

April 2010

Dear [redacted]

Important information about your State Pension age

This letter gives you some important information about changes to the State Pension age for women and how these changes affect you - please read it carefully.

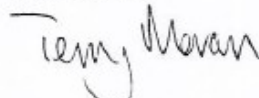
You may be aware that the law was changed in 1995 to increase the State Pension age for women from 60 to 65, so that it will be the same as for men. This will happen gradually between 2010 and 2020 and will affect all women born on or after 6 April 1950. This means your State Pension age is unlikely to fall on your birthday. You may have seen general information about this change, but this letter now explains how the change will affect you personally.

Our records show that your date of birth is 05/11/1951. Based on this information, the earliest date from which you could be entitled to any State Pension is 06/05/2013.

More changes to State Pensions

To make State Pensions more widely available, especially for women and carers, we are introducing other changes in 2010. The enclosed leaflet will tell you whether you might benefit and also how you can get a free forecast of your State Pension.

Yours sincerely



Terry Moran
Chief Executive

What do I do now?

You do not need to do anything just yet. If the date of birth we have for you is wrong, please phone us straight away on **0845 3000 168**

We will write to you again before you reach State Pension age to tell you more about how to claim.

For more information about the changes to State Pensions, visit our website at www.direct.gov.uk/statepension

State Pension changes and what they mean for you



Important: Information about this leaflet. This leaflet is only a guide and does not cover every circumstance. We recommend that you get independent advice before making financial decisions based on this leaflet.

You can get this leaflet in other formats by phoning 0845 7 31 32 or **textphone** 0845 004 0210.

The leaflets 'Are you over 50?' and 'State Pensions - Your guide' also provide useful information about pensions. You can view them on our website at www.direct.gov.uk/statepension or order free copies by phoning the number above.

To find out more about planning and saving for later life, visit www.direct.gov.uk/pensions

Call charges

As from 1 July 2010, calls to 0845 numbers from 11 landline numbers are free. Calls from mobile phones may incur a 10p call charge. This may vary by provider. If you are unsure of the charges for your mobile phone, please contact your provider. If you are calling from abroad, an extra surcharge may apply. If you are calling from a landline, you will be charged at a standard rate. If you are calling from a mobile, you will be charged at a standard rate.

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