

# A quick guide to state pensions



Part of the Department  
for Work and Pensions

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## What is the State Pension?

The State Pension is made up of:

- basic State Pension; and
- additional State Pension.

You may be able to get either or both when you reach State Pension age if you meet the qualifying conditions.

## What is State Pension age?

State Pension age is:

- 65 for men;
- 60 for women born on or before 5 April 1950;
- between 60 and 65 for women born between 6 April 1950 and 5 April 1955 (depending on your date of birth); and
- 65 for women born on or after 6 April 1955.

To find out more about the State Pension age for women, please see *Pensions for women – Your guide* (PM6). See page 10 for details about how you can get a copy of this guide.

Also, you do not have to claim your State Pension when you reach State Pension age. To find out more about delaying claiming your State Pension, please see the section 'What if I want a flexible retirement?' on page 8.

## Basic State Pension

### How do I qualify for the basic State Pension?

You can get a basic State Pension by building up enough qualifying years before State Pension age. A qualifying year is a tax year in which you have enough earnings on which you have paid, are treated as having paid or have been credited with National Insurance (NI) contributions. In 2005/06, you need to have £4,264 or more in earnings if you are an employee or £4,345 or more if

you are self-employed. Also, by State Pension age, you need to have at least one qualifying year from NI contributions you have paid or from NI contributions treated as being paid to be eligible for any State Pension. You will not be eligible for a State Pension if you have only ever received NI credits.

To find out more about credits, please see 'What if I have not always worked?' below.

### **How much is the basic State Pension?**

In 2005/06, the full basic State Pension is **£82.05** a week and the minimum basic State Pension is **£20.51** a week.

Men normally need 44 qualifying years to get the full basic State Pension and 11 qualifying years to get the minimum basic State Pension.

Women currently normally need 39 qualifying years for a full basic State Pension and 10 qualifying years to get the minimum basic State Pension. In 2020, when the State Pension age is made the same as for men (65), the normal requirement will increase to 44 qualifying years for the full basic State Pension and 11 qualifying years for the minimum basic State Pension. To find out more, please see *State pensions – Your guide* (PM2) or *Pensions for women – Your guide* (PM6). See page 10 for details about how you can get copies of these guides.

However, the number of qualifying years you need will be reduced if you qualify for Home Responsibilities Protection – this is explained in the following section, 'What if I have not always worked?'.

### **What if I have not always worked?**

If you have not always worked, you may be entitled to credits or Home Responsibilities Protection, depending on your circumstances.

### ***Credits***

In certain circumstances you may get NI credits instead of having to pay contributions yourself. If you have received a relevant benefit or allowance, such as:

- Carer's Allowance;
- Jobseeker's Allowance;
- Incapacity Benefit;
- Working Tax Credit (previously Disabled Person's Tax Credit or Working Families' Tax Credit);
- Maternity Allowance;
- Statutory Sick Pay;
- Statutory Maternity Pay;
- Statutory Adoption Pay; or
- War Pension Unemployability Supplement,

you may have been credited with NI contributions for that period. These credits can help you build up qualifying years towards your basic State Pension.

You may also get credits if you were incapable of work or unemployed and available and actively looking for work even if you were not getting a benefit.

### ***Home Responsibilities Protection***

You may be entitled to Home Responsibilities Protection if you have not worked, or your wages are low (less than £4,264 in 2005/06), or you have not received enough credits in any tax year while, throughout the tax year, you were:

- looking after children under 16 and Child Benefit is paid to you;
- looking after a person with a long-term illness or disability; or
- registered as a foster parent from April 2003.

Home Responsibilities Protection may reduce the number of qualifying years you need to earn a full basic State Pension.

For more information on credits and Home Responsibilities Protection, please see *State pensions for carers and parents – Your guide* (PM9). See page 10 for details about how you can get a copy of this guide.

### **Can I get a basic State Pension based on my husband's, wife's or civil partner's NI contributions?**

#### ***For married women***

If you have not built up an entitlement to a basic State Pension and you are a married woman, we can use your husband's NI contributions record instead (as long as he has reached State Pension age and has claimed his State Pension). You could then receive a basic State Pension of up to 60% of your husband's entitlement (up to **£49.15** in 2005/06).

#### ***For married men and civil partners***

If you have not built up an entitlement to a basic State Pension and you are a married man or a civil partner, from April 2010 we can use your wife's or civil partner's NI contributions record instead (as long as they were born after 5 April 1950, have reached State Pension age and have claimed State Pension). You could then receive a basic State Pension of up to 60% of your wife's or civil partner's entitlement. (A civil partnership is a formal agreement that gives same-sex couples the same legal status as a married couple.)

#### ***For people who are widowed, divorced, a surviving civil partner, or people whose civil partnership has been dissolved (officially ended)***

If you are widowed, divorced, a surviving civil partner or a person whose civil partnership has been dissolved, we can sometimes use the NI contributions of your husband, wife or civil partner to help you get a better State Pension.

## What are married women's or widows' reduced-rate contributions?

If you were married or widowed before April 1977, you could choose to pay a reduced rate of NI contributions. If you chose to do this, for the period you did not pay any full-rate NI contributions, you will not have built up any entitlement to a basic State Pension or an additional State Pension on your own. You will also not qualify for any credits or reductions in qualifying years through Home Responsibilities Protection for that period.

## Additional State Pension

### What is the additional State Pension?

The additional State Pension is related to the level of your earnings and is paid on top of your basic State Pension. But you do not have to be getting basic State Pension to get additional State Pension.

Your additional State Pension may be made up of:

- a State Earnings-Related Pension Scheme (SERPS) pension; and
- State Second Pension.

### *You may also get:*

- Graduated Retirement Benefit (GRB) – if you were an employee between April 1961 and April 1975 and paid graduated NI contributions, you will get GRB; and
- a shared additional pension if you are divorced, your civil partnership was dissolved or your marriage or civil partnership was annulled after December 2000.

For more information about these terms, please see *State pensions – Your guide* (PM2). See page 10 for details about how you can get a copy of this guide.

## How do I qualify for additional State Pension?

You can build up additional State Pension if you are:

- an employee with earnings of at least £4,264 in 2005/06 on which you have paid or are treated as having paid NI contributions; or
- in some circumstances, a carer entitled to Home Responsibilities Protection or receiving Carer's Allowance, or a person receiving long-term Incapacity Benefit or Severe Disablement Allowance.

You cannot build up your additional State Pension while you are self-employed. For more information about additional State Pension, see *State pensions – Your guide* (PM2). See page 10 for details about how you can get a copy of this guide.

## How much additional State Pension can I get?

As the additional State Pension is related to the level of your earnings, the amount of additional State Pension you can get will depend on your earnings record.

The highest amount of additional State Pension you can get in 2005/06 is **£143.08** a week.

## What is 'contracting out' of the additional State Pension?

You can leave, or 'contract out' of, the additional State Pension by joining your employer's occupational pension scheme or a personal pension scheme. Even if you do this, you may still be entitled to some additional State Pension, depending on the level of your earnings. For more information, see *Contracted-out pensions – Your guide* (PM7). See page 10 for details about how you can get a copy of this guide.

## What other state benefits might I be entitled to?

In certain circumstances you might be entitled to **Pension Credit** or another income-related benefit when you retire, depending on your household income and other savings. Pension Credit guarantees a minimum weekly income in 2005/06 for people aged 60 and over of £109.45 a week for single pensioners and £167.05 a week for couples. These amounts may be more for people who have caring responsibilities, are severely disabled or have certain housing costs. If you are aged 65 or over, you may get extra money even if you have income above the level of the full basic State Pension. For more information on Pension Credit, please see *Pension Credit* (PC1L). See page 10 for details about how you can get a copy of this guide.

You might also be entitled to other benefits such as Housing Benefit or Council Tax Benefit. For more information on Housing Benefit, Council Tax Benefit and other help and advice that is available through central and local government, see the *Pensioners' guide* (PG1). See page 11 for details about how you can get a copy of this guide.

## What if I have lived abroad?

If you have ever lived in the European Economic Area, in Switzerland or in any country whose social security system is linked to Britain's, any social security contributions you have made there may help you meet the contribution conditions for basic State Pension. You may also be entitled to a state pension from the other country or countries. For more information, see *Coming from abroad and social security benefits* (GL28). See page 11 for details about how to get a copy of this guide.

## What if I want a flexible retirement?

You could also think about a more flexible approach to your retirement. You may not want to retire from work altogether when you reach State Pension age. You can work longer, either full time or

part time, whether or not you have claimed your State Pension. For more information on working longer, please get a copy of the guide *Are you over 50?* This is a guide to the help and advice available from the government and voluntary organisations, including information about looking for work, changing jobs and updating skills. See page 10 for details about how you can get a copy of this guide.

### **Delaying claiming your State Pension**

You can choose to delay claiming your State Pension when you reach State Pension age. If you do this, depending on how long you delay claiming your State Pension (whether you are working or not), you can choose one of the following when you do claim.

#### ***Extra State Pension***

If you delay your State Pension for at least five weeks, you can earn an increase to your State Pension of 1% for every five weeks you delay. (This is equivalent to about 10.4% extra for every year you delay claiming, compared with about 7.5% extra before 6 April 2005.) If you choose extra State Pension, you will not be paid State Pension for the weeks you gave up claiming it as you will get a higher pension instead from when you do claim it.

#### ***A lump-sum payment***

If you delay claiming your State Pension for at least 12 months in a row, you can choose to receive a one-off taxable lump-sum payment based on the amount of normal weekly State Pension you would have received, plus interest. You also get your State Pension, when you claim it, paid at the normal rate.

Putting off claiming State Pension may not be right for everyone. However, if you think it may be right for you, it is important to find out more before you decide. We have information to help you, and you can also ask for advice from a financial adviser or from organisations that give advice to pensioners. Or, you can talk to your family and friends. (You may have to pay for professional financial advice.)

For more information about delaying claiming your State Pension, we have a short introductory guide and a longer in-depth guide. See below for details about how you can get copies of these guides.

## **Where can I get more information?**

Where we refer to numbers that begin with 0845, calls from BT landlines are charged at local rate. Charges for calls from mobile phones, cable and other network providers may be different.

*State pensions – Your guide (PM2)*

*Pensions for women – Your guide (PM6)*

*Contracted-out pensions – Your guide (PM7)*

*State pensions for carers and parents – Your guide (PM9)*

*Your guide to State Pension Deferral (SPD1)*

*Your introduction to State Pension Deferral (SPD2)*

To order any of the guides mentioned above, call the pensions information order line on **0845 7 31 32 33**. If you have speech or hearing difficulties, the textphone service is available on 0845 604 0210. Lines are open 24 hours a day. Or, visit [www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)

### ***Pension Credit (PC1L)***

To order this guide, call **0845 6 065 065**. If you have speech or hearing difficulties, the textphone service is available on 0845 6 064 064. Lines are open from 7am to 11pm every day. Or, visit [www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)

### ***Are you over 50?***

To order this guide, call **0845 60 222 60**. If you have speech or hearing difficulties, the textphone service is available on 0845 60 555 60. Lines are open from 9am to 5.30pm, Monday to Friday. The guide is also available in doctors' surgeries, libraries and Jobcentre Plus offices. Or, visit [www.over50.gov.uk](http://www.over50.gov.uk)

***Pensioners' guide (PG1)***

To order this guide, call **0845 6 065 065**. If you have speech or hearing difficulties, the textphone service is available on 0845 6 064 064. Lines are open from 7am to 11pm every day. Or, visit **[www.thepensionerservice.gov.uk/retired](http://www.thepensionerservice.gov.uk/retired)**

***Coming from abroad and social security benefits (GL28)***

You can get this leaflet from your nearest social security office or Jobcentre Plus office (details are in your phone book). Or, visit **[www.thepensionerservice.gov.uk](http://www.thepensionerservice.gov.uk)**

**The Pension Service** website provides unbiased information about state and private pensions, whether you are retired, approaching retirement or planning ahead for retirement. Visit **[www.thepensionerservice.gov.uk](http://www.thepensionerservice.gov.uk)**

For basic free help on the different types of pension available, you can contact **Citizens Advice** (details are in your local phone book under C). Or, visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

If you are not sure what to do for the best, you may want to get more advice from a financial adviser. But remember, if you see an adviser, you may have to pay for their advice. You can check whether a particular financial adviser is authorised by calling the **Financial Services Authority** (FSA) on **0845 606 1234**. Or, visit the 'Firm and Person Check' section on the FSA website at [www.fsa.gov.uk/consumer](http://www.fsa.gov.uk/consumer)

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Remember that this leaflet is only a general guide and is not a full statement of the law. We have made every effort to make sure that the information in this leaflet is correct at the date shown on this page.

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# Plan your retirement now!



Part of the Department  
for Work and Pensions

This guide gives you information about some of the options available on top of the State Pension.

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## Are you an employee?

### Occupational pension schemes

An occupational pension scheme is an arrangement an employer makes to give their employees a pension when they retire.

For people in work, occupational pension schemes are usually a very good way of saving and you can get an occupational pension as well as any State Pension you may be entitled to.

Two important benefits of occupational pensions are tax relief and employer contributions.

#### *Tax relief*

With a basic rate of income tax of 22%, every £100 that goes into your pension costs you £78 (based on the tax year 2005/06). With a higher rate of income tax of 40%, every £100 that goes into your pension costs you £60 (based on the tax year 2005/06).

#### *Employer contributions*

Your employer can pay contributions on top of the contributions you make yourself. This helps increase the overall value of your pension.

By not joining, you could be missing out on both tax relief and contributions from your employer.

Occupational pensions often offer other benefits such as life assurance or a pension for your dependants if you die. And, if you change jobs, you might be able to move your pension to your new job. But you would need to check the exact benefits with the pension scheme provider.

So, if you're not already a member of an occupational pension scheme, find out if your employer offers one.

And, if you are already paying into an occupational pension scheme, remember you may be able to increase the amount you pay in to get more back when you retire. (Your employer can make arrangements for you to do this.)

For more information on occupational pensions, please see *Occupational pensions – Your guide* (PM3). See page 6 for details about how you can get a copy of this guide.

## **Are you self-employed?**

Unlike employees, if you are self-employed you are not covered by additional State Pension because you pay a lower rate of National Insurance contributions. However, you may find the section below, 'Would you like to know more about pension and saving options?', useful. It gives information about personal pensions, stakeholder pensions and other saving options. Or, see *Pensions for the self-employed – Your guide* (PM5). See page 6 for details about how you can get a copy of this guide.

## **Would you like to know more about pension and saving options?**

There are other pension choices available, such as personal and stakeholder pensions, as well as other non-pension saving and investment options.

### **Personal pensions**

Personal pensions are a way of making regular savings for your retirement. The money you save is put into investments for you, such as stocks and shares. You will then use this 'fund' to buy a pension, from a pension provider, to give you a regular income when you retire.

An important benefit of contributing to a personal pension is the tax relief it gives you. With a basic rate of income tax of 22%, every £100 that goes into your pension costs you £78 (based on the tax year 2005/06). With a higher rate of income tax of 40%, every £100 that goes into your pension costs you £60 (based on the tax year 2005/06).

Before you decide to take out a personal pension scheme, compare the costs you will have to pay with the costs of a stakeholder pension (see the section below on 'Stakeholder pensions'). And make sure the personal pension you choose is the right one for you, because if you decide to transfer to a different type of scheme you may have to pay extra charges.

For more information on personal pensions, please see *Personal pensions – Your guide* (PM4). See page 6 for details about how you can get a copy of this guide.

### **Stakeholder pensions**

Stakeholder pensions are a type of personal pension that has minimum standards set down in law. Stakeholder pensions:

- have a limit on the management charges that can be charged each year; and
- are flexible and allow you to make contributions (which can be as little as £20 at a time) when you are able to.

As with personal pensions, the money you save is put into investments for you, such as stocks and shares, and you will then use your 'fund' to buy a pension, from a pension provider, to give you a regular income when you retire.

For more information on stakeholder pensions, please see *Stakeholder pensions – Your guide* (PM8). See page 6 for details about how you can get a copy of this guide.

### **Non-pension saving options**

A pension is not the only way to save for retirement. You could investigate other saving and investment options.

If you are approaching retirement age or you already have a pension, it may be better to investigate other saving options, for example an ISA (an Individual Savings Account). For more information, please see

*ISAs and PEPs.* See page 7 for details about how you can get a copy of this guide.

You may have other investments in mind to support yourself when you retire, for example property or selling your business if you are self-employed. Find out how much these will be worth and also how easy it will be to turn these investments into income when you retire.

## **Have you thought about a flexible retirement?**

You could also think about a more flexible approach to your retirement.

You may not want to retire from work altogether when you reach State Pension age. You can work longer, either full time or part time, whether or not you have claimed your State Pension. For more information on working longer, please get a copy of the guide *Are you over 50?* This is a guide to the help and advice available from the Government and voluntary organisations, including information about looking for work, changing jobs and updating skills. See page 7 for details about how you can get a copy of this guide. Or, visit [www.direct.gov.uk/Over50s](http://www.direct.gov.uk/Over50s).

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*State pensions – Your guide (PM2)*

*Occupational pensions – Your guide (PM3)*

*Personal pensions – Your guide (PM4)*

*Pensions for the self-employed – Your guide (PM5)*

*Stakeholder pensions – Your guide (PM8)*

*Your guide to State Pension Deferral (SPD1)*

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### ***ISAs and PEPs***

You can get this leaflet from HM Revenue and Customs' leaflet order line on 0845 9000 404. Lines are open from 8am to 10pm, seven days a week. Or, visit [www.hmrc.gov.uk/leaflets/isa.htm](http://www.hmrc.gov.uk/leaflets/isa.htm)

The Pensions Advisory Service can give you information and advice on occupational, stakeholder and personal pensions. You can call them on 0845 601 2923. Lines are open from 9am to 5pm, Monday to Friday. Or, visit [www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk). You can also e-mail them at [enquiries@pensionsadvisoryservice.org.uk](mailto:enquiries@pensionsadvisoryservice.org.uk)

The Financial Services Authority (FSA) has a range of free consumer booklets and factsheets about saving for retirement and stakeholder pensions. You can call the FSA Consumer Helpline on 0845 606 1234 (call rates may vary) or, visit [www.fsa.gov.uk/consumer](http://www.fsa.gov.uk/consumer)

For basic free help on the different types of pension available, you can contact Citizens Advice (details are in your local phone book under C). Or, visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

If you are not sure what to do for the best, you may want to get more advice from a financial adviser. But remember, if you see an adviser you may have to pay for their advice. You can check whether a particular financial adviser is authorised by calling the **Financial Services Authority (FSA)** on **0845 606 1234**. Or, visit the 'Firm and Person Check' section on the FSA website at [www.fsa.gov.uk/consumer](http://www.fsa.gov.uk/consumer)

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## Women's Pension Pack, part of the pensions education campaign

Front



Back

If you were born between 6 November 1952 and 6 April 1955,  
use this side. If not, please look on the other side.

6.11.52–5.12.52

Date of birth

6.7.2015

Pension age  
date

62.8–62.7

Pension age  
(in years and months)

Pull the card up to find out your State Pension date

## Change to the State Pension age for women

From 6 April 2020, State Pension age for both men and women will be 65. The Government will introduce the change gradually from age 60 to 65 for women over a 10-year period from 2010 to 2020.

When will you get your State Pension?

- If you are a woman born before 6 April 1950, you can claim your State Pension at 60.
- If you are a woman born on or after 6 April 1955, you can claim your State Pension at 65.
- If you are a woman born between 6 April 1950 and 5 April 1955, your State Pension age will be between 60 and 65, depending on your date of birth. This table shows your State Pension age and the date you will reach State Pension age.



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It is not a complete statement of the law.  
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## Reckoner (front)

If you were born between 6 April 1950 and 5 November 1952, use this side. If not, please look on the other side.

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| 6.6.50-6.7.50   | 6.9.2010  | 60.3-60.2   |
| 6.7.50-6.8.50   | 6.11.2010 | 60.4-60.3   |
| 6.8.50-6.9.50   | 6.1.2011  | 60.5-60.4   |
| 6.9.50-6.10.50  | 6.3.2011  | 60.6-60.5   |
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| 6.8.51-5.9.51   | 6.1.2013  | 61.5-61.4   |
| 6.9.51-5.10.51  | 6.3.2013  | 61.6-61.5   |
| 6.10.51-5.11.51 | 6.5.2013  | 61.7-61.6   |
| 6.11.51-5.12.51 | 6.7.2013  | 61.8-61.7   |
| 6.12.51-5.1.52  | 6.9.2013  | 61.9-61.8   |
| 6.1.52-5.2.52   | 6.11.2013 | 61.10-61.9  |
| 6.2.52-5.3.52   | 6.1.2014  | 61.11-61.10 |
| 6.3.52-5.4.52   | 6.3.2014  | 62.0-61.11  |
| 6.4.52-5.5.52   | 6.5.2014  | 62.1-62.0   |
| 6.5.52-5.6.52   | 6.7.2014  | 62.2-62.1   |
| 6.6.52-5.7.52   | 6.9.2014  | 62.3-62.2   |
| 6.7.52-5.8.52   | 6.11.2014 | 62.4-62.3   |
| 6.8.52-5.9.52   | 6.1.2015  | 62.5-62.4   |

|                 |          |           |
|-----------------|----------|-----------|
| 6.10.52-5.11.52 | 6.5.2015 | 62.7-62.6 |
|-----------------|----------|-----------|

Date of birth      Pension age      Pension age  
date                      date                      (10 years and rounded)

Pull the card up to find out your state pension date

### Change to the state pension age for women

From 6 April 2020, state pension age for both men and women will be 65. The Government will introduce the change gradually from age 60 to 65 for women over a 10-year period from 2010 to 2020.

When will you get your state pension?

- If you are a woman born before 6 April 1950, you can claim your state pension at 60.
- If you are a woman born on or after 6 April 1955, you can claim your state pension at 65.
- If you are a woman born between 6 April 1950 and 5 April 1955, your state pension age will be between 60 and 65, depending on your date of birth. This table shows your state pension age and the date you will reach state pension age.

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## Reckoner (rear)

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|                 |           |             |
|-----------------|-----------|-------------|
| 6.11.52-6.12.52 | 6.7.2015  | 62.6-62.7   |
| 6.12.52-5.1.53  | 6.9.2015  | 62.9-62.8   |
| 6.1.53-5.2.53   | 6.11.2015 | 62.10-62.9  |
| 6.2.53-5.3.53   | 6.1.2016  | 62.11-62.10 |
| 6.3.53-5.4.53   | 6.3.2016  | 63.0-62.11  |
| 6.4.53-5.5.53   | 6.5.2016  | 63.1-63.0   |
| 6.5.53-5.6.53   | 6.7.2016  | 63.2-63.1   |
| 6.6.53-5.7.53   | 6.9.2016  | 63.3-63.2   |
| 6.7.53-5.8.53   | 6.11.2016 | 63.4-63.3   |
| 6.8.53-5.9.53   | 6.1.2017  | 63.5-63.4   |
| 6.9.53-5.10.53  | 6.3.2017  | 63.6-63.5   |
| 6.10.53-5.11.53 | 6.5.2017  | 63.7-63.6   |
| 6.11.53-5.12.53 | 6.7.2017  | 63.8-63.7   |
| 6.12.53-5.1.54  | 6.9.2017  | 63.9-63.8   |
| 6.1.54-5.2.54   | 6.11.2017 | 63.10-63.9  |
| 6.2.54-5.3.54   | 6.1.2018  | 63.11-63.10 |
| 6.3.54-5.4.54   | 6.3.2018  | 64.0-63.11  |
| 6.4.54-5.5.54   | 6.5.2018  | 64.1-64.0   |
| 6.5.54-5.6.54   | 6.7.2018  | 64.2-64.1   |
| 6.6.54-5.7.54   | 6.9.2018  | 64.3-64.2   |
| 6.7.54-5.8.54   | 6.11.2018 | 64.4-64.3   |
| 6.8.54-5.9.54   | 6.1.2019  | 64.5-64.4   |
| 6.9.54-5.10.54  | 6.3.2019  | 64.6-64.5   |
| 6.10.54-5.11.54 | 6.5.2019  | 64.7-64.6   |
| 6.11.54-5.12.54 | 6.7.2019  | 64.8-64.7   |
| 6.12.54-5.1.55  | 6.9.2019  | 64.9-64.8   |
| 6.1.55-5.2.55   | 6.11.2019 | 64.10-64.9  |
| 6.2.55-5.3.55   | 6.1.2020  | 64.11-64.10 |

64.55      6.4.2020      65.0

Date of birth      Pension age date      Pension age  
(in years and months)

Put the card up to find out your state pension date.

### Change to the state pension age for women

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This leaflet comes with *Pensions for women* – Your guide (PM6). If you would like other guides on pensions, call **0845 7 31 32 33**.  
A telephone service is available on 0845 604 0210.

### Reckoner (transcription of copy, front)

If you were born between 6 **April 1950** and 5 **November 1952**, use **this side**. If not, please look on the other side.

[Slide covers birthdays from 6.4.1950 to 5.11.1952]

[Date of birth]                      [Pension age date]                      [Pension age (in years and months)]

[coloured box]

Pull the card up to find out your state pension date

[coloured box ends]

Change to the state pension age for women

From 6 April 2020, state pension age for both men and women will be 65. The Government will introduce the change gradually from age 60 to 65 for women over a 10-year period from 2010 to 2020.

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### Reckoner (transcription of copy, back)

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[Slide covers birthdays from 6.11.1952 to 6.4.1955]

[Date of birth]                      [Pension age date]                      [Pension age (in years and months)]

[coloured box]

Pull the card up to find out your state pension date

[coloured box ends]

When will you get your state pension?

- If you are a woman born before 6 April 1950, you can claim your state pension at 60.
- If you are a woman born on or after 6 April 1955, you can claim your state pension at 65.
- If you are a woman born between 6 April 1950 and 5 April 1955, your state pension age will be between 60 and 65, depending on your date of birth. This table shows your state pension age and the date you will reach state pension age.

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