But see page 10 for more information on how your additional State Pension may be reduced if you have a workplace or private pension. The State Pension counts as taxable income - for more information, see page 21.

Future changes to the State Pension scheme

Your State Pension statement gives you an estimate of your State Pension based on the law as it stands now. In the 2012 Budget the Government announced that it will reform the State Pension scheme into a simpler, single-tier State Pension. If approved by Parliament the new scheme will be introduced after the next General Election. The Government has made it clear that, under any reforms, it will take into account contributions that have been made to the present scheme.

Anyone reaching their State Pension age before the single-tier State Pension reform is introduced will continue to receive their State Pension in line with current rules.

Your State Pension statement: Summary

This is on page 1 of your State Pension statement.

Your estimate

The estimate of your State Pension is the total amount you may get when your basic State Pension, additional State Pension and Graduated Retirement Benefit are added together. It is based on the present rate of State Pension.

The estimate is based on your NI contribution record only, unless you have asked us for it to be based on both your NI record and that of your late or former husband, wife or civil partner.

Your estimate does not take account of any further contributions that may be added to your NI contribution record before you reach your State Pension age.

Your State Pension age

The date shown in your statement is the earliest date you may get your State Pension. It is based on the law as it stands now, and takes into account changes in the State Pension age already approved by Parliament.

Changes to State Pension age

The Government has announced that it intends to make further changes to the State Pension age, by bringing forward the date that it will go up to 67. This change, if approved by Parliament, will affect you if you were born between 6 April 1960 and 5 April 1969 inclusive. It will mean that if you were born between these dates, the date you will be able to get your State Pension will be later than that shown in your statement (because this is based on the law as it stands now).

If you were born after 5 April 1969 but before 6 April 1977, you are not affected by this proposal, as you already have a State Pension age of 67.

Claiming your State Pension

You have to claim your State Pension – it isn't paid automatically when you reach State Pension age. However, you don't have to claim it when you reach your State Pension age. You may be able to get more State Pension by putting off your claim. This means either delaying when you start to get your State Pension or stopping claiming your State Pension for a period of time. This is called deferring your State Pension.

When you eventually claim your deferred State Pension you may get either:

- a one-off taxable lump sum if you put off claiming your State Pension continuously for at least 12 months, or
- a higher weekly State Pension for life.

There's more information online.

Claiming your State Pension
www.direct.gov.uk/statepension

Deferring your State Pension
www.direct.gov.uk/statepensiondeferral

Your State Pension statement: Breakdown

This is on pages 2 and 3 of your State Pension statement.

Your statement shows the different amounts you may get for each part of the State Pension. This will help you see how the amount shown in the summary is made up, and the effect further qualifying years may have on the amounts shown. The amounts shown in this breakdown should not be added to the total amount shown in the summary.

What is a qualifying year?

A qualifying year is a tax year where you received (or were treated as having received) a minimum amount of qualifying earnings. In 2012/2013 the minimum amount for the year is £5,564. You need 30 qualifying years to get a full basic State Pension.

Even if you already have the 30 qualifying years needed to get a full basic State Pension, you must keep paying NI contributions for any period when you are employed or self-employed, and earning above a certain amount.

As explained on page 9, unless you are contracted out of the additional State Pension or you are self-employed, these NI contributions are likely to give you more additional State Pension.

Other state benefits are also based on the number of qualifying years you have on your NI contribution record. However, the qualifying rules for these benefits may be different to those for the basic State Pension. So the NI contributions you pay may help protect you if you need to claim another state benefit before you reach your State Pension age.

Basic State Pension

Your statement shows how many qualifying years you have on your NI contribution record, and how much basic State Pension these qualifying years may give you. The number of qualifying years shown includes any years of Home Responsibilities Protection (HRP) you may have been awarded. (See page 17 for more information on HRP.)

If your statement shows that you already have 30 qualifying years, the estimated basic State Pension amount shown will be the full rate. This is the most you can get from your basic State Pension.

Example

Ray is 55 years old. He has 32 qualifying years on his NI contribution record. As he already has the 30 years needed, he would get a full basic State Pension of £107.45 a week. This is the maximum amount of basic State Pension that anyone can get, so Ray cannot increase his basic State Pension any more.

You may not have 30 qualifying years yet. However, qualifying years may be added to your NI contribution record before you reach your State Pension age. Each extra qualifying year added to your NI contribution record is worth about £3.58 a week in basic State Pension. (Once you have the 30 qualifying years you need to get the full basic State Pension you cannot increase it any more.)

Example

Val is 38 years old. She has 20 qualifying years on her NI contribution record. Based on these qualifying years she would get a basic State Pension of 20/30ths of the full rate, which is £71.63 a week. She needs 10 more qualifying years to get a full-rate basic State Pension.

Each extra qualifying year on Val's NI contribution record when she reaches her State Pension age will be worth about £3.58 a week in basic State Pension.

Val has worked out that, because she will not reach her State Pension age for another 29 years, she still has time to get the extra 10 qualifying years she needs to get the full basic State Pension of £107.45 a week.

Example

Mary is 56 years old, and is working full time as a shop assistant.

She has 10 qualifying years on her NI contribution record. Based on these qualifying years she would get a basic State Pension of 10/30ths of the full rate, which is £35.82 a week. She needs 20 more qualifying years to get a full-rate basic State Pension.

Mary has worked out that she has only 10 years left before she reaches her State Pension age, and will not get the extra 20 qualifying years she needs to get the full basic State Pension. The most she may get is a basic State Pension of 20/30ths of the full rate, which is £71.63 a week.

See pages 11 to 16 for information on other ways that Mary may be able to improve her basic State Pension.

If you asked us to use the NI contribution record of your late or former husband, wife or civil partner, to see if it can be used to improve your basic State Pension, this will be included in the estimate. There is more information on pages 11 to 13.

Additional State Pension

The additional State Pension is paid on top of the basic State Pension and is based on earnings. When it was introduced in April 1978 it was known as the State Earnings Related Pension Scheme (SERPS). Since April 2002 it has been called the State Second Pension (S2P).

We cannot give you a final figure for your additional State Pension until you claim your State Pension. The estimate in your statement shows the position based on your NI contribution record as it stands now.

Unlike the basic State Pension, the additional State Pension does not have a limit of 30 qualifying years. So, unless you are contracted out of the additional State Pension (see pages 10 and 17), or are paying voluntary or self-employed NI contributions, every future qualifying year added to your NI contribution record is likely to give you at least £1.70 a week extra additional State Pension.

Example

Hamid is 59 years old. He is contributing to the additional State Pension.

He has 40 qualifying years on his NI contribution record. These are likely to give him £107.45 a week basic State Pension (the maximum amount) and £19.80 a week additional State Pension.

Until Hamid reaches his State Pension age, each extra qualifying year added to his NI contribution record may give him an extra £1.70 a week additional State Pension.

So, if Hamid has 5 more qualifying years on his NI contribution record when he reaches his State Pension age, his basic State Pension would still be £107.45 a week, but his additional State Pension may have gone up to £28.30 a week.

Example

John is 47 years old. He has been a self-employed builder for the past 20 years.

He has 30 qualifying years on his NI record. These would give him £107.45 a week basic State Pension (the maximum amount). John may also get £20.60 a week additional State Pension, based on his earnings when he wasn't self employed.

If he continues to be self employed until he reaches his State Pension age, any extra qualifying years added to his NI contribution record will not improve John's basic or additional State Pension.

Workplace and private pension schemes have been able to contract out of the additional State Pension since its introduction in 1978.

If you are a member, or used to be a member, of a workplace or private pension scheme that contracted out of the additional State Pension, you may not get much additional State Pension. In some cases you may not get any additional State Pension. This is because, depending on the type of scheme:

- you would have either paid a lower rate of NI contributions, or
- the NI contributions you paid that would have been used for your additional State Pension were used to contribute to your workplace or private pension instead.

The estimate of your additional State Pension is likely to change by the time you reach State Pension age. In some circumstances it could be lower, especially if you:

- were contracted out of the additional State Pension into a workplace pension scheme at any time between 1978 and 1997, and
- have already left the workplace pension scheme or leave it before reaching your State Pension age.

There is more information on contracting out on page 17.

If you are divorced or your civil partnership has been dissolved, you may have a pension sharing order. This could affect the amount of your additional State Pension. If we know you have a pension sharing order we will have taken it into account when working out your additional State Pension.

You cannot increase the amount of additional State Pension you may get by using the NI contribution record of your husband, wife or civil partner.

Graduated Retirement Benefit (GRB)

You will have paid graduated contributions if, between April 1961 and April 1975, you:

- were over 18
- worked for an employer and paid Income Tax and NI through the 'Pay as you Earn' (PAYE) arrangements
- earned over £9 a week at that time.

The amount of GRB you may get when you reach your State Pension age will be based on how much you paid in graduated contributions.

For example, someone reaching State Pension age in the tax year April 2012/2013 would get about 12½p a week in GRB for every £7.50 they had paid in graduated contributions. So, if they had paid a total of £75 in graduated contributions between 1961 and 1975, they would receive about £1.25 a week GRB.

The most GRB that anyone can get is about £10 a week.

If you are entitled to any GRB, we have not shown the amount separately in your statement. Instead, it has been added to your additional State Pension estimate.

How your State Pension may be increased

If you don't think you will get a basic State Pension based on your own NI contribution record, or that you will get one at less than the full rate, there are several ways you may be able to improve it.

If you are widowed or a surviving civil partner

When you reach your State Pension age, if you are widowed or a surviving civil partner, you may be able to improve your basic State Pension by using the NI contribution record of your late husband, wife or civil partner.

The most you can get by doing this is £107.45 a week, which is the full rate of basic State Pension.

Example

Carol is a widow who reaches her State Pension age on 10 April 2015. She has 22 qualifying years on her NI contribution record. Based on these qualifying years she would get a basic State Pension at 22/30ths of the full rate, which is £78.80 a week.

By using the NI contribution record of her late husband, Carol may get a higher rate of basic State Pension. The most she could get is £107.45 a week – the full basic State Pension amount.

You will not be able to use the NI contribution record of a late husband, wife or civil partner to improve your basic State Pension if you remarry or form a new civil partnership before you reach your State Pension age.

If you are widowed or a surviving civil partner, we can tell you now whether using the NI contribution record of your late husband, wife or civil partner may improve your basic State Pension. Contact us using the details shown on your statement.

You may also be able to inherit some or all of the additional State Pension of your late husband, wife or civil partner.

Find out more
www.direct.gov.uk/statepension

If you are divorced or have had your civil partnership dissolved

When you reach your State Pension age, if you are divorced or have had your civil partnership dissolved, you may be able to improve your basic State Pension by using the NI contribution record of your former husband, wife or civil partner.

The most you can get by doing this is £107.45 a week, which is the full rate of basic State Pension.

Example

Jessica will reach her State Pension age on 12 May 2013. She was in a civil partnership with Elaine for five years, before it was dissolved on 5 June 2012. Jessica has only 20 qualifying years on her NI contribution record. Based on these qualifying years she would get a basic State Pension of 20/30ths of the full rate, which is £71.63 a week.

When she reaches her State Pension age, Jessica may be able to improve her basic State Pension by using Elaine's NI contribution record.

You will not be able to use the NI contribution record of a former husband, wife or civil partner to improve your basic State Pension if you remarry or form a new civil partnership before you reach your State Pension age.

If you are divorced or have had your civil partnership dissolved, we can tell you now whether using the NI contribution record of your former husband, wife or civil partner may improve your basic State Pension. Contact us using the details shown on your statement.

Find out more
www.direct.gov.uk/statepension

If you are married or in a civil partnership

When you reach your State Pension age, if you are married or in a civil partnership and you have less than 18 qualifying years, you may be able to improve your basic State Pension by using the NI contribution record of your husband, wife or civil partner.

You may only improve your basic State Pension by using the NI contribution record of your husband, wife or civil partner if:

- he or she qualifies for some basic State Pension
- you have both reached your State Pension age, and
- you are a married man or a civil partner, your wife or civil partner was born on or after 6 April 1950.

The most basic State Pension you may get by using both your own NI contribution record and that of your husband, wife or civil partner is £64.40 a week.

Example

Charlotte has been married to Philip for 38 years. She is due to reach her State Pension age in two years' time. Philip has already reached his State Pension age, and is getting the basic State Pension at the full rate of £107.45 a week.

Charlotte has 12 qualifying years recorded on her NI contribution record. Based on these qualifying years she would get a basic State Pension at 12/30ths of the full rate, which is £42.98 a week.

Charlotte's basic State Pension may be improved if she uses Philip's NI contribution record. She may get a total of £64.40 a week, which is the most she can get by using both her own and Philip's NI contribution records.

If your basic State Pension from your own NI contribution record is £64.40 or more, you will not be able to improve it by using the NI contribution record of your husband, wife or civil partner.

Example

Billy has been in a civil partnership with Jerry for 7 years. Billy is due to reach his State Pension age in four years' time. Jerry is not due to reach his State Pension age for another five years.

Billy has 22 qualifying years on his NI contribution record. Based on these qualifying years he would get a basic State Pension of 22/30ths of the full rate, which is £78.80 a week.

Even when Jerry reaches his State Pension age, Billy cannot improve his basic State Pension by using Jerry's NI contribution record. This is because the amount he will get using his own NI contribution record (£78.80 a week) is more than the limit of £64.40 a week he can get by using both his own and Jerry's NI contribution records.

Find out more
www.direct.gov.uk/statepension

Paying voluntary NI contributions

You may be able to pay voluntary Class 3 NI contributions for previous years that do not have enough contributions or credits (years that would not count as qualifying years at the moment). Voluntary contributions only count towards basic State Pension and bereavement benefits.

You must normally pay the voluntary contributions within six years of the end of the tax year the payment is for. For example, you may pay voluntary contributions for the tax year 2011/2012 no later than 5 April 2018 (the end of the tax year 2017/2018). Although you have six years to pay voluntary contributions, if you do not pay them within two years of the end of the tax year they are for, the amount you have to pay may go up. (So for the tax year 2011/2012 payment must be received no later than 5 April 2014, or the amount may go up.)

If you reach your State Pension age between 6 April 2008 and 5 April 2015 you may be able to pay voluntary Class 3 NI contributions for up to six extra years, starting from the tax year 1975/76, to cover years that do not currently count towards your basic State Pension. To do this you must already have at least 20 qualifying years.

To work out if you are likely to have any years that do not count towards your State Pension you should compare the number of qualifying years shown on your statement with the number of full tax years since you were age 16, counting the tax year you reached age 16 as a full tax year. The difference, if any, will be the number of years that do not count towards your State Pension at the moment.

Before you pay voluntary Class 3 NI contributions you should think about whether:

- more qualifying years are likely to be added to your NI contribution record before you reach your State Pension age, either through working or through receiving NI credits
- your basic State Pension may be increased by one of the other ways already covered in this section.

Find out more
www.hmrc.gov.uk/payingvoluntaryni

Other information you may find useful

Contracting out of the additional State Pension

Contracting out means that you leave the additional State Pension scheme, and instead contribute towards a second pension in a workplace pension scheme. When you retire, your second pension will normally come from this scheme, and not the additional State Pension. However, some people may also get a small amount of additional State Pension as well.

The rules on contracting out changed in April 2012. As a result, people who were previously contracted out into stakeholder pensions, personal pensions and some workplace schemes were brought back into the additional State Pension scheme. At the moment it is only possible for schemes to contract out if the pension the scheme member will get is based on their salary.

If you do not know whether you are or were previously contracted out of the additional State Pension, you should talk to your employer or private pension provider.

Find out more
www.direct.gov.uk/statepension

Caring for children or disabled people

At some time during your working life you may have left work to care for a child or a disabled person. For example, you may have stopped working to care for a new-born child and you may not have gone back to work for several years.

Home Responsibilities Protection (HRP) was a scheme that, between 6 April 1978 and 5 April 2010, helped protect your State Pension if you were a carer. A new scheme of weekly credits for parents and carers was introduced on 6 April 2010.

Any complete tax years of HRP you may have for any period before 2010 will have been converted into qualifying years, up to a limit of 22 years.

Example

Dawn left school in July 1991, when she was 16. She worked full-time until June 1997, when she left work following the birth of her son. This employment gave her 5 qualifying years.

Dawn returned to full-time work in May 2004, when her child was 7. She was awarded 6 full years of HRP for the time she was looking after her son and not working. These have been converted to 6 qualifying years.

Dawn finished work for a second time in March 2010, following the birth of her daughter. By this time she had added 6 more qualifying years to her NI contribution record. She has been awarded credits for parents for the last two tax years – 2010/2011 and 2011/2012.

Dawn now has a total of 19 qualifying years – 5 from her first period of employment, 6 from when she stayed at home looking after her son, another 6 from her most recent period of employment, and 2 while caring for her daughter.

She needs to get another 11 qualifying years to get a full basic State Pension.

Find out more
www.direct.gov.uk/pensions

New Specified Adult Childcare credits were introduced by the government from the 2011/2012 tax year. You may be able to get these credits if you care for a family member under 12 and you're an adult under State Pension age. These credits count towards basic State Pension and certain bereavement benefits.

You will have to claim the credits; they will not be added automatically to your NI contribution record. You can start to claim the credits for the tax year 2011/2012 in October 2012, although they will not appear on your NI record or State Pension statement until after April 2013.

Find out more
www.direct.gov.uk/en/CaringForSomeone

Married women's and widows' reduced-rate election - paying the small stamp

Before 1977, married women and certain widows could choose (elect):

- to pay reduced-rate NI contributions while they were employed – often called 'paying the small stamp'
- not to pay Class 2 NI contributions while they were self employed.

Reduced-rate NI contributions don't count towards the State Pension.

Find out more
www.hmrc.gov.uk/ni/reducedrate

Time spent working or living outside the UK

If you're working outside the UK, you may be able to pay into the state pension scheme of the country where you're working. You can do this in EEA countries and some other countries where there are special arrangements.

Depending on how long you work outside the UK, you can have your contributions credited to your UK NI contribution record. Or you could receive two pensions – one from the UK, and one from the country where you lived and worked. This will be decided when you reach UK State Pension age, taking into account where you live.

The estimates shown in your State Pension statement do not take account of any time you have spent in another country or of any overseas pension scheme you may have paid into.

Find out more
www.direct.gov.uk/pensionsabroad

Future State Pension increases

The rate of State Pension usually goes up in April each year.

Find out more
www.direct.gov.uk/statepension

UK State Pension payments outside the UK

Usually you can get your UK State Pension paid anywhere you live. However, if you live outside the UK and get a UK State Pension, you will not get annual increases unless you live in:

- a country that belongs to the European Economic Area (EEA)
- Switzerland, or
- a country that has an agreement with the UK to allow these increases.

If you live in a country where your UK State Pension is not increased, your UK State Pension may be increased for the time when you visit the UK or certain of the countries where the annual increase is paid. When you return to the country where you live permanently, your UK State Pension will be paid at its usual rate.

More information on the countries where the increase is paid, and how UK State Pensions are paid to people living outside the UK is available online.

www.direct.gov.uk/pensionsabroad

Paying tax on your State Pension

When you reach State Pension age you no longer pay NI contributions. But you do not automatically stop paying Income Tax.

The State Pension counts as taxable income, but is paid to you without tax taken off. You will have to pay tax if your taxable income (including your State Pension) is more than your tax-free allowance.

Find out more
www.direct.gov.uk/statepension

Gender recognition

If you have told us that you have a Gender Recognition Certificate, your State Pension statement will be based on your acquired gender. The Gender Recognition Panel's website will give you more information on how the Gender Recognition Act 2004 may affect your State Pension. See page 26 for contact details.

Pension Credit

Depending on your future household income, you may be able to get Pension Credit or other benefits based on your income.

There's more information about Pension Credit and the age when you may be able to apply for it online.

www.direct.gov.uk/pensions

Things you may be able to do to save more for later in life

When you retire you'll need to make sure you have enough income to provide for your needs. The State Pension gives you a start, but you may need to add to it.

Find out more online about some of the things you may want to do to increase your retirement income.

www.direct.gov.uk/retirement

Where can I get more information?

You can get more information about your State Pension statement or pensions in general
www.direct.gov.uk/pensions

Phone: **0845 300 0168**.

Textphone: **0845 300 0169**

8am to 6pm, Monday to Friday.

From outside the UK

Phone: **+44 191 218 3600**

Textphone: **+44 191 218 2051**.

8am to 6pm, Monday to Friday.

Write to us at:
Future Pension Centre
Department for Work and Pensions
Room TB218
Tyneview Park
Whitley Road
Newcastle upon Tyne
NE98 1BA

Call charges

Charges were correct as of the date on the back of this leaflet.

Calls to **0845** numbers from BT land lines should cost no more than 5p a minute with a 13p call set-up charge. You may have to pay more if you use another phone company or a mobile phone, or if you call from outside the UK.

Calls to **03** numbers from BT land lines should cost no more than 9p a minute with a 13p call set-up charge. However, calls to 03 numbers are usually included in the cost of any call plan you may have, so ask your phone company if you will be charged for these calls.

Calls from mobile phones can cost up to 40p a minute, so check the cost of calls with your phone company.

You can ask our operator to call you back – just give them your phone number.

Textphones – if you have speech or hearing difficulties

Our textphone numbers are for people who cannot speak or hear clearly. If you do not have a textphone, you could check if your local library or Citizens Advice Bureau has one. Textphones don't receive text messages from mobile phones.

We're always looking for ways to improve our leaflets. If you have any comments or suggestions about this leaflet please email them to us at:
leaflet.feedback@dwp.gsi.gov.uk

This email address is only used for leaflet feedback. We cannot answer questions about your pension or benefit.

Organisations you may find useful

The Pension Service

You can get more information about pensions from other leaflets we produce at **www.direct.gov.uk/tpsleaflets**

Phone: **0845 7 31 32 33**.

Textphone: **0845 604 0210**

From outside the UK phone: **+44 113 301 5107**

The Pension Tracing Service

The Pension Tracing Service may be able to help you find old workplace or personal pension schemes that you've lost touch with. For more information about the Pension Tracing Service **www.direct.gov.uk/pensions**

Phone: **0845 600 2537**

Textphone: **0845 3000 169**.

8am to 6pm, Monday to Friday.

From outside the UK phone: **+44 191 2154491**

Write to:
The Pension Tracing Service
Department for Work and Pensions
Tyneview Park
Whitley Road
Newcastle upon Tyne
NE98 1BA

International Pension Centre

For information about getting your State Pension when living abroad:

Phone: **0191 218 7777**

Textphone: **0191 218 7280**

8am to 8pm, Monday to Friday

From outside the UK phone: **+44 191 218 7777**

Textphone: **+44 191 218 7280**

Email:
TVP-IPC-Customer-Care@thepensionservice.gsi.gov.uk

Write to:
International Pension Centre
Department for Work and Pensions
Tyneview Park
Newcastle upon Tyne
NE98 1BA

HM Revenue & Customs

For more information about National Insurance
www.hmrc.gov.uk/ni

The Pensions Advisory Service

For free information and advice about anything to do with your pension, including workplace pensions, stakeholder pensions and personal pensions.

Web: **www.pensionsadvisoryservice.org.uk**

Phone: **0845 601 2923**.

9am to 5pm, Monday to Friday

From outside the UK phone: **+44 20 7630 2250**, and ask to be put through to the helpline.

Email: **enquiries@pensionsadvisoryservice.org.uk**

Write to:
The Pensions Advisory Service
11 Belgrave Road
London
SW1V 1RB

Gender Recognition Panel

Web: **www.grp.gov.uk**

Phone: **0300 1234 503**

From outside the UK phone: **+44 300 1234 503**

Write to:
GRP
PO Box 9300
Leicester
LE1 6DJ

Money Advice Service

The Money Advice Service is responsible for helping consumers understand financial matters and manage their finances better. It offers impartial advice and information.

Web: **www.moneyadviceservice.org.uk/yourmoney**

Phone: **0300 500 5000**

8am to 8pm (apart from Bank Holidays)

From outside the UK phone: **+44 300 500 5000**

Typetalk: **18001 0300 500 5000**

Important information about this leaflet

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure that the information in this leaflet is correct as of October 2012. It is possible that some of the information is oversimplified, or may become inaccurate over time, for example because of changes to the law.

The leaflet is available in other formats on request

Phone: **0845 7 31 32 33**
Textphone: **0845 604 0210**

More information from DWP about benefits and pensions is published online.

For benefits information
www.direct.gov.uk/benefits

For pensions information
www.direct.gov.uk/pensions

We aim to provide a high quality of service to all our customers. You can find out more in our customer charter at **www.direct.gov.uk/dwpcharter**

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