

# State Pension



Department for  
Work and Pensions

## ● Your notes booklet

These notes tell you more about the State Pension, and help you fill in your claim form.

## ○ Remember

The easy way to claim your State Pension is by phone

- Phone The Pension Service claim line on **0800 731 7898**.  
Lines are open from 8am to 8pm Monday to Friday, except public holidays.  
Calls from a BT landline will be free. Other service providers and mobile networks may charge.
- If you have speech or hearing difficulties, you can contact us using a textphone on **0800 731 7339**. We welcome calls from Text Relay.
- If English is not your first language, you can ask for an interpreter.

At the same time you can

- apply for Pension Credit
- claim Housing Benefit
- claim Council Tax Benefit.

## Important

This booklet gives general guidance only and should not be treated as a complete and authoritative statement of the law.

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## ● About your State Pension

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

We can tell you how much State Pension you will get. Call us on **0800 731 7898**.

If you are not entitled to the full rate of basic State Pension you may be able to increase the amount you are entitled to by paying voluntary NI contributions for past years.

### ○ New rules for paying additional voluntary contributions from 6 April 2009

Customers who reach State Pension age between 6 April 2008 and 5 April 2015 who already have 20 qualifying years (inclusive of full years of Home Responsibilities Protection), may be able to purchase up to an additional six tax years of Voluntary National Insurance Contributions, for tax years from 6 April 1975.

Customers who reach State Pension age between 6 April 2008 and 5 April 2010 must have at least one paid, or treated as paid, year in the 20 years.

Payment for the additional years must be made within six years from the date on which you reach State Pension age. These can be paid over and above those permitted under the current usual time limits, in order to enhance your State Pension.

Additional Voluntary National Insurance Contributions paid under the new rules after a person reaches State Pension age, before 6 April 2011, will count towards backdating State Pension to State Pension age.

Additional Voluntary National Insurance Contributions cannot be paid for any tax year, the whole of which is covered by a married woman's or widow's reduced rate election.

If you do not already have the necessary 20 qualifying years, you may be able to become eligible by paying some voluntary National Insurance contributions under current rules to achieve the 20 years.

If you want to know if you can increase your basic State Pension in this way, get in touch with us. You can ask us about this at any time, even if you do not want to claim your State Pension yet.

To find out more about the rates of basic State Pension

- call us on **0800 731 7898**
- visit **[www.direct.gov.uk/pensions](http://www.direct.gov.uk/pensions)**
- ask for a leaflet about social security benefit rates from Jobcentre Plus.

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## ● Improving your State Pension

### ○ If you are married or a civil partner

Sometimes you won't get State Pension based on your own National Insurance contributions, or your basic State Pension will be less than the full rate. But you may be able to get State Pension based on your husband, wife or civil partner's National Insurance contributions when you reach State Pension age if

- **a married woman**, and your husband has reached State Pension age, or
- **a married man**, and your wife
  - was born on or after 6 April 1950 and
  - has reached State Pension age, or
- **a civil partner**, and your civil partner
  - was born on or after 6 April 1950 and
  - has reached State Pension age.

The earliest a male civil partner will be entitled to category B pension is 6 April 2015 because this is the date a man born on 6 April 1950 reaches pensionable age.

### ○ If you are divorced

You may be able to get an increase of State Pension based on your ex-husband or wife's National Insurance contributions.

### ○ If your civil partnership has been dissolved

You may be able to improve your State Pension based on your ex-civil partner's National Insurance contributions.

### ○ If you have been widowed

You may be able to improve your State Pension based on your late husband or wife's National Insurance contributions. But you will not be able to improve your State Pension if

- you were under State Pension age when your husband or wife died, **and**
- you remarry or form a civil partnership before you reach State Pension age.

If you were widowed on or after 9 April 2001 and get a bereavement benefit like Bereavement Allowance or Widowed Parent's Allowance, you will stop getting that benefit when you reach State Pension age. You will then normally be entitled to State Pension instead.

If you were widowed before 9 April 2001 and get a widow's benefit like Widow's Pension or Widowed Mother's Allowance, you can

- claim State Pension from State Pension age, or
- keep getting your Widow's Pension until you are 65, or
- keep getting your Widowed Mother's Allowance for as long as you are entitled to it, or
- give up your widow's benefit to earn extra State Pension.

You can ask for a pension forecast before you decide what to do. It will tell you if you will get more money by claiming State Pension instead of your widow's benefit.

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## ● Improving your State Pension continued

### ○ If you are a surviving civil partner

You may be able to improve your State Pension based on your late civil partner's National Insurance contributions. But you will not be able to improve your State Pension if

- you were under State Pension age when your civil partner died, **and**
- you form a new civil partnership or marry before you reach State Pension age.

If you are entitled to Widowed Parent's Allowance or Bereavement Allowance because of the death of your civil partner, you will stop getting those benefits when you reach State Pension age. You will then normally be entitled to State Pension instead.

### ○ Getting a forecast of your State Pension

A forecast will tell you how much you are likely to get when you claim your State Pension. It will include any extra State Pension you may get based on the National Insurance contributions of

- your late husband, wife or civil partner, or
- your ex-husband, wife or civil partner.

If you would like a forecast call the Future Pension Centre **straight away**. You will not be able to get a forecast once you are within thirty days of your State Pension age.

Call us on **0845 3000 168**. Lines are open from 8am to 8pm Monday to Friday and from 9am to 1pm on Saturdays. We are closed on public holidays.

You will be charged at a local rate if you call from a BT land line. Charges for calls from mobile phones and cable networks may be different.

If English is not your first language you can use your own interpreter, or we can provide an interpreter for you.

If you have speech or hearing difficulties, you can contact us using a textphone on **0845 300 0169**. Or you can use Text Relay by dialling **18001 0845 3000 168**.

Contact the Future Pension Centre as soon as you can. It may take us some time to work out your forecast as we need to get details of all the National Insurance contributions of

- your late husband, wife or civil partner, or
- your ex-husband, wife or civil partner.

When you call, it will help if you can tell us

- your late husband, wife civil partner's National Insurance number and the date they died, or
- your ex-husband, wife civil partner's National Insurance number and the date of divorce or the date your civil partnership was dissolved.

All the information you give us is confidential. We may record some calls to monitor our standard of service and for training purposes.

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## ● 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, or
- you are acting on behalf of someone else.

Tracing all your pension benefits now will help you make decisions in the future about saving for your retirement. And it will help make sure that you get all the pension benefits that you are entitled to when you retire.

You can trace a pension by:

- calling us on **0845 600 2537**. We will do the trace over the phone or send you an application form. Opening hours are Monday to Friday 8am to 6pm.
- visiting **[www.direct.gov.uk/pensions](http://www.direct.gov.uk/pensions)**
- writing to:  
The Pension Tracing Service  
Tyneview Park  
Whitley Road  
Newcastle upon Tyne  
NE98 1BA.

We need to know at least the name of your previous employer or pension scheme.

If you have speech or hearing difficulties you can contact us using a textphone on **0845 3000 169**.

Or you can use Text Relay by dialling **18001 0845 600 2537**.

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## ● Working past State Pension age

If you work past State Pension age, you can increase your income when you retire. This is because you will have more time to earn and save for your future.

If you decide to

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

check how it will affect any occupational pension schemes you are paying into.

If you work past State Pension age, you can claim State Pension while you keep working. The money you earn and the hours you work will not affect your State Pension, but you may pay tax on your State Pension as well as the money you earn.

You can also put off your claim to State Pension to earn extra State Pension or a lump sum.

You may be able to keep working with the same employer while they are paying you an occupational pension.

## ○ Paying National Insurance contributions past State Pension age

You do not pay Class 1 National Insurance contributions after State Pension age. If you work for an employer and you are past State Pension age, you need to give your employer a Certificate of Age Exception. This certificate tells them that you do not have to pay National Insurance contributions on the money that you earn.

If you tell us that you are going to keep working when you claim your State Pension, this certificate will be sent to you automatically.

If you put off claiming State Pension and need a certificate, contact HM Revenue & Customs. You may have to give them evidence of your date of birth. You can write to them at:

HM Revenue & Customs NICO  
Contributor Caseworkers  
Benton Park View  
Longbenton  
Newcastle upon Tyne  
NE99 1ZZ.

If you want to find out more about National Insurance, you should contact HM Revenue & Customs. You can find the number in the phone book under HM Revenue & Customs. Or you can visit their website at [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

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## ● Putting off your State Pension

You can put off claiming your State Pension when you reach State Pension age. This means we will not pay you State Pension until you claim it. Depending how long you put off your claim, you will be able to get extra State Pension or a lump sum when you do claim. Putting off claiming is also known as 'State Pension deferral'.

For more information about putting off your claim for State Pension see 'When to claim your State Pension' in **Part 3** on **page 9** of this booklet.

If you are already getting State Pension, you can stop being paid your State Pension to earn extra State Pension or a lump sum later on. You can only do this once and you must normally live in Great Britain. You can put off claiming State Pension for as long as you like.

### ○ Extra State Pension

You can choose to get extra State Pension if you put off claiming your State Pension for **5 weeks or more**. When you do claim, you will get a higher weekly State Pension for the rest of your life.

The amount of extra State Pension you get is 0.2% of your weekly 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.

When your State Pension increases every April, your extra State Pension will usually increase as well. The State Pension is not increased in all overseas countries.

### ○ Lump sum payment

If you put off claiming your 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. We will only pay you the lump sum once.

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 State Pension or in the following tax year. You will also get your normal State Pension when you start claiming.

### ○ How putting off your claim is affected by other benefits

If you put off claiming State Pension while getting other benefits, you will not build up any extra State Pension or lump sum for the days that you get the other benefit. These other benefits include:

- Carer's Allowance
- Severe Disablement Allowance
- Unemployability Supplement
- Widow's Pension
- Widowed Mother's Allowance
- Incapacity Benefit
- Pension Credit.



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## ● Putting off your State Pension continued

Also, from April 2011 you will not be able to build up extra State Pension or a lump sum for the days that you or your partner, if you have one, get one or more of the following income-related benefits:

- Pension Credit.
- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance.

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
- a civil partner or a person you live with as if you are civil partners

### ○ Taxation

You may have to pay income tax on the income you get from State Pension. And if you decide to take the extra State Pension, you will have to pay tax on the extra State Pension too. If you decide to take the lump sum instead of extra State Pension you may have to pay tax on the lump sum.

Extra State Pension will be taken into account for Pension Credit, Housing Benefit and Council Tax benefit, just like other types of income.

The lump sum will not affect your claim for Pension Credit, Housing Benefit or Council Tax Benefit. If you want to find out more about tax, contact HM Revenue & Customs. You can find the number in the phone book under HM Revenue & Customs. Or you can go to **[www.hmrc.gov.uk](http://www.hmrc.gov.uk)**

### ○ What do I have to do?

You do not have to tell us if

- you want to put off claiming your State Pension, or
- you want to keep putting off claiming it.

But if you get another social security benefit you need to tell us what you want to do.

If you are thinking about putting off your claim, it is important that you find out more about this option before you decide. This booklet can only give general information. There is more information on our website at **[www.direct.gov.uk/pensions](http://www.direct.gov.uk/pensions)**

You may also want to get independent financial advice. You may have to pay for this.

### ○ If you are currently putting off claiming your State Pension

You may also benefit from the choices available. To find out more, please contact us on **0800 731 7898**.



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## ● Notes to help you fill in your claim form

### ○ Part 1 – About you

Use this part of the form to tell us your personal details.

### ○ Part 2 – About your husband, wife or civil partner

Answer all the questions on the form that apply to your husband, wife or civil partner, if you have one.

If you have told us that you are married or in a civil partnership you should send us your

- marriage certificate, or
- civil partnership certificate.

If you have told us that you are divorced or your marriage has been annulled or your civil partnership has been dissolved you should send us your

- divorce certificate (decree absolute, decree of divorce, certificate of annulment), or
- civil partnership dissolution certificate.

**We need to see the original certificate, not a photocopy.**

You must remember to send us the certificates we ask for. We will return them within 5 working days. If we need to keep them longer, we will tell you why. Phone us on **0800 731 7898** if any of this will cause you difficulties. If you do not, benefit you can get from this claim may be delayed.

### ○ Part 3 – When to claim your State Pension

**State Pension payday is a fixed day of the week. Any money that you earn will not affect your State Pension but may affect your income tax.**

You will need to contact us to make a separate claim for any State Pension you qualify for based on your husband's, wife's or civil partner's National Insurance record if:

- you qualify for some State Pension based on your own National Insurance record and you claim this before they reach State Pension age, and
- when they reach State Pension age they decide to put off claiming their own State Pension

#### **Time limits**

We can accept your claim if it is received no earlier than 4 months before the date you wish to get State Pension, or the date you reach State Pension age, whichever is the later.

Your State Pension cannot be backdated more than 12 months before the date your claim is received. If you also want to claim an increase to your State Pension for another adult, we can only backdate the increase for up to 3 months.

If you ask us to backdate your State Pension claim, we will work out how much State Pension you are due, back to the date you tell us you want your claim to start from, and pay you this amount. This payment does not include any interest, and you will not earn extra State Pension or a lump-sum payment for the period you backdate your claim for.

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## ● Notes to help you fill in your claim form continued

### ○ Part 3 – When to claim your State Pension continued

#### **Delaying your claim to State Pension**

You might want to think about a more flexible approach to your retirement. If you want to, you can continue to work longer, or work part-time, whether or not you have claimed your State Pension.

If you put off claiming your State Pension until a time that suits you, you can get extra State Pension or a one-off taxable lump sum payment.

Depending on how long you put off your claim for, when you finally claim your State Pension, you can choose either:

- extra State Pension, paid for life on top of your normal weekly State Pension, or
- a one-off, taxable lump-sum payment, plus your normal weekly State Pension.

The minimum period you must put off claiming your State Pension to get extra State Pension is 5 weeks, or 12 consecutive months to get a lump sum payment.

If you **claim your State Pension on or after 6 April 2010**, you will not be able to claim an increase for an adult who depends on you financially when you finally claim your State Pension. This is because you cannot claim this increase before you have started claiming your State Pension.

#### **Extra State Pension**

If you choose extra State Pension, you can get an extra 1% on top of your weekly State Pension for every five weeks that you put off claiming – this is the same as 10.4% extra for every year you put off claiming. So, if you put off claiming for a year, you could get about £1 extra for every £10 of your weekly State Pension.

#### **One-off lump sum payment**

This is a one-off payment based on the amount of State Pension you would have received in the period you put off claiming. It also includes interest, which will always be at least 2% above the Bank of England base rate. As well as getting your lump sum, you will also get your weekly State Pension, paid at the normal rate from when you start claiming it.

You can put off claiming your State Pension for as long as you like to build up either extra State Pension or a lump sum. You could also choose to have your State Pension backdated.

#### **Circumstances when putting off claiming your State Pension does not earn extra money**

If you put off claiming your State Pension for more than five weeks, there are certain circumstances in which you might not earn extra State Pension. Or if you have put off claiming your State Pension for more than 12 months there are certain circumstances in which you might not earn a lump sum payment. For example if since reaching State Pension age you or your partner have received certain other benefits, or someone else has received an increase of another benefit for you, or you have been in prison.

If you want more information about delaying your claim to State Pension please contact us on **0800 731 7898**.

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## ● Notes to help you fill in your claim form continued

### ○ Part 4 – How we pay you

Please read these notes before you complete **Part 4** of the claim form.

#### **We normally pay your money into an account**

Many banks and building societies will let you collect your money at the post office.

We will tell you when the first and second payment will be made and how much each is for.

We will tell you if the amount we pay into the account is going to change.

#### **Finding out how much we have paid into the account**

You can check your payments on account statements. The statements may show your National Insurance (NI) number next to any payments we have made. If you think a payment is wrong, get in touch with the office that pays you straight away.

#### **If we pay you too much money**

We have the right to take back any money we pay you that you are not entitled to. This may be because of the way the system works for payments into an account. For example, sometimes we may not be able to change the amount we have already paid you. This means we will have paid you money you are not entitled to.

**We will contact you before we take back any money.**

#### **About the account you want to use**

- You can use an **account in your name**, or a **joint account**
- You can use **someone else's account** if
  - the terms and conditions of their account allow this, and
  - they agree to let you use their account, and
  - you are sure they will use your money in the way you tell them
- You can use a **credit union account**. You must tell us the Credit Union's account details. Your Credit Union will be able to help you with this.
- if you are an **appointee** or **legal representative** acting on behalf of the customer, the account should be in your name only.

**It is very important you fill in ALL the boxes in the claim form correctly, including the building society roll or reference number, if you have one. If you tell us the wrong account details your payment may be delayed or you may lose money.**

You can find the account details on your chequebook or bank statements. If you do not know the account details, ask the bank or building society.

#### **What to do now**

- Tell us about the account you want to use in **Part 4** of the claim form.  
By giving us your account details you
  - agree that we will pay you into an account, and
  - understand what we have told you above in the section**If we pay you too much money.**
- If you are going to open an account, please tell us your account details as soon as you get them.
- If you do not have an account, please contact us and we will give you more information.

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## ● Notes to help you fill in the your claim form continued

**Fill in the rest of the claim form. You do not have to wait until you have opened an account or contacted us.**

### ○ **Part 5 – About any time you lived or worked abroad**

We need to know about any time you have lived or worked outside the United Kingdom (UK). This is because if you have paid into the social security system in another country, it may count towards your State Pension.

The United Kingdom is England, Scotland, Wales and Northern Ireland.

Please tell us about any time that you lived or worked in

- a country outside the UK, or
- the Channel Islands, or
- Ireland.

Do not tell us about any time that you were overseas with HM Forces.

### ○ **Part 6 – About your National Insurance (NI) contributions**

Use this part of the form to tell us if you have been working prior to reaching State Pension age and give us details of your employment.

### ○ **Part 7 – About time in hospital**

We need to know if you are in hospital at any time when you are getting State Pension. For more information on how periods in hospital affect your benefit, contact The Pension Service and ask for a leaflet about going into hospital.

### ○ **Part 8 – About other benefits or entitlements**

We need to know if you or your husband, wife or civil partner are receiving or waiting to hear about any of the following benefits:

- Attendance Allowance
- Bereavement benefits
- Carer's Allowance
- Child Benefit
- Disability Living Allowance
- Employment and Support Allowance
- Graduated Retirement Benefit
- Guardian's Allowance
- Incapacity Benefit
- Income Support
- Industrial Death Benefit
- Jobseeker's Allowance
- Pension Credit
- Reduced Earnings Allowance
- Severe Disablement Allowance
- State Pension

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## ● Notes to help you fill in your claim form continued

### ○ **Part 8 – About other benefits or entitlements** continued

- Temporary Allowance For Widows
- Unemployability Supplement paid because of
  - a war disability due to service with HM Forces, or
  - an industrial accident or disease.
- War Widow's or Widower's Pension
- Widow's Benefit
- Working Tax Credit.

### ○ **Part 9 – Other information**

Use this part of the claim form to tell us any other information about your circumstances.

### ○ **Part 10 – Pension Credit**

Pension Credit is a tax free payment for those who have reached the qualifying age, and live in Great Britain. By Great Britain we mean England, Scotland and Wales.

The Pension Credit qualifying age is rising from 60 to 65 between April 2010 and 2020, alongside the increase in women's State Pension age.

To find out when you can get Pension Credit visit **[www.direct.gov.uk/spacalculator](http://www.direct.gov.uk/spacalculator)**

Or ask for a leaflet about Pension Credit from your pension centre, and look at the tables at the back.

If you have a partner, and only one of you has reached the qualifying age you can still get Pension Credit. The person who has reached the qualifying age must be the one who applies.

There are two parts to Pension Credit, the **Guarantee Credit** and the **Savings Credit**.

The Guarantee Credit works by topping up your weekly income to a guaranteed minimum level.

If you or your partner are aged 65 or over and you have saved some money towards your retirement, like a second pension or savings, you may get the Savings Credit.

If you are getting or applying for Pension Credit while you are putting off claiming your State Pension, we will work out your Pension Credit as if you were getting your State Pension.

We cannot pay Pension Credit instead of the State Pension you have chosen to put off.

To apply for Pension Credit you can call us on **0800 99 1234**.

If you have speech or hearing difficulties you can contact us using a textphone on **0800 169 0133**.

If you want to know more about Pension Credit, ask when you contact us about your State Pension. Or visit **[www.direct.gov.uk/pensioncredit](http://www.direct.gov.uk/pensioncredit)**

When you call us we will ask you about your circumstances. For example we may ask you about any income, savings and investments you and your partner have.

If you apply for Pension Credit, we can also help you apply for Council Tax Benefit and Housing Benefit at the same time.

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## ● Notes to help you fill in your claim form continued

### ○ Part 11 – Declaration

It is important that you sign and date the claim form. If you do not, we will have to send it back to you.

## ● When you have filled in your claim form

**1. Check that you have answered all the questions on your claim form that apply to you.**

**2. Check that you are sending us any documents we may have asked for.**

These could be your:

- marriage certificate
- civil partnership certificate
- certificate of annulment
- certificate of civil partnership dissolution
- decree absolute
- decree of divorce.

**3. Check that you have signed the form in Part 12.**

**4. Send your claim form and any documents to us.**

If there is no reply envelope, please phone The Pension Service on **0800 731 7898**.

People with speech or hearing problems using a textphone can dial **0800 731 7339**.

**5. When to claim**

If you want to claim your State Pension now, send your claim form to us.

Benefit you can get because of this claim can be paid more quickly if you

- answer all the questions on this form that apply to you and your husband, wife or civil partner, if you have one
- send us any documents we may have asked for.

If you cannot do this, get in touch with us. But any benefit you can get as a result of this claim may be delayed, or lost altogether.

**6. You can get an electronic version of this booklet and a claim form from our website. The address is [www.direct.gov.uk/pensions](http://www.direct.gov.uk/pensions)**

**7. You may be entitled to Pension Credit. For more information call the freephone number **0800 99 1234**.**

### ○ What happens next

We will write to tell you how much State Pension you can get and when it will be paid from.

If you are not entitled to State Pension we will tell you why.

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## ● More information

### ○ How we collect and use information

The information we collect about you and how we use it depends mainly on the reason for your business with us. But we may use it for any of the Department's purposes, which include

- social security benefits and allowances
- child support
- employment and training
- private pensions policy
- retirement planning.

We may get information from others to check the information you give to us and to improve our services. We may give information to other organisations as the law allows, for example to safeguard against crime.

To find out more about how we use information, visit our website [www.dwp.gov.uk/privacy-policy](http://www.dwp.gov.uk/privacy-policy) or contact any of our offices.

### ○ More information

There is a leaflet about State Pensions on our website at [www.direct.gov.uk/tpsleaflets](http://www.direct.gov.uk/tpsleaflets), or you can ask for a copy of the leaflet by phoning **0845 731 3233**.

You cannot claim an increase of your State Pension for children or qualifying young persons. However, you can claim Child Tax Credit instead. To find out more about Child Tax Credit or claim online visit [www.hmrc.gov.uk/taxcredits](http://www.hmrc.gov.uk/taxcredits)

You can also phone HM Revenue & Customs by calling the helpline on **0845 300 3900**. If you have speech or hearing difficulties, you can contact the helpline using a textphone on **0845 300 3909**.

Lines are open 8am to 8pm 7 days a week, except Christmas Day, Boxing Day, New Year's Day and Easter Sunday.

If you need help or a form in Welsh, please telephone **0845 302 1489**. Lines are open 8.30am to 5pm, Monday to Friday.



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## ● Useful contacts

The Pension Service can give you advice about Attendance Allowance, Carer's Allowance, Winter Fuel Payments, Housing Benefit, Council Tax Benefit and Funeral Payment.

### ○ Other contacts you may find useful

#### **Disability Benefits Enquiry Line**

Phone 0800 88 22 00

(Textphone 0800 24 33 55)

For advice and information on benefits for disabled people and carers.

#### **Carer's Allowance Unit**

Phone 0845 608 4321

(Textphone 0845 604 5312)

For advice and information for people who look after someone who is disabled.

#### **NHS-funded nursing care in care homes**

Phone 0300 123 1002 (England) or 029 2082 5295 (Wales)

For a free copy of the leaflet 'NHS Funding Care in Nursing Homes – what it means for you'.

#### **Help The Aged and Senior Line**

Phone: 0808 800 6565 (free)

(Textphone: 0800 269 626)

E-mail: [seniorline@helptheaged.org.uk](mailto:seniorline@helptheaged.org.uk)

An advice line providing information for older people with problems such as benefits and pensions.

#### **Winter Fuel Payment Centre (EEA residents only)**

Phone +44 (0)191 218 7777

Winter fuel payment advice for people living outside the UK but within the European Economic Area or in Switzerland.

#### **Royal National Institute for Deaf People (RNID)**

Phone 0808 808 0123

(Textphone 0808 808 9000)

Website: [www.RNID.org.uk](http://www.RNID.org.uk)

For information and resources for deaf and hard of hearing people, their families and friends.

#### **Age Concern Information Line**

Phone: 0800 009 966

Website: [www.ageconcern.org.uk](http://www.ageconcern.org.uk)

For information and advice on issues that affect older people within the UK.

#### **Citizens Advice**

Website: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

For basic advice, including advice on pensions. You can find the number of your local bureau in the phone book.

# State Pension



Department for  
Work and Pensions

## ● Your claim form

### ○ Remember

The easy way to claim your State Pension is by phone

- Phone The Pension Service claim line on **0800 731 7898**.  
Lines are open from 8am to 8pm Monday to Friday, except public holidays.  
Calls from a BT landline will be free. Other service providers and mobile networks may charge.
- If you have speech or hearing difficulties, you can contact us using a textphone on **0800 731 7339**. We welcome calls from Text Relay.
- If English is not your first language, you can ask for an interpreter.

At the same time you can

- apply for Pension Credit
- claim Housing Benefit
- claim Council Tax Benefit.

**Please read the Notes booklet before you fill in this form.**

They will help you fill in the form.

Make sure you

- answer all the questions on the form that apply to you and your husband, wife or civil partner.
- read, sign and date the Declaration at Part 11
- send the form back to us with any documents we may ask to see.

# Part 1 About you

Please tell us your National Insurance (NI) number

You can find your NI number on your NI number card, letters from social security or payslips.

LettersNumbersLetter

If you do not know your NI number, have you ever had one or used one at any time?

No

Yes

Title  
Mr/Mrs/Miss/Ms/Dr/Rev

Surname or family name

Other names, in full

All other surnames or family names you have been known by or are using now  
Include maiden name, all former married names and all changes of family name.

Your permanent address

Postcode

Daytime phone number  
if you have one

Code

Number

What is this number?  
Please tick.

Home

Work

Mobile

Textphone

Date of birth

/

/

## Part 1 About you continued

Are you able to speak to us in English?

No ☐

Yes ☐

If you answered **No**, please tell us the language you would like us to use when we speak to you.

If you live in Wales, do you want to speak to us in Welsh?

No ☐

Yes ☐

Tick here to show if you want us to contact you about this claim in one of these ways.

If you choose one of these options, every time we contact you about your application we will do it in that way, if we can.

You will need to let us know about this again if you contact us. Eventually you will not have to tell us more than once.

Braille ☐

Text Relay ☐

Large Print ☐

Audio ☐

Sign Language ☐

Induction Loop ☐

Textphone ☐

Code	Number
------	--------

## Part 2 About your husband, wife or civil partner

What is your current marital or civil partnership status?

Single ☐ Please go to **Part 3**.

Married or civil partner ☐

Divorced or civil partnership dissolved ☐

Marriage or civil partnership annulled ☐

Separated ☐

Widowed or surviving civil partner ☐

Tell us about your husband, wife or civil partner

Their surname or family name

Their other names

Their National Insurance (NI) number

Letters	Numbers	Letter
<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>

Their address, if different from yours

<input type="text"/>
<input type="text"/>
<input type="text"/>
Postcode

Their date of birth

<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
----------------------	---	----------------------	---	----------------------

## Part 2 About your husband, wife or civil partner continued

Date of marriage or  
civil partnership formation

The date they died, if you  
are widowed or a surviving  
civil partner

Date of divorce, annulment or  
civil partnership dissolution

**Please send us your marriage or civil partnership certificate, certificate of annulment, certificate of civil partnership dissolution or decree absolute.**

In Scotland this is called a *decree of divorce*.

Are you sending your  
marriage or civil partnership  
certificate with this form?

No ☐

Yes ☐

Are you sending your decree  
absolute, decree of divorce,  
certificate of annulment or  
civil partnership dissolution  
with this form?

No ☐

Yes ☐

## Part 3 When to claim your State Pension



Please read **Part 3** of your **Notes booklet** to help you fill in this part.

What date do you want to  
claim your State Pension from?

Do you intend to work for an  
employer after you have  
reached State Pension age?

No ☐

Yes ☐

Any money you earn will not affect your State Pension.

**Once you have reached State Pension age you do not have to pay National Insurance (NI) contributions. We will send you a Certificate of Age Exception to give to your employer so they will not take NI contributions from your earnings.**

Have you already put off  
getting your State Pension?

No ☐

Yes ☐

### For official use only

Husband's or civil partner's status  
before marriage or civil partnership

Nature of evidence

Wife's or civil partner's status before  
marriage or civil partnership

Verified by

Surname

Certified by

4 | Other surnames, eg maiden name

Returned by

## Part 4 How we pay you



Please read **Part 5** of your **Notes booklet** to help you fill in this part.

### About the account you want to use

**Name of the account holder**

Please write the name of the account holder exactly as it is shown on the chequebook or statement.

**Full name of bank or building society****Sort code**

Please tell us all 6 numbers, for example 12-34-56.

--	--	--	--	--	--

**Account number**

Most account numbers are 8 numbers long. If your account number has fewer than 10 numbers, please fill in the numbers from the left.

--	--	--	--	--	--	--	--	--	--

**Building society roll or reference number**

If you are using a building society account you may need to tell us a roll or reference number. This may be made up of letters and numbers, and may be up to 18 characters long. If you are not sure if the account has a roll or reference number, ask the building society.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**You may get other benefits and entitlements we do not pay into an account. If you want us to pay them into the account above, please tick the box.**

☐

We normally pay your benefit every 4 weeks.

**If you are only getting a small State Pension, the arrangements may be different. Please contact us for more information using our phone number shown on the front of this form.**

## Part 5 About any time you lived or worked outside the United Kingdom or the Isle of Man

Have you ever lived or worked outside the United Kingdom or the Isle of Man?

No ☐ Go to Part 6.

Yes ☐ Tell us about this below.

### Country 1

Name of the country you lived or worked in.

Dates you lived or worked there

From

To

Did you pay into the social security scheme of the country?

Don't know ☐

No ☐

Yes ☐ What was your social security number?

What is your nationality?

### Country 2

Name of the country you lived or worked in.

Dates you lived or worked there

From

To

Did you pay into the social security scheme of the country?

Don't know ☐

No ☐

Yes ☐ What was your social security number?

If you have lived or worked in more than 2 countries, tell us about them in Part 9.



## Part 6 About your National Insurance (NI) contributions

If you are a married woman or a widow

• have you been self-employed at any time since 6 April 1978? No ☐ Yes ☐

• have you been paying reduced rate NI contributions? No ☐ Yes ☐

Have you worked at all in the last two years before reaching State Pension age? No ☐ Go to Part 7. Yes ☐

Did you pay NI contributions during this employment? No ☐ Go to Part 7. Yes ☐ Tell us about any employers you have had in this period.

### Employer 1

**Employer's name and address.**  
If you know the wages are dealt with at a different address, please give us that address, including the postcode.

Postcode

**Payroll, staff or other reference number.**

If you do not know it, tell us the job or department.

--

**Date you started work for this employer**

	/		/	
--	---	--	---	--

**Date you stopped work for this employer**

if you have stopped working for them.

	/		/	
--	---	--	---	--

### Employer 2

**Employer's name and address.**  
If you know the wages are dealt with at a different address, please give us that address, including the postcode.

Postcode

**Payroll, staff or other reference number.**

If you do not know it, tell us the job or department.

--

**Date you started work for this employer**

	/		/	
--	---	--	---	--

**Date you stopped work for this employer**

if you have stopped working for them.

	/		/	
--	---	--	---	--

If you have had more than 2 employers, tell us about them in Part 9.

## Part 7 About time in hospital

Have you been in hospital since you reached State Pension age, or the date you want to start receiving your State Pension from?

No ☐ Go to **Part 8**.

Yes ☐ Tell us about this below.

Name of hospital	<input type="text"/>	
Address and postcode of hospital	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
	Postcode <input type="text"/>	
Hospital phone number	<input type="text" value="Code"/>	<input type="text" value="Number"/>
Ward name or number	<input type="text"/>	
Date you went into hospital	<input type="text" value="/"/>	
Date you came out of hospital	<input type="text" value="/"/>	

## Part 8 About other benefits or entitlements

 Please read **Part 8** of your **Notes booklet** to help you fill in this part.

Have you, your husband, wife or civil partner ever claimed any of these benefits in England, Scotland, Wales, Northern Ireland or the Isle of Man? Please tick to tell us which benefits were claimed and who claimed the benefit.	State Pension	<input type="radio"/> You
		<input type="radio"/> Your husband, wife or civil partner
	Graduated Retirement Benefit	<input type="radio"/> You
		<input type="radio"/> Your husband, wife or civil partner
	Widow's Benefit	<input type="radio"/> You
	<input type="radio"/> Your husband, wife or civil partner	
	Bereavement benefits	<input type="radio"/> You
		<input type="radio"/> Your husband, wife or civil partner

## Part 8 About other benefits or entitlements continued

Are you or your husband,  
wife or civil partner getting  
or waiting to hear about any  
benefits or entitlements?

No ☐ Go to **Part 9**.

Yes ☐ Tell us about this below.

### Benefit or entitlement 1

Name of the benefit or  
entitlement

Who is getting or waiting  
to hear about this?

☐ You

☐ Your husband, wife or civil partner

Reference number.  
This is on letters about the  
benefit or entitlement

### Benefit or entitlement 2

Name of the benefit or  
entitlement

Who is getting or waiting  
to hear about this?

☐ You

☐ Your husband, wife or civil partner

Reference number.  
This is on letters about the  
benefit or entitlement

**If you or your husband, wife or civil partner get more than  
2 benefits or entitlements, tell us about them in Part 9.**

Is anyone getting an increase  
of their social security benefit  
or entitlement for you?

No ☐

Yes ☐ Which benefit or entitlement are they getting increased?

What is the reference number of the benefit or entitlement?  
This is on letters about the benefit or entitlement.

Have you received Child Benefit  
at any time since 1978?

No ☐

Yes ☐

---

## Part 9 Other information

**Use this space to tell us anything else you think we might need to know.**

You can continue on a separate piece of paper if you need to.

If you continue on a separate piece of paper, make sure you

- write your full name, address and NI number on it
- sign and date it.

---

## Part 10 Pension Credit

**Have you applied for Pension Credit?  
Whilst completing your State Pension claim  
form, why not enquire about Pension Credit too?**

Pension Credit is an entitlement that provides a top-up to a guaranteed minimum income for people who have reached the minimum qualifying age for Pension Credit and are living in Great Britain. You may be eligible for Pension Credit even if you have saved for your retirement, own your own home, live with your family or are in receipt of other benefits.

It's easy to apply by phone, and it could mean you getting extra money each week.

Remember, Pension Credit is money you could be entitled to.

Call freephone **0800 99 1234** today.

Alternatively, we could give you a call and answer any of your queries and complete your application over the phone. We also offer a face to face home visit service for people who may need additional help.

**Tick this box if you would like us to  
contact you about Pension Credit.** ☐

# Part 11 Declaration

**I understand** that I must promptly tell The Pension Service, by phone or in writing, of anything that may affect my entitlement to, or the amount of my State Pension.

**I declare** that the information I have given on this form is correct and complete as far as I know and believe.

**I understand** that if I knowingly give false information, my benefit may be stopped and I may be liable to prosecution or other action.

**I understand** that if I fail to promptly notify the Department of a change in circumstances, I may be liable to prosecution or other action.

**This is my claim to State Pension.**

**Signature**

**Date**

/

We will only acknowledge your claim if you are sending a

- marriage certificate
- civil partnership certificate
- certificate of annulment
- certificate of civil partnership dissolution
- decree absolute or
- decree of divorce.

## For office use only

If you are applying for State Pension, you only need to fill in the boxes below if we ask you to.

**I have read back to the customer the entries I made on this form based on the information they gave me. The customer agreed they were correct.**

Interviewing officer's signature

Customer's signature

Date of signature

/

Date of issue

/

Initial date of contact

/

Date of application

/

Date of entitlement

/

# Ethnicity questionnaire

To help us provide all of our customers with the best possible service we would like your permission to collect information about your ethnic group and store it on our computer records. We may use this information:

- to introduce all our customers to a range of benefits and entitlements
- for use in research to ensure our services meet the needs of all customers from all communities, and

- to improve our services.

Giving us this information is entirely voluntary and will not affect your claim. You may withdraw your consent for this information to be held at any time. We may share the information with other parts of the Department for Work and Pensions but we will not give information about you to anyone outside our department unless the law allows us to.

## A. Nationality

- British** ☐
- English** ☐
- Scottish** ☐
- Welsh** ☐
- Irish** ☐
- Any other nationality** ☐ Please specify

## B. Please tell us which ethnic background you feel you belong to.

### White

- Any white background ☐

### Mixed ethnic background

- White and Black Caribbean ☐
- White and Black African ☐
- White and Asian ☐
- Other mixed ethnic background ☐ Please specify

### Asian or Asian British

- Indian ☐
- Pakistani ☐
- Bangladeshi ☐
- Other Asian background ☐ Please specify

- Prefer not to say** ☐

### Black or Black British

- Caribbean ☐
- African ☐
- Other Black background ☐ Please specify

### Chinese or other ethnic background

- Chinese ☐
- Any other ethnic background ☐ Please specify