Independent Age

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Factsheet

Understanding your State Pension

This factsheet explains what the State Pension is, who is able to get it and how much you can expect to get.

It covers the basic State Pension, for people who reached State Pension age before 6 April 2016. And the new State Pension, for people who reached State Pension age on or after 6 April 2016.

Call free on **0800 319 6789**
Visit **independentage.org**

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About Independent Age

At Independent Age, we want more people in the UK to live a happy, connected and purposeful later life. That's why we support people aged over 65 to get involved in things they enjoy. We also campaign and give advice on the issues that matter most: health and care, money and housing.

For information or advice – we can arrange a free, impartial chat with an adviser – call us on freephone **0800 319 6789** (Monday to Friday, 8.30am to 5.30pm) or email us at **advice@independentage.org**.

You can also support this work by volunteering with us, joining our campaigns to improve life for older people experiencing hardship, donating to us or remembering us in your will.

For more information, visit **independentage.org** or call us on **0800 319 6789**.

In this factsheet, you'll find reference to our other free publications. You can order them by calling **0800 319 6789** or by visiting **independentage.org/publications**.

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1. What is the State Pension?

The State Pension is a regular payment made by the government to people who've reached State Pension age. How much you get will depend on your National Insurance (NI) record (see **chapter 4**) but most people will get at least some State Pension.

You may have workplace pensions or personal pensions as well, but the State Pension is a valuable base for your retirement income. **Make sure you claim it – you usually won't get it automatically.**

Your State Pension age

You can only receive the State Pension when you reach State Pension age. This is gradually increasing. It's now 66 and the same for all genders. Your State Pension age could be higher or lower than this, as it depends on your birthday.

To do

Check your State Pension age by calling the Future Pension Centre on **0800 731 0175** or going online to **gov.uk/state-pension-age**.

Which State Pension you'll claim

Changes to the State Pension were introduced on 6 April 2016, so there are now two different systems in place. Which one you'll claim depends on when you reach your State Pension age. This table can help you work out which system you qualify for.

Date of birth	Your pension system
Women – before 6 April 1953 Men – before 6 April 1951	Basic State Pension – read chapter 2
Women – on or after 6 April 1953 Men – on or after 6 April 1951	New State Pension – read chapter 3

This applies even if you decide to delay (defer) your State Pension claim (see chapter 9).

Good to know

The Isle of Man uses a different system. For more information, visit gov.im/categories/benefits-and-financial-support/pensions or call 01624 685176.

How much the State Pension is worth

The full rates for the State Pension in 2023/24 are:

- basic State Pension: £156.20 a week
- new State Pension: £203.85 a week.

The exact amount you'll get will depend on your NI record.

The State Pension rates increase every year by the highest of:

- earnings growth in Great Britain
- Consumer Prices Index growth
- 2.5%.

When you can claim your State Pension

You can claim your State Pension up to three months before you reach your State Pension age. But you'll only start getting it after then.

If you retire before your State Pension age, you'll still have to wait until you reach State Pension age to receive your State Pension. Depending on your situation, you may be able to claim other benefits, such as Universal Credit.

To do

Call our Helpline (**0800 319 6789**) to arrange a benefits check.

You don't have to stop working when you reach State Pension age – you can carry on working and still receive your State Pension. You don't have to pay National Insurance once you reach State Pension age, unless you're self employed and pay class 4 contributions (see **gov.uk/tax-national-insurance-after-state-pension-age**).

Remember

Pensions are taxable. If your yearly income is higher than the personal allowance (£12,570 in 2023/24), you'll pay income tax on your State Pension. The State Pension is paid without tax taken off, and any tax due is collected from your other sources of income.

2. Basic State Pension

This section is for people who reached State Pension age **before 6 April 2016**. If you reached State Pension age on or after this date, please go to **chapter 3**.

Basic State Pension

Basic State Pension is for those who reached State Pension age before 6 April 2016. You'll be claiming under this system if you're a:

- woman born before 6 April 1953
- man born before 6 April 1951.

The full basic State Pension rate is £156.20 a week for 2023/24. But how much you'll get depends on your National Insurance (NI) record and when you reached State Pension age (see **pages 8–10**).

Additional State Pension

Additional State Pension is an extra amount added to your basic State Pension that's based on your earnings. It includes the State Second Pension (S2P) and the State Earnings-Related Pension Scheme (SERPS).

There's no fixed amount – what you get is based on:

- your National Insurance record
- your earnings
- whether you've contracted out of the scheme (see **chapter 5**)
- whether you topped up your basic State Pension. This was only possible between 12 October 2015 and 5 April 2017.

The Additional State Pension was not available to self-employed people. If you were self-employed, you'll only have built up a basic State Pension before April 2016.

If you qualify, you'll automatically get the Additional State Pension when you claim your basic State Pension. It can be paid on its own if you're not entitled to any basic State Pension.

Good to know

The Additional State Pension was abolished on 6 April 2016. However, you'll still receive any entitlement to it that you had built up before that date. If you claim the new State Pension (see **chapter 3**), you may be able to inherit Additional State Pension from your partner's NI record.

How much you can get

The exact amount you'll get depends on how many qualifying years you have in your NI record. They do not have to be all in a row to count, but the total amount you need depends on when you reached State Pension age. Find out what counts as a qualifying year in **chapter 4**.

If you reached State Pension age between 2010 and 2016

This is likely to be you if you're a:

- woman born on or after 6 April 1950, but before 6 April 1953
- man born on or after 6 April 1945, but before 6 April 1951.

How many qualifying years	Your pension system
30 years or more	You'll get a full basic State Pension. This is currently £156.20 for 2023/24.
1–30 qualifying years	You'll get some basic State Pension. This is calculated as 1/30th of the full rate for each year you have. For example, if you have 20 qualifying years, you'll get 20/30ths of the full rate. So £156.20 ÷ 30 × 20 = £104.13 a week in 2023/24.

You'll need at least one qualifying year to get any basic State Pension.

If you're not entitled to a full basic State Pension, you might be able to increase your amount by using your spouse or civil partner's NI record (see **chapter 7**). You can only increase it to £93.60 a week (in 2023/24) in this way.

If you reached State Pension age before 2010

This will apply to you if you're a:

- woman born before 6 April 1950
- man born before 6 April 1945.

The amount of qualifying years you need differs by gender.

How many qualifying years	What you'll get
Women: 39 years or more Men: 44 years or more	You'll get a full basic State Pension. This is currently £156.20 for 2023/24.
Men: 11–44 years Women: 10–39 years	You'll get some basic State Pension. This will be a proportion of the full rate, based on how many qualifying years you have.

To get any basic State Pension, you will need at least 10 qualifying years if you're a woman and 11 qualifying years if you're a man.

Example

Tom reached State Pension age on 12 November 2014. Tom has 30 qualifying years on his NI record: 25 years built up while working and five years built up while caring for his brother and receiving Carer's Allowance. So Tom is entitled to the full basic State Pension of £156.20 a week. On top of this, Tom is also entitled to an Additional State Pension of £60.55 a week. Tom will receive a State Pension of £216.75 a week.

3. New State Pension

This section is for people who reached State Pension age **on or after 6 April 2016**. If you reached State Pension age before 6 April 2016, please go to **chapter 2**.

What is the new State Pension?

The new State Pension is designed to be simpler. It replaces basic and Additional State pensions with one new system. Additional State Pension – extra money added to your State Pension based on your earnings – has ended.

The full rate for new State Pension in 2023/24 is £203.85 a week. But the amount you get depends on your situation, so it could be more or less than this. For example, if you'd already built up some State Pension under the old system, you may get more during the change from the old to new system. Eventually, it won't be possible to get more than the full rate.

Who can get it

You'll claim under the new system if you reached State Pension age on or after 6 April 2016. This means you'll get the new State Pension if you're a:

- woman born on or after 6 April 1953
- man born on or after 6 April 1951.

If you were born before this, you'll be claiming under the old system, even if you haven't claimed your State Pension yet (see **chapter 2**).

How much you can get

The exact amount you'll get depends on how many qualifying years you have in your National Insurance (NI) record. They do not need to be all in a row to count. Find out what counts as a qualifying year in **chapter 4**.

How many qualifying years	What you'll get
35 years or more	You'll get the full rate of new State Pension. For 2023/24, this is £203.85. If you were contracted out of Additional State Pension during your working life, you may get a different amount (see **chapter 5**).
10–35 years	You'll get some new State Pension, depending how many years you have. For example, if you have 20 qualifying years, you'll get 20/35ths of the full rate (unless you were contracted out at some point). So £203.85 ÷ 35 × 20 = £116.49 a week in 2023/24.

Most people will need at least 10 years to get any new State Pension. There may be some exceptions – for example, if you're a woman who paid reduced-rate NI contributions (see **chapter 7**).

The new State Pension is based on your own NI record, so most people won't be able to claim on their spouse or civil partner's NI contributions. But there are some exceptions to this (see **chapter 7**).

Good to know

If you qualify for less than the full new State Pension rate, you may be able to increase it by paying voluntary NI contributions (see **chapter 6**).

Will I lose out under the new system?

You shouldn’t lose out under the new system. If you’re approaching retirement, you may already have some NI contributions from before the new system was introduced. Any NI contributions you made or were credited with before 6 April 2016 will be turned into a ‘starting amount’. This will be the higher of either:

- the amount you would have got under the old State Pension system (see **chapter 2**)
- the amount you would have got if the new State Pension had been in place at the start of your working life.

You'll still get any Additional State Pension you built up under the old system because the calculation will take it into account. However, if you were ever contracted out of the Additional State Pension (see **chapter 5**), your new State Pension will be adjusted to take account of this.

If your starting amount is higher than the full rate

The difference between the full new State Pension rate and your starting amount will become a ‘protected payment’. This is paid on top of the full new State Pension – so you’d end up with a higher State Pension. Protected payments increase in line with inflation.

If your starting amount is lower than the full rate

You may be able to increase your State Pension by building up the number of qualifying years you have in your NI record (see **chapter 4**). You can do this until you reach State Pension age or the full new State Pension amount, whichever is first.

If you reach the full amount before you reach your State Pension age, you’ll still have to pay NI contributions on your earnings, but you can’t increase your new State Pension beyond the full rate. Protected payments are an exception to this.

Get a State Pension forecast

It's a good idea to get your free, personalised State Pension forecast. You can get it up to 30 days before you turn your State Pension age by calling the Future Pension Centre or going online (**0800 731 0175**, **gov.uk/check-state-pension**).

The forecast will tell you:

- when you'll reach State Pension age
- how much you're likely to get based on your NI record
- how many qualifying years you have
- what will be taken off your new State Pension rate if you were contracted out (see **chapter 5**).

If you're not on track to receive the full new State Pension rate, it'll also show the maximum amount you could get if you pay extra voluntary NI contributions (see **chapter 6**).

The online State Pension forecast shows you which years have been counted as qualifying years (see **chapter 4**), so you can see if you have any gaps that you may be able to fill.

If you think the Future Pension Centre has worked out your qualifying years wrongly, ask them to check and explain how they made the calculation.

Good to know

If you'd like an overview of the main changes to the State Pension, the government produces a useful online guide called Your new State Pension explained (**gov.uk/government/publications/your-new-state-pension-explained**).

4. Your National Insurance Record

Both the new and old State Pension systems are based on your National Insurance (NI) record. You contribute toward your NI record each tax year, which runs from 6 April in one year to 5 April the next year. These are your National Insurance contributions (NICs).

How you build up your NI record

You usually build up your NI record by:

- paying NI while employed and earning above a certain amount
- paying NI while self-employed
- making voluntary NICs
- receiving NI credits – for example, while unemployed and claiming benefits, or caring for someone. If you're a grandparent caring for a child under 12, you may be able to receive NI credits.

What counts as a qualifying year?

From these contributions, you'll get a qualifying year if you:

- were employed and earned at least the lower earnings limit from one job – for 2023/24, this is at least £242 a week from one employer. If your earnings are between £123 and £242 a week from one employer, you won't actually pay any NI contributions, but you'll be automatically credited with them. The rate changes each tax year – you can look them up online at **gov.uk/national-insurance-rates-letters**.
- were self-employed and paid NICs if you earned at least the Small Profits Threshold amount (£6,725 for 2023/24) or voluntarily if you earned less than that
- paid enough voluntary NICs (see **chapter 6**)
- were awarded enough NI credits in a tax year.

The qualifying years do not have to be all in a row to count towards your State Pension.

If you have any queries, call our Helpline on **0800 319 6789** to arrange to speak to an adviser.

Good to know

If you're still working, you'll pay NICs until you reach State Pension age, even if you've reached the full amount of qualifying years.

Call our Helpline on **0800 319 6789** for advice about how your State Pension is affected.

Getting a NI Statement

It's a good idea to get a full NI statement to check if you've got any gaps in your record. You'll need to say what years you want the statement to cover.

Your NI statement will tell you:

- what NICs you've paid and any NI credits you've received for the years you requested
- whether gaps in your payments or credits mean that any of these years don't count as a qualifying year
- whether you can make voluntary NICs to fill in any gaps (see **chapter 6**), and how much these will cost.

You might have gaps in your record if:

- you were unemployed and not claiming benefits
- you were employed but had low earnings
- you were self-employed and only making a small profit
- you've lived abroad.

To do

Get your NI statement by calling the NI enquiry line or using their online service (**0300 200 3500**, **gov.uk/check-national-insurance-record**).

5. What is contracting out?

Additional State Pension was extra money based on your earnings (see **chapter 2**). You could build it up before 6 April 2016, before the new rules started.

However, you may have been 'contracted out' of the Additional State Pension during your working life. This means you'll have paid lower National Insurance contributions (NICs), so some money will be taken off your State Pension for either:

- any Additional State Pension you can claim if you claim under the old system, or
- your starting amount if you claim the new State Pension (see **chapter 3**). This is called the Contracted Out Pension Equivalent (COPE).

Good to know

If you were contracted out up to 5 April 2016, you'll pay higher National Insurance (the standard rate) for any NICs made after the new rules started.

Why you may have been contracted out

You may have been contracted out if you were paying into certain workplace, personal and stakeholder pension schemes. Most people will have been contracted out at some point during their working life. It's very likely you would have been if you worked in the public sector.

What happened when you were contracted out?

Instead of building up an Additional State Pension, while contracted out, you would have:

- paid lower NICs, or
- paid some of your NICs into your private pension.

You received extra pension into your workplace or personal scheme, but gave up some State Pension in return.

In most cases, this should mean you'll get an extra amount from your workplace or personal pension, to reflect the amount taken off from your Additional State Pension.

How to check if you were contracted out

If you're unsure, check with your employer or pension provider. The Pension Tracing Service can help you find contact details for your workplace or personal pension schemes (**0800 731 0193**, **gov.uk/find-pension-contact-details**).

To find out more about contracting out, read the government's guidance (**gov.uk/government/publications/state-pension-fact-sheets/contracting-out-and-why-we-may-have-included-a-contracted-out-pension-equivalent-cope-amount-when-you-used-the-online-service**).

6. What if my State Pension is lower than expected?

Voluntary National Insurance

If you're not going to get a full State Pension because of gaps in your National Insurance (NI) record, you might want to consider paying voluntary National Insurance contributions (NICs) to increase the amount you'll receive.

There are various things to think about when deciding whether to do this, and you'll also need to check if you qualify.

Things to consider

Before making voluntary NICs, you should consider:

- the cost of the contributions
- the number of qualifying years you need for a full State Pension
- the number of qualifying years you have, and the number you can still get during your working life, bearing in mind the rising State Pension age
- the amount you want to increase your State Pension by
- whether you want to increase the bereavement benefits your partner may receive if you die
- whether making voluntary NICs will affect any benefits you receive
- your life expectancy – obviously this will largely be unknown, but if you know you have a life-limiting condition, you might want to take this into account.

To do

Voluntary contributions do not always increase your State Pension. Contact the Future Pension Centre to find out if you'll benefit from voluntary contributions.

You may also want to get financial advice before you decide to make voluntary contributions. See the checklist in **chapter 11** for contact details.

Who can make voluntary NICs?

Most people with gaps in their NIC record can pay voluntary NICs – you'll need to qualify to pay NICs for the period that the contributions cover.

You are allowed to pay voluntary NICs after State Pension age for any gaps in the years before you reached State Pension age – see **gov.uk/voluntary-national-insurance-contributions/who-can-pay-voluntary-contributions**.

How far back you can go

You can usually only pay voluntary NICs to cover gaps in your record from the last six years – the deadline is 5 April each year.

NI contribution rates

The rates for 2023/24 are:

- £17.45 a week for Class 3 contributions (voluntary NICs)
- £3.45 a week for Class 2 contributions (for self-employed people).

This means that each one-off payment of £907.40 (Class 3) or £179.40 (Class 2) will buy you an extra qualifying year towards your State Pension. This will give you an increasing income for the rest of your life.

The exact rates you'll pay vary, depending on what tax year you're paying contributions for and your date of birth. For full details go to **gov.uk/voluntary-national-insurance-contributions/rates** or call HMRC on **0300 200 3500**.

To do

To discuss your options for making voluntary NICs, call the Future Pension Centre on **0800 731 0175**, or use the online enquiry form at **www2.dwp.gov.uk/tps-directgov/en/contact-tps/fpc.asp**. They can arrange for a nominated expert to call you back and talk through your situation.

Pension Credit

If you don't qualify for a full State Pension and are worried about your retirement income, you may be able to claim Pension Credit. It's a benefit that 'tops up' your income if it's below a certain amount.

Pension Credit is divided into two parts:

- Guarantee Pension Credit – extra money for people with a low weekly income
- Savings Pension Credit – extra money for people who have made financial provision towards their retirement, for example, through savings or a private pension. You can only claim it if you reached State Pension age before 6 April 2016.

What you could get

If you qualify for Pension Credit, your weekly income for 2023/24 would be topped up as follows:

- Guarantee Pension Credit – £201.05 for a single person or £306.85 for a couple. You may qualify for more than this if you are a carer, severely disabled or have certain housing costs.
- Savings Pension Credit – up to £15.94 for a single person or £17.84 for a couple. Your exact rate would depend on your income and savings.

Guarantee Pension Credit also acts as a passport to other entitlements, such as help with Council Tax and housing costs, free dental treatment, cold weather payments and a free TV licence if you are over 75.

How to claim

Pension Credit is one of the easiest benefits to make a claim for – just call the Pension Credit claim line or apply online (**0800 99 1234**, **gov.uk/pension-credit/how-to-claim**).

For more information on who qualifies and what you could get, read our guide **Pension Credit**.

7. Can I claim on my partner's National Insurance record?

Basic State Pension (before 6 April 2016)

If you're claiming under the old State Pension system, you can sometimes 'top up' your State Pension using your spouse or civil partner's National Insurance contributions (NICs). You could get up to 60% of your partner's basic State Pension.

If your partner claims under the new State Pension system, you may be able to increase your payment based on their National Insurance (NI) record up to 5 April 2016. Any NICs they're credited with after that won't be included.

Good to know

If you're entitled to this top up, it's usually calculated and added to your basic State Pension automatically. However, some people – particularly women who paid reduced NI rates (see **page 26**) – may have had their basic State Pension miscalculated and underpaid. You can use the tool on the government's website to work out if this applies to you (**gov.uk/state-pension-through-partner**).

If you think you could be affected, contact the Department for Work and Pensions (**0800 731 0469**, **gov.uk/contact-pension-service**) and ask them to recalculate your State Pension. You can do this whether you're currently claiming your State Pension or you've chosen to delay your claim (see **chapter 9**).

New State Pension (from 6 April 2016)

Usually, the new State Pension is based on your own NI record so you can't claim on your partner's NI record. But there may be some exceptions to this. For example, you may still be able to inherit or increase your payment based on your partner's NI record if you:

- are widowed, divorced, or your civil partnership has been dissolved
- are a woman who paid reduced-rate NI contributions (known as Married Woman's Stamp).

The rules are complicated, so if you think this might apply to you, contact the Future Pension Centre helpline (**0800 731 0175**) or use the online tool (**gov.uk/state-pension-through-partner**) to check what you might qualify for.

Inheriting State Pension if you're widowed

You may be able to inherit some of your spouse or civil partner's Additional State Pension or half of their protected payment if your marriage or civil partnership began before 6 April 2016. If they were receiving extra State Pension because they delayed claiming, you may be able to inherit some of this.

Any State Pension you inherit will be paid on top of your State Pension. You'll still be paid inherited State Pension even if you don't meet the minimum of 10 qualifying years for your own new State Pension.

For more information, see **gov.uk/new-state-pension/inheriting-or-increasing-state-pension-from-a-spouse-or-civil-partner**.

Good to know

You won't be able to inherit State Pension if you remarry or start a new civil partnership before you reach State Pension age.

If you're a woman who paid reduced-rate NICs

Until April 1977, women who were married or widowed could choose to pay a reduced NI rate (known as the Married Woman's Stamp) under the Reduced Rate Election system. You may have continued paying this lower rate after then if you opted in before the system ended. This can affect your entitlement to new State Pension because these reduced-rate contributions won't count towards your qualifying years.

If you paid these reduced-rate NI contributions, you might be able to get a higher State Pension than you'd get from your NI record alone. This is only if you were still entitled to pay these reduced-rate contributions at some point during the 35-year period before you reach State Pension age (not including the year you reach State Pension age). These must be tax years. For example, if you reached State Pension age in December 2019, you would have been paying reduced rates at some point between April 1984 (the beginning of the 1984/85 tax year) and April 2019 (the end of the 2018/19 tax year).

If these rules apply to you, you won't need the 10 years of NICs needed to get a State Pension. Instead, you'll get the higher of:

- a new State Pension based on your own NI record alone
- a State Pension similar to the old basic State Pension rules for married women, widows and divorcees claiming on their husband's record. Plus any Additional State Pension you're entitled to through your own NI contributions.

If you’re divorced or your civil partnership has been dissolved

Under both State Pension systems, the courts can make a pension sharing order, which means any Additional State Pension or protected payments will be shared.

If you’re ordered to share your Additional State Pension or protected payments, this will be added to your ex-partner’s State Pension. If your ex-partner is ordered to share their Additional State Pension or protected payment, this will be added to your State Pension.

To do

If you have any queries, contact the Future Pension Centre helpline on **0800 731 0175**.

8. How to claim your State Pension

You won't receive your State Pension automatically. You'll need to make a claim for it.

You should be contacted no later than two months before you reach State Pension age. If you haven't been contacted by two months before, call the State Pension claim line (**0800 731 7898**).

You don't need to make a claim for the Additional State Pension or a protected payment – they will automatically be added when you claim.

Good to know

You can still claim your State Pension if you plan to keep working, though you may have to pay more income tax.

How to start your claim

There are four ways to claim:

- online at **gov.uk/get-state-pension**
- by calling the State Pension claim line on **0800 731 7898**
- by filling in the State Pension claim form if you're claiming under the old system, and sending it to your local pension centre. Download one online (**gov.uk/government/publications/the-basic-state-pension**) or request a form by calling the claim line
- claim from abroad (see **chapter 10**).

If you qualify for an Isle of Man State Pension, you'll have to claim it separately from your UK State Pension. You can find more information at **gov.im/categories/benefits-and-financial-support/pensions**.

How you'd be paid

Your State Pension is usually paid into your bank or building society account every four weeks. You should get a letter about your payments after you've made your claim. This should tell you what to expect.

If you want to nominate someone else to collect your State Pension, contact your bank or building society.

Good to know

If you've made a claim for State Pension and can't afford to wait for the first payment, you can apply for a short-term benefit advance. How much you could get will depend on your circumstances. You'll have to repay it from your State Pension each week in instalments but it's interest-free. Call **0800 731 0469** to request an advance.

For more information, read our factsheet **Extra help with essential costs if you're on a low income**.

9. Can I delay my State Pension claim?

If you don't want to start getting your State Pension, you can delay (defer) it. You won't get your State Pension until you claim it, so to defer it you don't need to do anything – just don't claim it.

Once you decide to claim, you would do this in the usual way (see **chapter 8**).

Good to know

If you have already started drawing your State Pension, you can stop it and then restart at a later date. You can only do this once.

Delaying if you claim the basic State Pension

If you're claiming under the old State Pension rules, you'd need to defer by at least 5 weeks. For each year you defer, your payment will be boosted by 10.4%.

You can take this amount as:

- extra payment in your regular State Pension
- a one-off lump sum payment if you've deferred for at least 12 months in a row – this includes interest of 2% above the Bank of England base rate. The lump sum is taxed at the same rate of income tax as you pay on your other income. For example, if you're a non-taxpayer in the tax year you receive the lump sum, you will pay no tax on the lump sum, however large it is.

Delaying if you claim the new State Pension

If you're claiming under the new State Pension rules, you'd need to defer by at least 9 weeks. For each year you defer, your payment will be boosted by 5.8%.

You won't have the option of a lump sum. You'll only be able to take this amount as extra payment in your regular State Pension.

Good to know

If you're claiming certain benefits, you won't be able to get any extra State Pension by deferring it – see **gov.uk/deferring-state-pension** for more information.

Getting financial advice

Pensions can be taxed, so any extra payments from deferring your State Pension could be taxed too. It's important to consider whether to delay carefully.

You may want to get independent financial advice for your situation. You can search for an independent financial adviser at:

- Unbiased (**0800 023 6868**, **unbiased.co.uk**)
- Society of Later Life Advisers (**0333 2020 454**, **societyoflaterlifeadvisers.co.uk**)
- MoneyHelper (**0800 011 3797, moneyhelper.org.uk/retirement-adviser-directory**).

10. Can I get State Pension if I move abroad?

If you're able to get the State Pension, you'll still be able to claim it if you move abroad. You'll need to contact:

- the International Pension Centre (**+44 (0)191 218 7777, gov.uk/international-pension-centre**) to tell them you've moved
- HMRC (**gov.uk/tax-right-retire-abroad-return-to-uk**) so you can pay the right amount of tax.

How to claim your State Pension

To claim your State Pension, contact the International Pension Centre or fill in the international claim form (**gov.uk/government/publications/guidance-on-claiming-a-state-pension-if-you-retire-abroad**) and post it to the International Pension Centre at the address on the form.

Your State Pension can be paid to a bank account in the country you're living in, or a UK bank or building society account.

Yearly increases abroad

In the UK, the State Pension rates go up each year. Depending on where you retire to, your State Pension may or may not increase as it does in the UK.

Your State Pension will only increase each year if you move to:

- the European Economic Area, Gibraltar or Switzerland
- certain other countries which have an agreement with the UK to give the yearly increase, including Guernsey, Jersey, the US and Turkey. You can find a full list online at **gov.uk/government/publications/state-pensions-annual-increases-if-you-live-abroad/countries-where-we-pay-an-annual-increase-in-the-state-pension**.

If you've retired to any other countries (including Australia, Canada or New Zealand), you won't get the yearly increase. If you return to the UK, your State Pension will go up to the current UK rate at that time.

11. State Pension checklist

Check how much you could get

- [ ] Find out when you'll qualify for your State Pension by checking your State Pension age. Call the Future Pension Centre or go online (**0800 731 0175**, **gov.uk/state-pension-age**).
- [ ] Get a free, personalised State Pension forecast to see how much you could get. You can get one if you're at least 30 days from your State Pension age. Call the Future Pension Centre to get your forecast or go online (**0800 731 0175**, **gov.uk/check-state-pension**).

If your State Pension is lower than expected

- [ ] Get a National Insurance (NI) statement to check for gaps in your record. Call the NI enquiry line to get a statement or go online (**0300 200 3500**, **gov.uk/check-national-insurance-record**).
- [ ] If you have gaps, consider whether you want to make voluntary National Insurance contributions (NICs) (see **chapter 6**). There are pros and cons to this, so it's worth arranging to speak to an adviser from the Future Pension Centre (**0800 731 0175**).
- [ ] Check if you qualify for a State Pension 'top up' based on your spouse or civil partner's record (see **chapter 7**).
- [ ] If you aren't able to boost your State Pension and your retirement income is low, check if you qualify for Pension Credit (see **chapter 6**). Read our guide **Pension Credit**.

Make your claim

- [ ] Claim your State Pension up to three months before you reach State Pension age (see **chapter 8**) – unless you want to delay it (see **chapter 9**). You won't get it automatically.
- [ ] If you're moving abroad, tell the International Pension Centre (**+44 (0)191 218 7777**, **gov.uk/international-pension-centre**) and make your claim (see **chapter 10**).

If your circumstances change

- [ ] Tell the Pension Service if your circumstances change (**0800 731 0469**) – for example, if you change address or move your bank account.
- [ ] If you live abroad, tell the International Pension Centre (**+44 (0)191 218 7777**) about a change in circumstances instead.

Get advice

If you'd like more information or advice, you can:

- [ ] contact MoneyHelper (**0800 011 3797**, **moneyhelper.org.uk**) for free and impartial guidance on your pensions, including any personal or occupational pensions
- [ ] call our Helpline on **0800 319 6789** to arrange to speak to an adviser
- [ ] find an independent financial adviser at:
  - Unbiased (**0800 023 6868, unbiased.co.uk**)
  - Society of Later Life Advisers (**0333 2020 454**, **societyoflaterlifeadvisers.co.uk**)
  - MoneyHelper (**0800 011 3797, moneyhelper.org.uk/retirement-adviser-directory**)
- [ ] contact your local pension centre (**gov.uk/find-pension-centre**) or the Pension Service (**0800 731 0469**, **gov.uk/contact-pension-service**) for any questions you have about your claim.

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Thank you

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