



S O C I A L
S E C U R I T Y
A G E N C Y

The current State Pension scheme

The State Pension is **changing on 6 April 2016**, but you'll continue to receive your State Pension under the existing scheme if:

- you already get the State Pension
- you reach State Pension age before 6 April 2016

To find out when you will reach State Pension age, go to:

www.nidirect.gov.uk/calculating-your-state-pension-age

The current State Pension scheme

The current scheme is made up of:

- **basic State Pension** (a maximum of £115.95 a week in 2015-16)
- **additional State Pension** (also known as SERPS or State Second Pension) - this can be between 1p and around £160 a week on top of the basic State Pension

For more information on basic State Pension go to: www.nidirect.gov.uk/state-pension

For more information on additional State Pension go to:

www.nidirect.gov.uk/understanding-the-additional-state-pension

Can I get any more current State Pension?

You can pay voluntary National Insurance contributions to avoid or fill gaps in your National Insurance record. You may want to pay these voluntary contributions to gain a higher number of 'qualifying years' on your National Insurance record and increase your State Pension. Filling gaps on your National Insurance record won't always increase the amount of State Pension you'll get and you should consider carefully whether you need to make additional contributions. For more information go to: www.nidirect.gov.uk/do-you-need-to-top-up-your-national-insurance-contributions

You can usually only pay voluntary contributions for the current year or gaps in your national insurance record from the last six years.

Topping up your current State Pension

From 12 October 2015 to 5 April 2017, if you've reached State Pension age, or will do so before 6 April 2016, you may be able to top up your State Pension by up to £25 per week by paying a lump sum.

For more information go to: www.nidirect.gov.uk/additional-state-pension-top-up

Deferring your current State Pension

You may also get extra State Pension if you put off claiming your State Pension for at least five weeks. Your State Pension will increase by 1% for every five weeks you put off claiming. This is the same as 10.4% for every full year you put off claiming. You may choose to get a one-off lump sum payment if you put off claiming your State Pension for at least 12 months. For more information go to:

www.nidirect.gov.uk/state-pension-deferral-taking-up-your-state-pension-later

State Pension through your spouse or civil partner

In the current scheme, you may be able to get some State Pension based on your spouse or civil partner's National Insurance record if you're not eligible for basic State Pension or not getting the full amount. You may also be able to inherit some of your spouse or civil partner's additional State Pension if you're widowed.

If you reach State Pension age before 6 April 2016

If your spouse or civil partner reaches State Pension age on **or after 6 April 2016**, any State Pension you get or inherit from your partner's National Insurance record will be based on their record up to 5 April 2016 only.

If you reach State Pension age on or after 6 April 2016

In the new scheme, the amount you get will usually be based on **your own National Insurance record only**. However, there will still be a few circumstances in which you get some State Pension through your spouse or civil partner.

For more information on getting or inheriting State Pension through your spouse or civil partner, go to: www.nidirect.gov.uk/increasing-or-inheriting-new-state-pension-from-a-spouse-or-civil-partner.htm