

DWP Central Freedom of Information Team

e-mail: freedom-of-information-request@dwp.gov.uk

Our Ref: FOI2019/34496

20 September 2019

Dear Carole Keith,

Thank you for your Freedom of Information (Fol) request received on 19th September. You asked:

If a person takes their private pension/occupational pension in full at age 60 years. When they retire will their state pension be topped up by pension credit if they then have none of the money left and no other income They have the full years required for a state pension

DWP Response:

I confirm that we hold the recorded information to respond to your request.

Since it is reasonably accessible through the internet, it is exempt under Section 21 of the Freedom of Information Act. However, for convenience I have provided the appropriate [links](#) to the relevant guidance. In particular, please have regard to [Chapter 84](#) of the Decision Makers' Guide, paragraphs 84781 to 84816. You will find the relevant legal references below the appropriate guidance paragraphs.

Please also see page 24 of the [PC10S](#).

If you have any queries about this letter, please contact me quoting the reference number above.

Yours sincerely,

DWP Central Fol Team

Your right to complain under the Freedom of Information Act

If you are not happy with this response you may request an internal review by e-mailing freedom-of-information-request@dwp.gov.uk or by writing to DWP, Central Fol Team, Caxton House, Tothill Street, SW1H 9NA. Any review request should be submitted within two months of the date of this letter.

If you are not content with the outcome of the internal review you may apply directly to the Information Commissioner's Office for a decision. Generally, the Commissioner cannot make a decision unless you have exhausted our own complaints procedure. The Information Commissioner can be contacted at: The Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow Cheshire SK9 5AF
Web: ico.org.uk/Global/contact_us or telephone 0303 123 1113 or 01625 545745

