

More about your State Pension



Department
for Work &
Pensions

Your State Pension estimate 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.

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**

Reduced rate National Insurance for married women

Until April 1977, married women could choose to pay a reduced rate of National Insurance (sometimes called the 'small stamp').

The amount of State Pension you get depends on your marital status and when you and your spouse or civil partner reaches State Pension age.

If your marital status changes

Call 0800 731 0175 if your marital status changes and we'll send you a revised statement. Your pension estimate may be different if you're married, widowed or divorced.

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

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