
Married woman born before 6th April 1953 Pension Entitlement

If you are a married woman born before 6th April 1953 and your husband is over state pension age you may be receiving less state pension than you are entitled to. This may also apply to divorced and widowed women.

Married women were allowed to pay smaller amounts of National Insurance Contributions and as long as their husbands paid their full National Insurance Contributions they were entitled to a top up of their state pension of up to 60% of the full state pension.

If you did not claim the top up of your state pension and your husband retired before March 2008 you can claim 12 months of backdated payments. If your husband retired between April 2008 and 5 April 2016 you should have automatically been enrolled into the top up scheme, if this is not the case you can claim back in full any backdated payments. If your husband retired after 6 April 2016 this issue will not affect you as you will fall into the new state pension rules.

80 % of the full state pension is £80.45, if you are receiving less than this amount we will be able to guide you in calculating whether you should be entitled to the top up of your state pension and how to go about claiming this and any back dated payments you are entitled to. Should you wish to contact the pension service directly to enquire into the level of state pension you are receiving please call them on 0800 731 0469.

Should you have any queries please do not hesitate to contact us.

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