

State Pension

The New State Pension (retirement age reached after 6 April 2016)

The new State Pension is a regular payment from the government that you can claim if you reach State Pension age on or after 6 April 2016. You will be able to get the new State Pension if you are eligible and:

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

The new State Pension is based on your National Insurance record when you reach State Pension age.

You will need to have 10 qualifying years on your National Insurance record to get any new State Pension but you will need 35 qualifying years to get the new full State Pension.

You may get less than the new full State Pension if you were contracted-out before 6 April 2016.

Basic and Additional State Pension (retirement age reached before 6 April 2016)

The basic State Pension is a regular payment from the government that you can claim if you reach State Pension age before 6 April 2016.

You need 30 qualifying years of National Insurance contributions or credits to get the full basic State pension.

The Additional State Pension is an extra amount of money you could get with your basic State Pension. It is based on your National Insurance contributions. You get the Additional State Pension automatically unless you contracted out of it.

Gaps in your National Insurance record

You can get a State Pension statement which will tell you how much State Pension you may get (as long as you reach State Pension age in more than 30 days).

To get a statement you can either:

- Fill in a BR19 application form and send it to the address on the form
- Call the Future Pension Centre on 0345 3000 168

You can also apply for a National Insurance statement to check if your record has gaps.

The forms and details of how to apply for the above can be found at <https://www.gov.uk>

You may be able to make Voluntary National Insurance contributions if you have gaps in your National Insurance Record which would prevent you from getting the full State Pension.

For further information please contact us on

Tel: 024 7625 1333

Fax: 024 7625 1777

Email: accts@leigh-christou.co.uk

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