

More about your State Pension



Department
for Work &
Pensions

Your State Pension forecast is provided for your information only. When planning for your retirement, you should consider seeking professional advice.

You can get free, impartial advice from the Money Advice Service
www.moneyadviceservice.org.uk

The information about your State Pension is based on details from your National Insurance record at the time you use the service. While we will make every effort to keep your record up to date, we do not guarantee that it is or will be error and omission free.

To check your State Pension forecast at any time go to
www.gov.uk/check-state-pension

This information in this leaflet is a guide and does not cover every circumstance. It is correct at the time of publishing. It is possible that some of the information may become inaccurate overtime, for example because of changes to the law.

Your State Pension age

This is the earliest date you can get your State Pension. It is regularly reviewed and may change in the future.

You can claim your State Pension even if you carry on working. However, you can put off claiming which could increase the amount you get.

Find out more about putting off claiming at **www.gov.uk/deferring-state-pension**

Your State Pension forecast may change

There are things that could change your State Pension forecast. For example:

- you may not reach your State Pension forecast if you do not add any more years to your National Insurance record
- your State Pension forecast is based on the current State Pension rate. This usually increases every year
- your State Pension forecast is based on your own National Insurance record. In certain circumstances, you may be able to inherit some State Pension from your spouse or civil partner

Find out more about inheriting State Pension at **www.gov.uk/new-state-pension**

How you contribute National Insurance to your State Pension

You contribute to your State Pension by:

- paying enough National Insurance while working
- being treated as paying National Insurance contributions
- getting National Insurance credits if you can't work, for example because of unemployment, illness, disability or caring for someone

Find out more at www.gov.uk/national-insurance-credits

Pension sharing on divorce

When a marriage or civil partnership ends, the courts could make a pension sharing order. This is an amount which is added to or taken away from your State Pension.

For more information on your share order please call 0800 731 0175

Paying tax on your State Pension

You might have to pay tax on your State Pension, depending on your income and the tax rate that applies to you.

Find out more at www.gov.uk/tax-on-pension

If you've worked or lived overseas

Your State Pension forecast is based on your UK National Insurance record. You may also get a State Pension from the country you worked or lived in if you meet the eligibility for that country. You'll have to claim your pension from that country.

Find out more go to www.gov.uk/new-state-pension

Claiming your State Pension

You won't get your State Pension automatically - you'll have to claim it. You should receive a letter 4 months before you reach State Pension age telling you how to do this.

Retiring abroad

You can claim your State Pension overseas. It will only increase each year if you live in a country where the UK must pay annual increases to the State Pension. For example, in countries where the UK has a social security agreement that provides for annual increases to be paid.

Find out more about the new State Pension www.gov.uk/new-state-pension

Enquiries: 8am to 6pm, Monday to Friday

Phone: 0800 731 0175

Textphone: 0800 731 0176

From outside the UK

Phone: +44 191 218 3600

Textphone: +44 191 218 2051