

# Support for planning your retirement

Information on  
your State Pension  
and on tracing an  
old pension

Getting the right information and help when you're about to retire is essential. This leaflet tells you about the support you might get. It doesn't go into detail, but explains where you can get more information and who to contact. Other organisations may also be able to help you.

## Planning ahead

It's never too early to plan ahead and make sure you have the money you need when you retire. Starting a savings plan or a pension scheme will give you more money to live on when you retire.



To find out about planning ahead,  
go to **[www.direct.gov.uk/workplacepensions](https://www.direct.gov.uk/workplacepensions)**

The website includes two useful tools:

- The 'State Pension profiler' uses information you provide to work out your State Pension age and give you an estimate of how much basic State Pension you may get.
- The 'Future Wallet' works out how much money you may need to live on.

State Pension age is currently 65 for men. Women's State Pension age is rising in stages from 60 to 65. From December 2018, the State Pension age for both men and women will start to increase to reach 66 in October 2020.



Find out more at  
**[www.direct.gov.uk/spacalculator](https://www.direct.gov.uk/spacalculator)**

## Finding out how much you may get

To get more detailed information about what you may get, you can apply for an estimate of your State Pension based on your National Insurance contributions record. This gives you estimates of the basic and additional State Pension you may get.



To find out more go to  
**[www.direct.gov.uk/pensionforecast](https://www.direct.gov.uk/pensionforecast)**

If you think you may not get a full basic State Pension, you may want to think about paying voluntary National Insurance contributions.



Find out more at  
**[www.direct.gov.uk/topupni](https://www.direct.gov.uk/topupni)**

State Pension may be only part of the story. If you have a workplace or personal pension, you can ask your provider for a forecast of how much it might pay.

If you've lost the details of an old workplace or personal pension scheme, the Pension Tracing Service may be able to give you the contact details for it. You'll need to contact the pension scheme yourself to check if you're entitled to anything.



Find out more at  
**[www.direct.gov.uk/pensiontracing](https://www.direct.gov.uk/pensiontracing)**

State Pension estimates can give you an idea of how much income you may get in retirement. But before you make any decisions you may want to get independent financial advice.

To find out how to do that, visit  
**[www.moneyadvice.service.org.uk/yourmoney](https://www.moneyadvice.service.org.uk/yourmoney)**

## Approaching State Pension age

Many people enjoy working and carry on working past their State Pension age. You may have more options than you think.



Find out more at

[www.direct.gov.uk/workplacepensions](http://www.direct.gov.uk/workplacepensions)

You can claim your State Pension whether or not you continue working. Or you can put off claiming and get some extra weekly State Pension or a lump sum plus your weekly State Pension at a later date. This is called 'deferring' your pension.



Find out more at

[www.direct.gov.uk/statepensiondeferral](http://www.direct.gov.uk/statepensiondeferral)

## Claiming your state pension

You don't get your State Pension automatically. You have to claim it. If you are getting certain social security benefits you may not need to claim.

Before you reach your State Pension age, we'll contact you to tell you what you need to do. If you haven't heard from us by the time you're two weeks from your State Pension age, phone us on **0800 731 7898** (textphone **0800 731 7339**).

## Textphones

If you have a textphone because you can't speak or hear clearly, there are different numbers for each service listed in this leaflet. These numbers don't accept voice calls or text messages from mobile phones.

We also have basic information leaflets covering:

- Support if you are ill or disabled
- Support for carers
- Support for parents and guardians
- Support after a death
- Support if you are looking for work.

**This information is available in other formats on request.**

If you can't use the internet, you can phone for a more detailed leaflet.



Phone **0845 606 5065**  
Textphone **0845 604 0210**

## Call charges

Calls to the 0800 numbers in this leaflet are free from BT land lines and most mobiles.

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 pay more if you use another phone company or a mobile phone. Calls from mobile phones can cost up to 40p a minute, so check the cost of calls with your service provider. Charges were correct as of the date below.

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure the leaflet is correct as of the date below. Some of the information may be oversimplified or may become inaccurate over time, for example because of changes to the law. We recommend that you get independent advice before making financial decisions based on this leaflet.

DWP 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](http://www.direct.gov.uk/dwpcharter)