

State Pension

WHAT IT IS AND
HOW TO CLAIM



Who we are

Age Scotland is the Scottish charity for older people. We work to improve the lives of everyone over the age of 50 and promote their rights and interests.

Our vision is a Scotland which is the best place in the world to grow older.

Our mission is to inspire, involve and empower older people in Scotland, and influence others, so that people enjoy better later lives.

We have three strategic aims:



We help older people to be as well as they can be



We promote a positive view of ageing and later life



We tackle loneliness and isolation

How we can help

We know that growing older doesn't come with a manual. Later life can bring changes and opportunities to your life and you may need to know about rights, organisations and services which are unfamiliar to you.

That's why we provide free information and advice to help you on a range of topics including benefits and entitlements, social care, legal issues such as Power of Attorney, housing and much more. All of our guides are available to download for free from our website, or you can contact our helpline team to have copies posted to you for free.

Our **helpline** is a free, confidential phone service for older people, their carers and families in Scotland looking for information and advice.

Later life can bring times when you just need someone to talk to. Our **friendship line** is part of our wider helpline and older people can call us for a chat. We're here to listen, provide friendship and offer support.



Call us free on: 0800 12 44 222
(Monday – Friday, 9am – 5pm)



Visit agescotland.org.uk
to find out more.



What is State Pension?

State Pension is a regular payment from the UK Government that most people can claim when they reach their State Pension age. The amount you get is based on your National Insurance record. This is a log of the National Insurance contributions you have made and the National Insurance credits you have been awarded during your working-age life.

You pay National Insurance contributions when you are working, if you earn enough. National Insurance credits are awarded if you are claiming benefits such as Universal Credit, Carer's Allowance or Employment and Support Allowance, or if you are caring for a child.

There are two different types of State Pension. The type you get depends on whether you reached your State Pension age before or after 5th April 2016.

What is State Pension age?

State Pension age is 66 and will stay 66 until 6 May 2026. It will then be gradually increased and will be 67 by 6 March 2028.

You can check your State Pension age by calling the **Age Scotland helpline** on **0800 12 44 222** or online at: **www.gov.uk/state-pension-age**.

You can get information about the amount of State Pension you are likely to receive from the **Future Pension Centre** on **0800 731 0175** or visit **www.gov.uk/future-pension-centre**.

If you reached State Pension age on or before 5 April 2016

For people who reached State Pension age on or before 5 April 2016, the standard rate of State Pension is £176.45 per week for 2025/26, but very few people receive exactly this amount. You may be entitled to more pension on top of this under one of the old top-up schemes such as the State Earnings Related Pension Scheme (SERPS). You may receive less because you do not have 30 years of National Insurance (NI) contributions or credits.

If you have fewer than 30 years of NI, you will receive one 30th of the full State Pension amount for each year of contributions you do have. You may be able to pay voluntary contributions to cover gaps – to find out if this is an option and would be cost-effective for you, call the **National Insurance helpline** on **0300 200 3500**.

If you do not receive the full State Pension, it could be possible to claim a pension based on the contributions of your husband, wife or civil partner, or the contributions of a former partner if you are divorced, widowed or your civil partnership has ended.



If you reached State Pension age after 5 April 2016

For people who reached State Pension age after 5 April 2016, the standard amount of State Pension is £230.25 per week for 2025/26, but very few people receive exactly this amount.

You will receive the full State Pension if you have 35 years of NI contributions and you usually need at least 10 years of contributions to receive any State Pension. If you have contributions for between 10 and 34 years, you will get a proportion of the full amount.

You may receive more if by April 2016 you had already qualified for a higher amount under the old rules than you would receive under the new rules.

You will not usually be able to claim a pension based on the NI contributions of your husband, wife or civil partner, although there are some exceptions. Detailed information is available at

www.gov.uk/new-state-pension or contact the **Future Pension Centre** helpline on **0800 731 0175**.



How do I claim my State Pension?

Your State Pension will not be paid automatically. You should receive a letter and booklet from the Pension Service about four months before you reach your State Pension age, telling you how to claim your State Pension.

Most working age benefits, such as Universal Credit and Employment and Support Allowance, automatically stop when you reach your State Pension age. To avoid a gap in your income, it is important to claim your State Pension as soon as you can. If you have not received your letter three months before you reach your State Pension age, contact the Pension Service to make a claim.

You can either:

- call the **Pension Service** on **0800 731 7898** to ask for a claim form or claim by phone, or
- visit **www.gov.uk/contact-pension-service** to download a claim form or claim online.

You should check the information you receive from the Pension Service. Speak to the Department for Work and Pensions if their records of your working life do not match up with what actually happened. This could be the case if, for example, you worked for an employer that went bankrupt and they did not complete the proper paperwork about your employment with them.



Check your entitlements

It is a good idea to check your entitlement to benefits as you approach your State Pension age. Call the **Age Scotland helpline** on **0800 12 44 222** for a benefit check.

Our guide **What is a Benefit Check?** explains what is involved.

You can also check your benefit entitlements using the Age Scotland online benefits calculator. Visit **www.age.scot/benefitscalculator**.

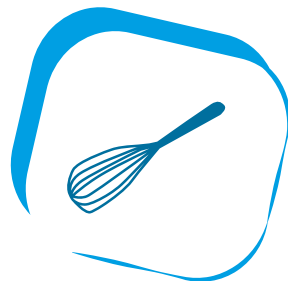


Can I claim State Pension and carry on working?

Yes – any money you earn will not affect your State Pension, but it is likely to affect your entitlement to other benefits such as Pension Credit, Housing Benefit and Council Tax Reduction. State Pension is taxable, so you may also need to pay more income tax.

Can I put off claiming my State Pension?

Yes – this is known as deferring your claim, and means you will get extra pension when you do claim. Detailed information is available at **www.gov.uk/deferring-state-pension** or contact the **Future Pension Centre** helpline on **0800 731 0175**.



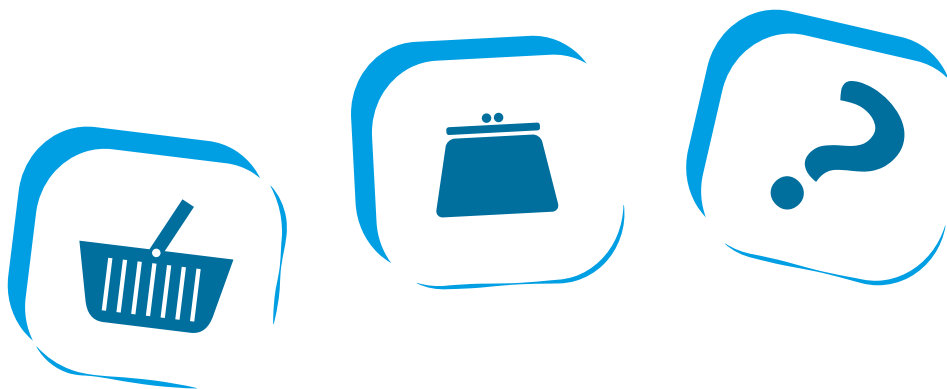
What if my circumstances change?

If you go into hospital or move into a care home, your State Pension will continue to be paid no matter how long you are there.

You will also continue to get your State Pension if you move abroad. You should let the Pension Service know when you plan to move. Depending on where you move to, your State Pension may increase every year, or the amount you receive may be frozen.

Contact the **International Pension Centre** for more information by calling **0191 218 7777** or visit

www.gov.uk/international-pension-centre.





What to do if things go wrong

Most claims for State Pension go smoothly, but there can be problems such as mistakes about your entitlement or delayed payments.

Complaints

If you need to complain about a delay, or how you have been treated, you can contact the department dealing with your claim by phone or in writing.



You need to let them know:

- your National Insurance number, name, address and contact number
- which benefit you are complaining about
- what happened, when it happened and how it affected you
- what you want them to do to put things right.

Challenging a decision

If you think a decision about your State Pension is wrong, you normally have a month from receiving the decision to apply for a **mandatory reconsideration** so the decision will be looked at again. If that is not successful you can make an **appeal** which will be considered by an independent tribunal.

For detailed information call the **Age Scotland** helpline on **0800 12 44 222** or see our guide to **Challenging benefit decisions**.



Useful organisations

Age Scotland helpline **0800 12 44 222**

The Age Scotland helpline provides information, friendship and advice to older people, their relatives and carers.

If you need an interpreter, simply state the language you need. Stay on the line for a few minutes and the helpline will do the rest.

You can call us for a copy of our publications list. You can also download or order publications at **www.age.scot/information**.

Future Pension Centre

For questions about State Pension and information about how much State Pension you are likely to get.

Tel: **0800 731 0175**

www.gov.uk/future-pension-centre

National Insurance helpline

For information about making voluntary contributions and for questions relating to your National Insurance record.

Tel: **0300 200 3500** / Textphone: **0300 200 3519**

Pension Service

For information about State Pension and how to apply.

Claim line: **0800 731 7898**

Information or to report a change: **0800 731 0469**

www.gov.uk/contact-pension-service

Citizens Advice Bureau (CAB)

Call Scotland's Citizens Advice Helpline on **0800 028 1456** for advice or details of your local bureau, or visit **www.cas.org.uk**.

This information guide has been prepared by Age Scotland and contains general advice only. It should not be relied upon as a basis for any decision or action, nor used as a substitute for professional advice. Neither Age Scotland nor any of its subsidiary companies or charities accepts any liability arising from its use and it is the reader's sole responsibility to ensure any information is up to date and accurate.

Please note that the inclusion of named agencies, websites, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age Scotland or any of its subsidiary companies or charities.

How you can help

Our vision is a Scotland which is the best place in the world to grow older.

All the information we provide is free and impartial. It helps older people access their rights and entitlements and can be life changing.

We are also a lifeline for older people who are feeling lonely and isolated. You can help us to support older people who need us most.

Together, we can make a difference.



Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

- Call **03330 15 14 60**
- Visit **age.scot/donate**
- Text **AGESCOTGIVE** to **70085** to donate £5*
- Complete the **donation form** and return by Freepost



Fundraise

Whether it's having a bake sale or running a marathon, there are so many ways to raise vital funds to support our work. To find out more, call **0333 323 2400** or visit **age.scot/fundraise**.



Leave us a gift in your Will

By choosing to leave us a gift in your Will, you can help us to continue being there for older people in the years to come. To find out more, call **0333 323 2400** or visit **age.scot/legacy**.

*Texts cost £5 plus one standard rate message

Please donate today



Complete the form and return by Freepost to RSBS-KEHC-GBBC, Age Scotland, Edinburgh, EH9 1PR

Your details

Title:	Forename:	Surname:
Address:		
	City:	
Postcode:	Date of birth:	

By providing us with your telephone number and email address you are consenting to us contacting you via phone, text and email.

Email:	
Home tel:	Mobile tel:

I WOULD LIKE TO DONATE

£75 ☐ £50 ☐ £25 ☐ Other (£)

I wish to pay by (please tick):

MasterCard ☐ Visa ☐ CAF ☐

CharityCard ☐ Cheque ☐ (payable to Age Scotland)

Signature

Name on Card

Card No.

Expiry date Security code

Date

I prefer not to receive a thank you acknowledgement for this donation ☐

I would like information about leaving a gift in my Will ☐

I WOULD LIKE TO MAKE MY DONATION WORTH 25% MORE

I want Age Scotland** and its partner charities to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as Gift Aid donations.

I am a UK tax payer and understand that if I pay less income tax and/or capital gains tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.

Yes, I want Age Scotland to claim Gift Aid on my donations** ☐

I do not wish you to claim Gift Aid on my donations ☐

Date

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Keeping in touch

We will stay in contact by post unless you ask us not to. We will never sell your data and we promise to keep your details safe and secure. You can change your mind at any time by emailing us on contact@agescotland.org.uk or calling us on 0333 323 2400.

You can read Age Scotland's privacy policy at [age.scot/privacypolicy](https://www.agescotland.org.uk/age.scot/privacypolicy).

**Age Scotland, part of the Age Network, is an independent charity dedicated to improving the later lives of everyone on the ageing journey, within a charitable company limited by guarantee and registered in Scotland. Registration Number: SC153343. Charity Number: SC010100. Registered Office: Causewayside House, 160 Causewayside, Edinburgh, EH9 1PR

Age Scotland is the Scottish charity for older people. We work to improve the lives of everyone over the age of 50 so that they can love later life.

Our vision is a Scotland which is the best place in the world to grow older.

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Let's keep in touch

Contact us:

Head office

0333 323 2400

Age Scotland helpline

0800 12 44 222

Email

info@agescotland.org.uk

Visit our website

www.agescotland.org.uk



Sign up to our newsletter

Our regular newsletters by email contain details of our campaigns, services and how you can support our work.

Sign up today at **age.scot/roundup**



Follow us on social media

Our social media channels are a great way to keep up to date with our work and issues that affect older people.



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