

# Citizens Advice Halton

## Pensions Awareness Week

9<sup>th</sup> September to 15<sup>th</sup> September 2024



## State Pension

You will be able to claim a State Pension when you reach State Pension age, providing you have paid or been credited with enough National Insurance contributions.

State pension age is currently 66, but is gradually increasing.

You can check your State Pension age at <https://www.gov.uk/state-pension-age> or by calling the Future Pension Service on 0800 731 0175.

You usually need 35 qualifying years of National Insurance contributions, to get the full amount.

This factsheet is for general information only, and may not cover every circumstance. This material may go out of date and may be misleading if used in isolation.

If you have 10 or more qualifying years, but do not have 35 qualifying years, you will get some State Pension, but it will be less than the full amount.

You build up your National Insurance record by paying NI contributions when employed or self-employed.

You may have earned National Insurance credits in some tax years, if you claimed other benefits.

If you have been a carer or had parental responsibilities, you may be able to claim additional NI credits.

You may be able to pay voluntary NI contributions for years in which you did not accrue a full qualifying year. There are time limits for doing this. You can find out more about this at:

<https://www.gov.uk/voluntary-national-insurance-contributions> or by calling the Future Pension Centre on 0800 731 0175.

## **State Pension Forecast**

You can get a free State Pension forecast at: <https://www.gov.uk/check-state-pension> or call the Future Pensions Service at 0800 731 0175.

## **Checking your record and requesting changes**

You can check your national insurance record at <https://www.gov.uk/check-national-insurance-record>

Or you can call the NI enquiry line on 0300 200 3500.

# Claiming your State Pension

You should receive a letter from the Pension Service around 4 months before you reach State Pension age. This letter will explain how to claim your State Pension. State pension age is currently 66, but is gradually increasing.

You can check your State Pension age at <https://www.gov.uk/state-pension-age> or by calling the Future Pension Service on 0800 731 0175.

**Your State Pension will not be paid automatically, you need to lodge a claim.**

If you have not received your letter, you can call the Pension Service on 0800 731 7898 to apply, or visit <https://www.gov.uk/get-state-pension>

If you are claiming Universal Credit, Employment and Support Allowance or Jobseeker's Allowance, these benefits will stop when you reach State Pension age. If your partner has not reached State Pension age, Universal Credit may continue. Other benefits may be affected

You will usually be paid State Pension every 4 weeks. You can ask for a short term advance while you are waiting for your first payment by calling 0800 731 0469.

## **Working and claiming State Pension**

You can continue to work when receiving State Pension. You will stop paying National Insurance contributions when you reach State Pension age.

You may pay more income tax, depending on your income, and your State Pension will be taken into account for some other benefits.

## **Deferring your State Pension**

You can defer your State Pension, which will increase its value when you do claim. However, you will need to consider how you will manage financially. Deferring your State Pension may affect other benefits you are claiming. You can access a full benefit check using our contact details on page 9.

If you are thinking of deferring your State Pension, you should seek independent financial advice.

<https://www.citizensadvice.org.uk/debt-and-money/financial-advice/getting-financial-advice/>



# Pension Credit

If you have reached State Pension age, and are on a low income, you may be eligible for Pension Credit.

Pension Credit tops up your weekly income to a minimum amount.

Entitlement to Pension Credit can lead to extra help with other benefits, such as Housing Benefit, Council Tax Reduction and the Winter Fuel Payment.

It is worth making a claim to Pension Credit if you are not sure if you qualify, as even a small amount of Pension Credit can increase entitlement to other financial help.

## Claiming Pension Credit

You can make a claim for Pension Credit on Gov.uk website : <https://www.gov.uk/pension-credit/how-to-claim>.

Or by calling the Pension Credit claim line on 0800 99 1234

## Changes to Winter Fuel Payment

The rules for Winter Fuel Payments have recently changed. From winter 2024, you will now only receive the payment if you or your partner gets certain benefits, like Pension Credit.

You can read more about Winter Fuel Payment at: <https://www.gov.uk/winter-fuel-payment>

# If your partner has not reached State Pension age

If you have reached State Pension age and your partner is not over State Pension age, you can't usually make a new claim for Pension Credit. You can claim your State Pension, but would then have to make a claim for Universal Credit if you are on a low income.

You can make a new claim for Pension Credit if both the following apply:

- You reached State Pension age before 15 May 2019
- You've been claiming Housing Benefit since before 15 May 2019

## Housing Benefit and Council Tax Reduction

If you have been claiming Universal Credit, you will need to make a new claim for Housing Benefit when you reach State Pension age, unless you are part of a mixed age couple.

The amount of Housing Benefit and Council Tax Reduction you are entitled to will depend on your income and savings.

## Disability benefits

If you are already receiving Personal Independence Payment, this will continue after State Pension age. Usually it will be converted into an indefinite award and will be reviewed every 10 years.

If you want to apply for a disability benefit after State Pension age, you would need to claim Attendance Allowance. There are some exceptions to this, more information can be found

at: <https://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/pip/before-claiming/getting-pip-after-youve-reached-state-pension-age>

# Personal and occupational pensions

You may be able to take your occupational or personal pension earlier than State Pension age. You can check this with your pension provider.

You should get financial advice before deciding what to do with your occupational or personal pension.

You can find more information about types of financial adviser, and finding financial advice on our website:

<https://www.citizensadvice.org.uk/debt-and-money/financial-advice/getting-financial-advice/>

## Finding lost pensions

You can contact the Pension Tracing Service to find any pensions you think you have but are unsure of the details. You can call them on 0800 731 0193 or use their online form to find a lost pension.

<https://www.gov.uk/find-pension-contact-details>



# Pension Wise

You can book a face to face or telephone appointment with Pension Wise, a service from Moneyhelper, for free impartial guidance about occupational and personal pensions. You need to be aged 50 or over and have a UK defined contribution pension pot.

<https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-wise>

Tel: 0800 138 3944





# Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

Adviceline freephone number: 08082 787 956.

Contact us online: <https://haltoncab.org.uk/>

## **Runcorn Office**

Unit 1-2, Orchard Walk,  
Runcorn Shopping City, Runcorn, WA7 2BS

## **Widnes Office**

Unit 3, Victoria Building,  
Lugsdale Road, Widnes, WA8 6DJ

Opening hours. Walk in Reception opening hours (both offices):

Monday : 10am – 1pm

Tuesday : 10am – 1pm

Wednesday : CLOSED

Thursday : 10am – 1pm

Friday : 10am – 1pm



**[haltoncab.org.uk](https://haltoncab.org.uk)**

Published September 2024

Citizens Advice Halton is the operating name of Halton Citizens Advice Bureaux.

Registered charity number 1118300.

