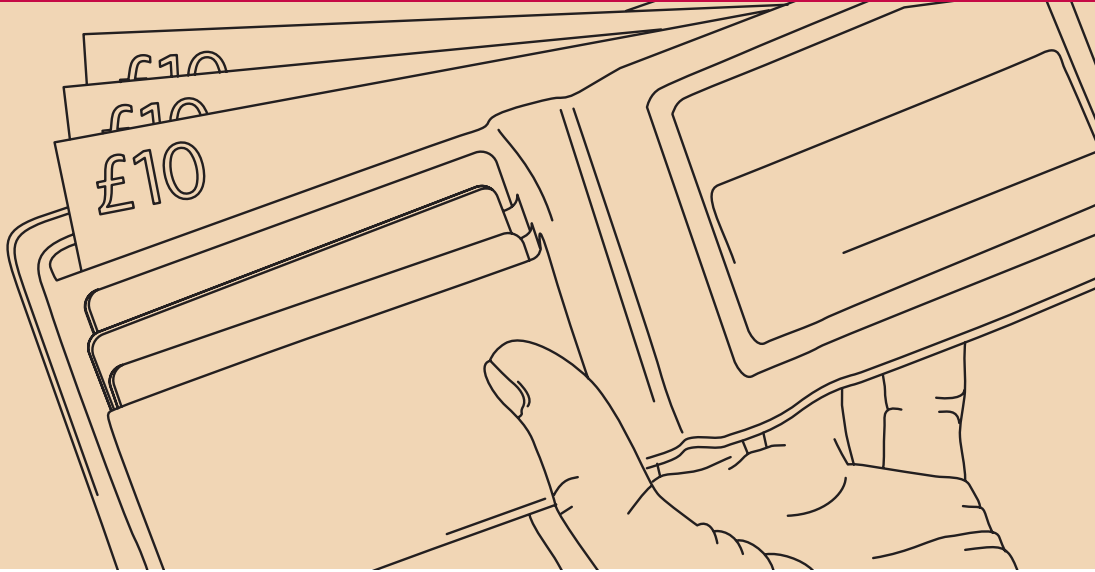


Questions On Pensions



Claiming State Retirement Pension

Advice for older people

April 2006 – April 2007

Help the Aged produces a range of free advice leaflets for older people

Financial leaflets

- Can You Claim It?
- Check Your Tax
- Claiming Disability Benefits
- Questions on Pensions
- Thinking About Money

Housing and home safety leaflets

- Care Homes
- Fire
- Help in Your Home
- Housing Matters
- Keep Out the Cold
- Your Safety
- Your Security

Health leaflets

- Bereavement
- Better Hearing
- Better Sight
- Bladder and Bowel Weakness
- Fight the Flu
- Fitter Feet
- Healthy Bones
- Healthy Eating
- Keeping Mobile
- Managing Your Medicines
- Shingles
- Staying Steady

Leaflets are free of charge and available from the Information Resources Team at the address on the back page, email adviceleaflets@helptheaged.org.uk or fax 0870 770 3282.

The details in this leaflet should be correct from 10 April 2006 to 8 April 2007. Every effort has been made to ensure that the information contained in this leaflet is correct. However, things do change, so it is always a good idea to seek advice on your personal situation. You can check whether there have been changes by calling **SeniorLine** on **0808 800 6565** (**0808 808 7575** in **Northern Ireland**).

If you would like this leaflet in another format, such as large print or audio tape, please contact the Information Resources Team on **020 7278 1114**.

Contents

Am I entitled to a State Retirement Pension?	page 4
How is the pension made up?	page 4
How much pension will I get?	page 9
Have I paid enough National Insurance?	page 10
What if I can't get any pension at all?	page 15
How do I claim my State Retirement Pension?	page 15
How will my pension be paid?	page 16
Can someone else pick up my pension if I'm ill?	page 17
Will I pay income tax on my pension?	page 17
What happens if I'm still earning?	page 17
Will my pension affect my other benefits?	page 18
What happens if I go into hospital?	page 19
What happens if I go to live overseas?	page 20
Can I defer my pension?	page 20
What is the Christmas Bonus?	page 21
What is the Winter Fuel Payment?	page 22
What if I have problems with my pension?	page 22
Occupational and personal pensions	page 23
Further information	page 25

When you reach state pension age you may become entitled to a State Retirement Pension. This is paid for out of National Insurance contributions and taxes. The amount of State Retirement Pension you receive depends on the amount of National Insurance contributions either you and/or your husband or wife or civil partner have paid during your working life.

This leaflet is designed to answer some of the questions you may have about how the State Retirement Pension system works.

Am I entitled to a State Retirement Pension?

You can get a State Retirement Pension if you meet **all** of the following requirements:

- You have reached state pension age – 60 if you are a woman and 65 if you are a man.
- You meet the National Insurance (NI) contribution conditions.
- You claim it. You will not receive your State Retirement Pension automatically on reaching pension age. You need to make a claim.

(The Government intends to equalise the state pension age at 65 for both men and women. As this change will not start to be phased in until 2010, women born before April 1950 will **not** be affected.)

How is the pension made up?

Your pension may be made up of a combination of different types of pension or additions.

The pensions and additions are:

- basic pension
- additional pension

- graduated pension
- over-80s pension
- age-related addition
- disability addition
- extra pension
- increases for dependants

You qualify for these in different ways. You may get some of them or all of them.

Basic pension

The full **basic pension** is £84.25 a week. How much of this basic pension you will get depends on how many ‘qualifying years’ your National Insurance (NI) contribution record contains. A qualifying year is a tax year in which you have paid enough contributions towards a pension. You will get a full basic pension if you have a full (NI) record.

As a rough guide, you should qualify for a full basic pension if you have qualifying years for about 90 per cent of your ‘working life’ – approximately 44 years for a man and 39 years for a woman.

If you haven’t paid enough NI contributions to get a full basic pension, you may be able to get a reduced one. In order to get any pension at all you usually need to have qualifying years for at least a quarter of your working life – about 10 years for a woman and 11 years for a man.

People who were unable to work because they were caring for a child or someone who is sick or disabled can reduce the amount of years in their working life which have to be qualifying years. See the section on Home Responsibilities Protection on page 14.

Generally, you need to have made NI contributions yourself. However, married women, divorcees or widowed people who have reached pension age may be able to claim a pension based on the contributions their husband or wife made. It is also possible to get extra pension for a dependent husband or wife in some situations. This is explained in more detail later on.

Civil partners

Since 5 December 2005 same-sex couples have been able to register their relationship under the Civil Partnership Act 2004. The Act gives civil partners most of the same rights as husbands and wives.

Where husbands and wives are treated equally under the current state pension rules, civil partners now have the same rights. For example, if your civil partnership has been dissolved, you may, like divorcees, be able to claim a pension based on your former partner's NI contributions.

However, in many cases there are different rules for wives and husbands. In general, civil partners are treated in the same way as husbands. So, for example, civil partners are not entitled to an equivalent of the Married Woman's Pension. At present, civil partners cannot claim an increased pension if the other partner is dependent.

These and other state pension entitlements will be extended to husbands and civil partners in April 2010, when the Government starts to equalise pension ages for men and women.

For more advice on the rules for civil partners, contact **SeniorLine** on **0808 800 6565 (0808 800 7575 in Northern Ireland)** or your local Citizens Advice Bureau.

Additional pension

Additional pension is extra pension based on the **amount** you earned (and therefore the amount of NI contributions you made) since April 1978. It is paid under the State Earnings-Related Pension Scheme (SERPS) or through the State Second Pension rules. You don't have to be receiving a basic pension to be entitled to an additional pension.

If you have been a member of a contracted-out occupational pension scheme or a personal pension scheme, your additional pension will be reduced. A **contracted-out deduction** will have been made because you will have paid less NI contributions.

Graduated pension

Graduated Retirement Benefit, or **graduated pension**, is worked out according to the amount of graduated NI contributions you paid between April 1961 and April 1975 (the period when this scheme was running). You may be entitled to graduated pension even if you do not receive a basic or additional pension.

Over-80s pension

The **over-80s pension** is non-contributory – you don't have to have made NI contributions to receive it. The over-80s pension stands at £50.50 a week. If you are 80 or over and get **no** basic pension at all, you should receive this full amount of over-80s pension. If you get **some** basic pension, but it is less than £50.50 a week, you will get over-80s pension to make up the difference.

You can apply for the over-80s pension in the four months leading up to your 80th birthday. Ask your local social security office or pension centre for a claim form.

Age-related addition

When you turn 80 you will receive an **age-related addition** of 25p a week on top of your State Retirement Pension.

Disability addition

You will get an extra payment on top of whatever pension you are entitled to if you were receiving an age addition to long-term Incapacity Benefit at any time during the eight weeks **before** you reached pension age. However, the amount you receive will be reduced if you are getting any additional pension.

Extra pension

You can get an extra amount added to your pension each week if you defer claiming it for at least five weeks. See page 20 for more information.

Increases for dependants

If you receive some basic pension, you may be able to get extra pension if your husband or wife is dependent on you. The amount you will get will depend on how much basic pension you are entitled to.

If your wife is dependent on you

You may be able to get extra pension of up to £50.50 a week if your wife is dependent on you. Generally, your wife must be under pension age to be classed as dependent on you. If she is over 60 she will be able to claim a State Retirement Pension in her own right or a Married Woman's Pension through your contributions. See page 11 for more information on this.

A pension increase will **not** be paid if your wife gets a State Retirement Pension, or any other state benefit (excluding Disability Living Allowance or Attendance Allowance), of £50.50 or more each week. If your wife has earnings of more than £57.45 a week, this pension increase will not be paid. Any pension that she gets from her job or a personal pension scheme counts as earnings.

If your husband is dependent on you

An increase of up to £50.50 a week may be payable if your husband is dependent on you **and** you were entitled to an addition to your Incapacity Benefit for him immediately before you started to claim your pension. This increase is **not** given if your husband is earning more than this amount a week (a personal or occupational pension counts as earnings). Nor is the increase payable if he is receiving a State Retirement Pension or another state benefit (except Disability Living Allowance or Attendance Allowance) of £50.50 or more each week.

How much pension will I get?

The amount of Retirement Pension you get will depend on the level of your NI contributions, when you made them and the amount you were earning at the time. Your pension may be made up of a combination of the different types of pension and additions that were explained over the last few pages. You may receive a full basic pension, a reduced one, or none at all. You may also get different amounts of additional or graduated pension.

You will be told how your pension is made up in the **decision letter** that you receive from The Pension Service once you have claimed State Retirement Pension. If you disagree with the decision, you can ask for it to be reviewed – see page 22 for more information.

If you want to know more about the various entitlements, leaflet **NP46**, *A Guide to State Pensions*, covers them in detail. You can get a copy from your local social security office or pension centre.

Pension forecast

If you haven't yet reached pension age you can ask for a **pension forecast**. You must be more than four months away from 60 if you are a woman, or 65 if you are a man, to get this forecast. The forecast will tell you what pension you can expect to get when you reach pension age. Ask your local social security office or pension centre for a copy of form **BR19** which explains the process, or phone **0845 300 0168** (**028 9054 9822** if you live in **Northern Ireland**).

Have I paid enough National Insurance?

If you have not paid enough NI contributions to qualify for a full basic pension, you may be able to get a reduced pension, or you may not get one at all.

You might be able to pay extra National Insurance contributions so that you get more basic pension. This must be done before you reach pension age. Ask your local social security office or pension centre if this is possible in your case, or contact the National Insurance Contributions office on **0191 213 5000** and ask for leaflet **CA 07**, *Unpaid and Late Paid Contributions*. You can also pick up this leaflet from your local HM Revenue & Customs office.

However, **married women**, **divorcees**, **widows** and **widowers** may be able to claim a pension on someone else's NI contributions.

Married women

Married women over the age of 60

You may be entitled to a basic pension in your own right when you reach the age of 60, because of the NI contributions you built up during your working life.

If you are not entitled to a Retirement Pension on reaching the age of 60 (perhaps because you did not do any paid work) you may be able to get a basic pension based on your husband's NI contributions. This is called the **Married Woman's Pension**. If your husband gets the full basic pension then you will get £50.50 a week (you will get less if he is getting a reduced pension). If you are entitled to your own pension, but it is **less** than £50.50 a week, your pension will be made up to a maximum of this amount.

You can't claim Married Woman's Pension unless your husband is drawing his pension. If you are over 60 and your husband has not yet reached 65, you are only entitled to any Retirement Pension you receive on your own contribution record.

Married women under the age of 60

You can't get a Retirement Pension in your own right until you reach the age of 60. But if you are **dependent** on your husband when he starts to claim his pension, he may be able to get an increase on **his** basic pension for you. This increase will be a maximum of £50.50 a week (the same as the current level of Married Woman's Pension). The rules for working out whether your husband can get an increase on his pension for you are explained on page 8 of this leaflet.

Divorced people

If you are not entitled to a full basic pension on your own contribution record, you can claim on your ex-spouse's record, up to the date when you divorced, if this will make you better off. In this way you can receive up to a maximum of the single person's basic pension – £84.25 a week. Under this system you are not entitled to your former spouse's graduated or additional pension; however, you can start to claim before he or she begins to draw their own pension. If you have been married and divorced more than once, your most recent spouse's record will be used.

If you get married again **before** reaching pension age you can't claim a pension based on your former partner's contributions. If you get remarried **after** pension age, you can.

If you are a woman and are **separated** from your husband you should be able to claim the Married Woman's Pension of up to £50.50 a week if you are not entitled to a pension in your own right. You can't claim this until your husband starts to claim his own pension; if you are not in touch with your husband you can contact your local social security office or pension centre to find out whether he has started to claim.

Widows

If your husband died **before** you reached 60 and you have not remarried, you have three main choices when you reach state pension age. Seek advice on which option would be best for you before making a decision.

- You can draw your State Retirement Pension, based on your NI contributions, your late husband's contributions or a combination of both.

- If you were widowed before April 2001 and receive Widow's Pension, you can either continue to receive this until you reach the age of 65 or you can claim your State Retirement Pension. The basic amounts will often be the same. However, you might get some additional or graduated pension on top of your State Retirement Pension through your late husband's contributions. This could mean that you would be better off claiming Retirement Pension. There are very few cases where you would be better off staying on Widow's Pension until the age of 65. If you receive Widow's Pension, you will lose it if you re-marry.
- If you were widowed after April 2001 and you are receiving Bereavement Allowance, you can continue to get this until you have been on it for 52 weeks. Or you can claim your State Retirement Pension as soon as you reach pension age. Most people will be better off claiming their pension as soon as they can.

If you were widowed **after** the age of 60 and are not entitled to a pension in your own right, you should be able to get a Retirement Pension based on your late husband's contributions. If you receive some pension, but not the full basic pension, you may also be able to use his NI contribution record to bring your basic pension up to a higher level. You will continue to receive this pension even if you re-marry.

Widowers

If you are not entitled to a full basic pension in your own right, your wife's NI contribution record may be taken into account to give you a better pension. Similar arrangements can be made for 'civil partners'.

For more details on widows' and widowers' pensions see leaflets **NP45**, *A Guide to Bereavement Benefits*, and **NP46**, *A Guide to State Pensions*. These are available from your local social security office or pension centre.

Home Responsibilities Protection

Home Responsibilities Protection (HRP) was introduced in 1978 to help protect the pension of people who do not work because they are caring for a child or a sick or disabled person. It works by reducing the number of years for which you have to satisfy the NI contribution conditions in order to get the full basic pension. The number of these 'qualifying years' can be reduced through HRP to as few as **20 years** (compared to the usual 39 for women or 44 for men – see page 5).

You should have got HRP automatically if, throughout a whole tax year from April 1978, you:

- received Child Benefit for a child under 16 – you must have been the named recipient; **or**
- claimed Income Support and did not have to be available for work because you were looking after someone at home.

You may also have got HRP if, for any whole tax year, you were regularly looking after someone (for at least 35 hours a week) who was getting Attendance Allowance, Constant Attendance Allowance (paid with War Disablement Pension and Industrial Injuries Benefit) or the middle or higher rate of Disability Living Allowance. But you will have had to apply for it before you reached State Retirement Pension age. If you want to claim HRP for any years you spent caring since April 2002, you must apply within three years. Contact The Pension Service for more information on applying for HRP (see page 25 for contact details).

If you were receiving Carer's Allowance you probably won't have needed to get HRP because you should have got NI credits.

You won't have got HRP for any years that you were looking after someone **before** 1978.

What if I can't get any pension at all?

If you can't get any Retirement Pension, or if the amount you receive is small, you may be entitled to other welfare benefits that will help you to meet your living expenses. Depending on the amount of income you have coming in each week and on your savings, you may be entitled to claim **Pension Credit**, **Housing Benefit** and **Council Tax Benefit**. If you need help with your personal care you could receive help through disability benefits such as **Disability Living Allowance** or **Attendance Allowance**. If you are a carer you may be entitled to **Carer's Allowance**.

If you need advice on these benefits and on how to claim them, call **SeniorLine** on **0808 800 6565 (0808 808 7575 in Northern Ireland)** for guidance and information. We also produce two free advice leaflets, *Can You Claim It?* and *Claiming Disability Benefits*, which should be helpful.

How do I claim my State Retirement Pension?

You do not receive your State Retirement Pension automatically on reaching state pension age; you need to make a claim.

You should be sent a letter about four months before you reach state pension age inviting you to make a claim. If you haven't received a letter three months before you reach pension age, ask for a claim form from your local social security office or phone **0845 300 1084 (0808 100 2658** if you live in

Northern Ireland). The claim form is called **BR1**. If you live in England, Wales or Scotland you can also download a claim form from The Pension Service website www.thepensionservice.gov.uk

There are different ways you can make a claim:

- You can call The Pension Service on 0845 300 1084 (or the Social Security Agency in Northern Ireland on 0808 100 2658) and staff will fill in the claim form for you over the phone. It will be helpful if you have your National Insurance number to hand when you call.
- If you prefer, you can fill in the form yourself at home. Once you have filled it in, send it to the address given as soon as you can: it can sometimes take a while to sort out your contributions record.

You can backdate your claim for State Retirement Pension for up to 12 months from the date you claim. However, if you are also claiming an increase for a dependant, be sure to make a claim within three months of becoming entitled. This is important as these payments cannot be backdated by more than three months from the date you claim.

You can put off, or **defer**, drawing your pension. This is explained on page 20.

How will my pension be paid?

Normally, your pension will be paid directly into your bank account. If you do not have an account you will be given information on opening a bank account or a Post Office card account. If you can't manage an account, you can ask to have your pension paid by a cheque you can cash at the post office. But you will have to rely on the post to get your payment, so it is usually better to have the money paid directly into an account if you can.

You can claim your pension from the day you reach pension age or any day after that. However, pensions are not paid out on every day of the week so you may not be paid from the day you claim. Your pension will start on the next pension pay-day. 'New' pensions are usually paid out on a Monday. You can choose to have your pension paid weekly in advance, or every four weeks or 13 weeks in arrears.

Can someone else pick up my pension if I'm ill?

If you can't get to a post office, bank or building society to take out cash you can arrange for a third party, such as a relative or friend, to take out money for you. Ask your bank or post office about what arrangements can be made. For example, you might want to think about arranging for a trusted relative or friend to have a card of their own. This would mean that they could withdraw money for you if you were unable to get out for any reason.

Will I pay income tax on my pension?

All the separate parts that make up your Retirement Pension are taxable. Basic, additional and graduated pensions are all treated as income, as are any increases for adult dependants and the invalidity addition. So you can't ignore your pension when working out if you have to pay income tax. For more information on income tax, see our free advice leaflet *Check Your Tax*.

What happens if I'm still earning?

You can draw your State Retirement Pension when you reach pension age even if you are still earning. Your earnings will not affect the amount of pension you receive. But your pension will be counted as part of your taxable income.

If you carry on working after reaching pension age, you don't have to pay NI contributions. Give your employer a certificate of age exemption form which you can get from your local social security office; although you no longer have to pay NI contributions, your employer still has to. If your employer deducts NI contributions by mistake, ask for a refund.

Will my pension affect my other benefits?

Claiming State Retirement Pension can affect your entitlement to some state benefits. State Retirement Pension is one of a group of benefits paid to replace earnings. You won't normally be paid more than one of these benefits at a time. So if you get State Retirement Pension you will not be paid contribution-based Jobseeker's Allowance, Incapacity Benefit, Severe Disablement Allowance, Carer's Allowance or Bereavement Allowance.

However, if you are entitled to another of these benefits, at a higher rate than your State Retirement Pension is paid at, you will get extra money to top up your pension. You can get advice on this by contacting your local Citizens Advice Bureau or from **SeniorLine** on **0808 800 6565 (0808 808 7575** in **Northern Ireland**).

If you are getting short-term **Incapacity Benefit** when you reach pension age, you can go on getting a special **short-term rate** of this benefit for up to a year of incapacity. This applies only if your incapacity began **before** you reached state pension age. If you are in this situation, you can choose to stay on Incapacity Benefit for a year or you can claim your State Retirement Pension. The amounts will often be the same but you may want to get expert advice on which option would be best for you. The long-term rate of Incapacity Benefit is not paid to people who are **over** state retirement age. (You may have heard that the

Government is planning to change Incapacity Benefit to a new benefit. This will not affect you this year.)

Carer's Allowance

You can claim **Carer's Allowance** after retirement age. But you can't usually receive State Retirement Pension and Carer's Allowance at the same time. If you get a reduced pension which is less than the rate of Carer's Allowance, you will get some Carer's Allowance to top up your pension.

But even if you will not be paid any of your Carer's Allowance, it can still be worth putting in a claim to prove that you are entitled. This is because means-tested benefits, such as Pension Credit, Council Tax Benefit and Housing Benefit, have more generous rules for carers. So if you're claiming these benefits and become eligible for Carer's Allowance, you will get extra money. If you're not claiming these benefits already, you may find that, as a carer, you become entitled.

For more information about Carer's Allowance, and to find out whether it is worthwhile applying for it, ask for guidance from **SeniorLine** on **0808 800 6565 (0808 808 7575** in **Northern Ireland**).

What happens if I go into hospital?

Your State Retirement Pension will not usually be affected if you go into hospital – you should continue to receive it for the whole time you are in hospital.

If you went into hospital **before April 2005**, your pension will have been reduced after 52 weeks. However, it should have been reinstated in April 2006. For more information see our free information sheet no. 14, *Going into Hospital*.

What happens if I go to live overseas?

State Retirement Pension will still be paid to you if you go to live abroad. However, when pensions go up in the UK you will not automatically receive the increased rate if you are living overseas.

- If you are living in a European Economic Area (EEA) country, or in one of the non-EC countries which has an agreement with the UK, you will receive an uprated pension.
- However, if you are living in a country which doesn't have a special arrangement with the UK, your pension will stay 'frozen' at the rate that existed when you moved abroad.

For more information, see leaflet **GL29**, *Going Abroad and Social Security Benefits*, which you can get from your local social security office. Or you can contact the International Pension Centre at the DWP on **0191 218 7777** for advice about benefits abroad.

Can I defer my pension?

You can get extra pension or a lump-sum payment if you put off receiving your State Retirement Pension after you reach pension age. New rules introduced in April 2005 mean that there is now no limit to how long you can defer your pension. But it is important to think carefully about whether deferring your pension is the right choice for you or not.

If you **do** want to defer your pension, you have two options:

Extra pension

This is an extra amount added each week to your pension when you decide to claim it. You must defer your pension for at least five weeks to get any extra pension. As a rough guide, you should get an extra 10.4 per cent of pension if you defer for one year

and do not claim another earnings-replacement benefit such as Bereavement Allowance, Carer's Allowance or Incapacity Benefit. Any extra pension you earned by deferring before April 2005 will be paid at a lower rate, which works out as roughly 7.5 per cent if you deferred for one year.

Lump sum

You can now choose to receive a one-off taxable lump-sum payment instead of getting extra pension each week. You will have to defer your pension for at least a year, starting after 5 April 2005. The lump-sum payment is made up of the pension that you would have received during that time, plus interest. You will also get your normal State Retirement Pension.

You don't have to choose between the lump sum or extra pension until you claim your pension. You can claim your pension whenever you want, but cannot then defer it again. If you started claiming your pension when you reached retirement age, you can still choose to cancel your claim and defer. But you can only do this once.

You can get a copy of the Government's guide to deferring pensions by calling **08457 31 32 33** and asking for leaflet **SPD1**.

What is the Christmas Bonus?

A tax-free bonus will be paid out with your State Retirement Pension shortly before Christmas each year, regardless of how your pension is made up. At the moment, this bonus is £10. You do not need to claim it as it should be paid automatically with your pension.

What is the Winter Fuel Payment?

Every household which includes someone aged 60 or over, will get a Winter Fuel Payment to help towards fuel bills. The payment depends on the age of the people living there. But it is at least £200 per household. If you are 80 or over your household will receive £300. This payment is not means-tested or taxable and will not affect any benefits that you may already be claiming.

People who are claiming a social security benefit, or State Retirement Pension, or have received a Winter Fuel Payment in previous years will receive their payment automatically. It should be paid before Christmas, directly into your bank or building society account, or by cheque sent to your home. However, if you do not claim any pension or benefits and have never received a Winter Fuel Payment, contact the **Winter Fuel Payments helpline** on **08459 15 15 15** to find out about claiming. To qualify for the £200 payment you must have been born on 24 September 1946 or earlier (or 24 September 1926 or earlier for the additional £100).

What if I have problems with my pension?

If you disagree with a decision about your pension – for example, if you think you aren't getting enough money – you can challenge it. You need to do this within one month of the date that The Pension Service sent you its decision. You ask for a **revision** of the decision, then if you are still not happy you can ask for a further **appeal**. The Pension Service will extend the one-month limit only under very specific circumstances: you should seek advice if you are in this position. Any change made should be backdated to the date of the original decision.

If your circumstances change at a later date and this alters your entitlement to pension, you can ask for a **supersession** of the

award of pension. Any change made as a result of this would usually only be backdated a maximum of one month from the date that you requested the supersession.

If you want to challenge a decision on your pension, get advice from **SeniorLine** on **0808 800 6565 (0808 808 7575 in Northern Ireland)** or your local Citizens Advice Bureau.

Occupational and personal pensions

Your occupational pension

An occupational pension scheme, or company pension scheme, is one run by your employer. Usually, contributions will have been paid into an occupational pension by both you and your employer. If you were a member of an occupational pension scheme, you were probably contracted-out of the additional pension part of the state scheme. If this is the case, the additional pension part of your State Retirement Pension will be reduced (see page 7). No other part of your State Retirement Pension will be affected if you have an occupational pension.

Your personal pension

You may have chosen to build up your own personal pension over the years. This might affect the amount of additional pension you receive if you have been credited with contributions towards your personal pension instead of paying toward the additional pension part of the state pension. However, you will still receive any additional pension you built up **before** you opted to pay towards your personal pension. No other part of your State Retirement Pension will be affected.

Information about your pension scheme

You have a legal right to information about your occupational or personal pension scheme. If you need any information, you should ask:

- for occupational pensions: the manager of your pension scheme; or
- for personal pensions: the insurance or pension company you set up your personal pension with; but if your pension is made up of several different policies, you will need to contact the agent who made the arrangement for you originally.

You may, however, have lost track of an occupational or personal pension that you built up years ago; perhaps the company you worked for has since gone out of business or important documents have been lost. If you are in this situation, The Pension Service may be able to help; it runs a free pension-tracing service, tracking down pension schemes for people who can't locate them. Contact the Pension Tracing Service, The Pension Service, Whitley Road, Newcastle-upon-Tyne NE98 1BA or call **0845 600 2537**.

Problems with occupational and personal pensions

If you have a problem relating to your occupational or personal pension scheme, try to sort it out with your employer or the pension provider. If the problem can't be solved at this level, contact the Pensions Advisory Service. This independent organisation offers free help and advice on pensions. It can be contacted at 11 Belgrave Road, London SW1V 1RB or by calling **0845 601 2923** or visiting www.opas.org.uk

Further information

Citizens Advice Bureau

Your local Citizens Advice Bureau will be listed in your phone book.

The Pensions Advisory Service

11 Belgrave Road
London SW1V 1RB
Tel: 0845 601 2923
Web: www.opas.org.uk

An independent organisation that provides information and guidance on pensions. The service covers state, company, personal and stakeholder schemes.

The Pension Service

In England, Wales and Scotland, State Retirement Pension and Pension Credit claims are dealt with by The Pension Service, which is part of the Department for Work and Pensions. The normal way to deal with The Pension Service is over the phone by calling **0845 60 60 265**. You can make an appointment to talk to someone at your local Pension Service information point or ask someone to visit you at home if necessary.

In Northern Ireland the Pension Service falls under the Social Security Agency and deals with State Retirement Pension and Bereavement Benefit. For information on your pension and benefits, visit your local social security office.

Or you can contact the Northern Ireland Pension Service at:

Pension Service

Windsor House

9–15 Bedford Street

Belfast BT2 7UE

Tel: 028 9054 9393

Web: www.dsdni.gov.uk

Pension Service phone numbers

- If you would like a **forecast** of how much pension you will get, call 0845 300 0168 to request form **BR19**. If you live in Northern Ireland call 028 9054 9822 to ask for form BR19.
- To request a **claim** form or to have the form filled in over the phone call 0845 300 1084. If you live in Northern Ireland call 0808 100 2658.
- If you have a **query** about your pension once you have claimed it call 0845 60 60 265. In Northern Ireland call 028 9054 9822.

The Pension Service has a website which contains a lot of useful information at www.thepensionservice.gov.uk

Contacting our services

Information and advice

Care fees Call 0500 76 74 76 (freephone) or use the form in www.helptheaged.org.uk

Benefits, care and housing options In Britain, call SeniorLine (0808 800 6565 or, in Northern Ireland, 0808 808 7575).

Equity release/home reversion/home income plans Call 0845 2300 820.

Wills and legacies Call 020 7239 1965 for our free will information pack or to arrange a visit from a specialist advisor.

Employment and job skills Call the Third Age Employment Network on 020 7843 1590.

Home support

Home security and fire safety devices Call the HandyVan service on 01255 473999.

Immediate-response/monitoring service (24-hour) to help protect people living alone. Call SeniorLink, 01255 473999.

Gifted housing Support service to help people stay independent in their own homes. Call 01225 447800.

Quality of life

Transport Our SeniorMobility scheme helps voluntary groups provide transport in their communities. Call 020 7239 1825.

Home shopping Items to make everyday living easier, safer, more comfortable and more enjoyable. For a catalogue, call 0870 770 0441.

Insurance Travel and motor* insurance services with no age barriers; also home and pet insurance. Call 0800 41 31 80.

Help in a crisis

SeniorLink 24-hour immediate-response service (England, Scotland and Wales). Call 01255 473999.

CareLine (Northern Ireland). Call 02890 230 666.

*Motor insurance is not available to Northern Ireland residents

Help the Aged produces 24 free advice leaflets (see inside for full list). These are available from the Information Resources Team at the address below, email adviceleaflets@helptheaged.org.uk or fax 0870 770 3282.

April 2006

© Help the Aged CS/00 ID5379 04/06 Company limited by guarantee Registered in England no 1263446 Registered charity no 272786

Fighting for disadvantaged older people in the UK and overseas,

WE WILL:

COMBAT POVERTY wherever older people's lives are blighted by lack of money, and cut the number of preventable deaths from hunger, cold and disease

REDUCE ISOLATION so that older people no longer feel confined to their own home, forgotten or cut off from society

CHALLENGE NEGLECT to ensure that older people do not suffer inadequate health and social care, or the threat of abuse

DEFEAT AGEISM to ensure that older people are not ignored or denied the dignity and equality that are theirs by right

PREVENT FUTURE DEPRIVATION by improving prospects for employment, health and well-being so that dependence in later life is reduced

Head Office, 207–221 Pentonville Road, London N1 9UZ

T 020 7278 1114 F 020 7278 1116

E info@helptheaged.org.uk www.helptheaged.org.uk