

The State Pension

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The pension you get from the government is called the State Pension. You get it when you reach [State Pension age](#).

Check your pension age at www.gov.uk/state-pension-age

New State Pension

If you reached State pension age on or after 6 April 2016 you'll get the new State Pension. The full new State Pension payment is £164.35 a week.

Basic State Pension

If you reached State Pension age before 6 April 2016, you'll get the basic State Pension. The most you can currently get (2018) from the basic State Pension is £125.95 a week.

You don't normally get the State Pension automatically – you have to [claim it](#)

How to claim

There are 3 ways to claim basic State Pension:

- Over the phone
- Download the State Pension claim form and send it to your local pension centre
- Claim form abroad including the Channel Islands

State Pension claim line

Telephone: 0800 731 7898

Textphone: 0800 731 7339

Monday to Friday, 8am to 6pm (except public holidays)

Change of circumstances

You must **tell the Pension Service** if anything in your circumstances changes, for example if you:

- Move home
- Go into or come out of hospital
- Move abroad or return to the UK
- Go into a care home
- Change your bank account
- Marry or form a civil partnership
- Get divorced or have your civil partnership dissolved.
- Are widowed or your civil partner dies.

Get a State Pension statement

Check your State pension online to find out how much you could get, when you could get it, and if you could increase the amount you get

Defer the State Pension

You can increase your income in retirement if you don't claim your State Pension when you reach State Pension age. This is called **deferring the State Pension**

Increase the amount you'll get

Voluntary National Insurance contributions

You need 30 years of National Insurance contributions to be eligible for the full basic State Pension.

If you have gaps in your insurance record, you may be able to make voluntary contributions to increase your pension.

Delay (defer) your State Pension

Deferring your State Pension could increase your payments when you decide to claim. The basic State Pension increases by 1% for every 5 weeks you defer.

The extra amount is paid with your regular State pension and can be claimed on top of the full basic State Pension amount.

Other ways you could increase your pension

If you're married or in a civil partnership you may be eligible to increase your basic State Pension to £75.50 per week.

You might also qualify for the **Additional State Pension** or, if you're on a low income **Pension Credit**

Did you know you can claim your state pension even if you carry on working?

For more information about pensions look online at www.gov.uk/state-pension