

Your State Pension Questions and Answers



This document has been produced to help you understand what the State Pension will mean for you.

Until 5 April 2016 the State Pension paid to people reaching State Pension age was split into two parts, the Basic State Pension and the Additional State Pension. The Additional State Pension was originally part of the State Graduated Pension Scheme which changed to the State Earnings Related Pension Scheme (SERPS) in 1978 and then in April 2002 to the State Second Pension (S2P).

People who reach State Pension age after 5 April 2016 will receive a flat rate single tier State Pension.

It's important that, as a member of the Local Government Pension Scheme (LGPS), you understand that if you're eligible to receive a State Pension you might not receive the full amount. If this applies to you, there are two main reasons why this may happen:

- **If you reached State Pension age by 5 April 2016** - you would not have built up Additional State Pension during your contributory membership of the LGPS
- **If you reached State Pension age after 5 April 2016** – you paid a lower amount of National Insurance during your years of contributory service in the LGPS to 5 April 2016.

Regardless of the State Pension you receive, you'll continue to be entitled to your LGPS benefits. These will continue to be a very important part of your income in retirement, giving you an excellent range of benefits including benefits for your loved ones.

These are the sections that we'll cover in this factsheet. You can click on each question below and you'll be taken straight to that answer.

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Q1 - Will I be entitled to receive a State Pension?

A1. You'll usually need at least 10 qualifying years on your National Insurance record to get any State Pension. They do not have to be 10 qualifying years in a row.

This means for 10 years at least one or more of the following applied to you:

- you were working and paid National Insurance contributions
- you were getting National Insurance credits for example if you were unemployed, ill or a parent or carer
- you were paying voluntary National Insurance contributions

If you've lived or worked abroad, you might still be able to get some new State Pension.

You might also qualify if you've paid married women's or widow's reduced rate contributions.

Q2 – Can I claim the single tier State Pension?

A2. You'll be able to claim the single tier State Pension if you're:

- a man born after 5 April 1951
- a woman born after 5 April 1953

and have at least 10 qualifying years on your National Insurance record.

If you reached State Pension age before 6 April 2016, you'll get the State Pension scheme that was in operation before 6 April 2016 instead. You don't have to stop working when you reach State Pension age, but you'll no longer have to pay National Insurance.

If you don't know what your State Pension age is [you can use the State Pension age calculator on the Gov.uk website](#).

Q3 – How do I claim my State Pension?

A3. You won't get your State Pension automatically – you'll have to claim it. You should get a letter no later than 2 months before you reach State Pension age, telling you what to do.

If you don't get an invitation letter, you can still make a claim.

There are 4 ways to claim:

1. [Apply online by visiting www.gov.uk/get-state-pension](http://www.gov.uk/get-state-pension)
2. Apply over the phone by calling:
 - 0800 731 0175
 - 0800 731 0453 (Welsh language)
 - +44 191 218 3600 if calling from outside the UK
 - 18001 then 0800 731 0175 (if you cannot hear or speak on the phone).
3. [Download the State Pension claim form from www.gov.uk/government/publications/the-basic-state-pension](http://www.gov.uk/government/publications/the-basic-state-pension) and send it to your local pension centre.

[You can find your local pension centre by visiting www.gov.uk/find-pension-centre](http://www.gov.uk/find-pension-centre).

4. [If you're claiming from abroad, including the Channel Islands and the Isle of Man, please visit the International Pension Centre website](#).

Q4 – How is my State Pension paid?

A4. The day your pension is paid depends on your National Insurance number.

Last 2 digits of your National Insurance number	Day your State Pension gets paid
00 to 19	Monday
20 to 39	Tuesday
40 to 59	Wednesday
60 to 79	Thursday
80 to 99	Friday

Providing you claim your State Pension, your first payment is made at the end of the first full week after you reach State Pension age. If you deferred your State Pension, you'll get your first payment at the end of the first full week in which you want to start getting your pension.

Your first payment will not include the time between reaching State Pension age and your normal payment day if that's less than one week.

Example

You reach State Pension age on Monday 16 December 2013 and your first payday is a Friday.

The first full week ending on a Friday after the Monday you reached State Pension age is Saturday 21 December to Friday 27 December.

You won't be paid between 16 December and 21 December because this is less than one week.

The basic State Pension is usually paid every 4 weeks into an account of your choice. You're paid 'in arrears', which means you're paid for the last 4 weeks, not for the coming 4 weeks.

There are different rules if you live abroad.



Q5 – When is my state pension increased?

A5.

State pensions are increased on the first Monday after 5 April each year, at the same time as your LGPS pension.

The State Pension increases each year by the highest of the following, known as the 'triple lock':

- Earnings – the average percentage increase in UK wages
- Prices – the percentage increase in the cost of living (CPI)
- 2.5%

Q6 – Where will my State Pension be paid?

A6. Your State Pension can be paid into:

- A bank in the country you're living in
- A bank or building society in the UK

You can use:

- An account in your name
- A joint account
- Someone else's account (if you have their permission and keep to the terms and conditions of the account)

You'll need the international bank account number (IBAN) and bank identification code (BIC) numbers if you have an overseas account. If you live part of the year abroad you must choose which country you want your pension to be paid in. You can't be paid in one country for part of the year and another for the rest of the year.

You'll be paid in local currency - the amount you get may change due to exchange rates.

Q7 – Will I qualify for the full amount of the State Pension?

A7. The State Pension will be based on your National Insurance contributions record and a minimum qualifying period of 35 years.

If you've paid into the LGPS between 6 April 1978 and 5 April 2016 and reach State Pension age after 5 April 2016, the amount of State Pension you receive will be reduced for this period to reflect the fact that you and your employer paid a lower rate of National Insurance during this time.

If this applies to you, you're unlikely to receive the full amount of the single tier State Pension, but this will depend on your individual National Insurance record and how many qualifying years you have after April 2016.

[You can find information about topping up your State Pension in our 'Topping up your State Pension' factsheet.](#)

However, in most cases, the pension you get from the LGPS will be at least equivalent to what you would have received from the additional State Pension had you not been contracted-out. The Government refer to this as the Contracted Out Pension Equivalent (COPE) amount this forms part of your EAPF pension, it is not paid in addition to your EAPF pension.

The COPE amount will be shown on your State Pension statement. However, please be aware that the amount shown is only an estimate and will include all the contracted out pension benefits you've built up if you've paid into any other contracted out pension schemes (e.g. the Teachers' Pension Scheme), it's not identified separately by pension scheme.

The Government has confirmed the full amount of the single tier State Pension for 2021/22 will be £179.60 a week.

[For more details about the calculation of the new State Pension and for a definition of a qualifying year please visit www.gov.uk/new-state-pension/overview](http://www.gov.uk/new-state-pension/overview)

Q8 – Will the new State Pension provide sufficient income in retirement?

A8. The State Pension is intended to be only a part of your retirement income and will provide a very basic standard of living in retirement. It's important that you plan for your retirement, taking into account that:

- People are generally living longer so you're likely to spend more time in retirement.
- You may want to retire before your State Pension age.
- If you were a member of the LGPS before 6 April 2016, you may not qualify for the full amount of the new State Pension ([see answer 7](#)).

[For information about the benefits provided by the LGPS please visit www.lgpsmember.org](http://www.lgpsmember.org)

Q9 – Where do I find out more information?

A9. You can find out more about the state pension, check your state pension age and get a forecast online by visiting www.gov.uk/state-pension

Alternatively, you can contact:

The Pension Service 9 Mail Handling Site A, Wolverhampton, WV98 1LU

Or telephone:

0800 731 0175

0800 731 0453 (Welsh language)

+44 191 218 3600 if calling from outside the UK

18001 then 0800 731 0175 (if you can't hear or speak on the phone).

Contact details

If you have any questions regarding your pension entitlement you can contact our pension administrator, Capita, by:



Using the **'Contact the EAPF'** button on the website at www.eapf.org.uk



Emailing info@eapf.org.uk



Following on twitter
[@EAPensionFund](https://twitter.com/EAPensionFund)



Calling **0800 121 6593**
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