

Template A

REF 2a



«Title» «Surname»
«Address1»
«Address2»
«Address3»
«Address4»
«Postcode»

January 2012

Important information about your State Pension age

Dear «Title» «Surname»

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

You may be aware that the law has changed. State Pension age for women is increasing to 65. This means that it will be the same as for men by November 2018. It affects women born on or after 6 April 1953.

Our records show that your date of birth is xx/xx/xxxx. Based on this information, the earliest date from which you could be entitled to any State Pension is xx/xx/xxxx. This date is unlikely to fall on your birthday.

Other changes to State Pensions

Other changes have been made to the State Pension. These changes are to make it more widely available, especially for women and carers. The information on the back of this letter will tell you whether you might benefit.

Yours sincerely,

Jason Feeney CBE
Pensions Director

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 call 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 State Pensions, visit www.direct.gov.uk/statepension

To find out how much State Pension you may get, visit www.direct.gov.uk/pensionforecast

Important information

The Government has announced State Pension age will increase to 67 between 2026 and 2028. This needs to be agreed by Parliament before it becomes law. You are **not** affected by it and your State Pension age, as stated in this letter, will not change.

Other changes to State Pensions



information

On top of the increase in women's State Pension age, other changes have made State Pensions more widely available. As the changes apply to men and women who reach State Pension age on or after 6 April 2010, you may benefit from the changes below.

- The number of 'qualifying years' of paid or credited National Insurance contributions you need for a full basic State Pension has been reduced to 30 years.
- If you are a parent or carer, you may get a State Pension through a weekly National Insurance credit.

Visit: www.direct.gov.uk/statepension for more information about these changes.

Common questions

How can I find out if I'm entitled to a State Pension?

Visit: www.direct.gov.uk/pensionforecast and use the State Pension profiler to get a quick estimate of your basic State Pension. Or you can contact the Future Pension Centre to get a State Pension statement. This will tell you how much State Pension you may become entitled to based on your National Insurance record as it stands now. Call 0845 3000 168 (textphone 0845 3000 169).

Do I have to retire at State Pension age?

No, many people choose to carry on working. When you reach State Pension age you can claim your State Pension and carry on working, or put off claiming your State Pension. You may be able to get more money each month, or be paid a lump sum, if you put off claiming your State Pension. Visit: www.direct.gov.uk/workingpastpensionage for more information.

How can I track down an old work or personal pension scheme?

The Pension Tracing Service may be able to help by providing you with up-to-date contact details for free. Visit: www.direct.gov.uk/pensiontracing or call 0845 6002 537 (textphone 0845 3000 169).

Will I also have to wait longer before I can receive my work or personal pension?

The age when you can take a work pension is normally set by an employer. The earliest age you can normally get a work or personal pension without tax charges is 55. There are some different rules for those who have health problems. Contact your employer, previous employer or pension provider to find out when you can claim your work or personal pension.

If I get benefits, will I be able to claim them until I can collect my State Pension?

Yes. The age up to which you can get certain benefits, like Jobseeker's Allowance, Income Support or Employment and Support Allowance, is increasing in line with women's State Pension age. The earliest age for claiming benefits like Pension Credit and Winter Fuel Payments is also increasing in line with women's State Pension age. You will still need to meet certain conditions to claim benefits.

What can I do if I haven't paid enough contributions to get a full State Pension?

You may be able to pay voluntary National Insurance contributions to increase your basic State Pension. Visit: www.hmrc.gov.uk for more information.

This information is correct at the time of printing in January 2012. It is only a guide and does not cover every circumstance. We recommend that you get independent advice before making financial decisions based on this information. You can get this information in other formats by calling 0113 301 5107 (textphone 0113 279 6183).

«Title» «Surname»
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January 2012

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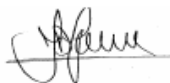
You may be aware that the law has changed. State Pension age is increasing from 65 to 66. This affects men and women born on or after 6 December 1953.

Our records show that your date of birth is xx/xx/xxxx. Based on this information, the earliest date from which you could be entitled to any State Pension is xx/xx/xxxx. This date is unlikely to fall on your birthday.

Other changes to State Pensions

Other changes have been made to the State Pension. These changes are to make it more widely available, especially for women and carers. The information on the back of this letter will tell you whether you might benefit.

Yours sincerely



Jason Feeney CBE
Pensions Director

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Other changes to State Pensions



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Common questions

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How can I track down an old work or personal pension scheme?

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Yes. The age up to which you can get certain benefits, like Jobseeker's Allowance, Income Support or Employment and Support Allowance, is increasing in line with women's State Pension age. The earliest age for claiming benefits like Pension Credit and Winter Fuel Payments is also increasing in line with women's State Pension age. You will still need to meet certain conditions to claim benefits.

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You may be able to pay voluntary National Insurance contributions to increase your basic State Pension. Visit: www.hmrc.gov.uk for more information.

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Template C

REF 2c



«Title» «Surname»
«Address1»
«Address2»
«Address3»
«Address4»
«Postcode»

January 2012

Important information about your State Pension age

Dear «Title» «Surname»

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

You may be aware that the law has changed. State Pension age is increasing and will be 66 from October 2020. This affects men and women born on or after 6 October 1954.

Your new State pension age will now fall on your 66th birthday.

Other changes to State Pensions

Other changes have been made to the State Pension. These changes are to make it more widely available, especially for women and carers. The information on the back of this letter will tell you whether you might benefit.

Yours sincerely

Jason Feeney CBE
Pensions Director

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 call 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 State Pensions, visit www.direct.gov.uk/statepension

To find out how much State Pension you may get, visit www.direct.gov.uk/pensionforecast

Important information

The Government has announced State Pension age will increase to 67 between 2026 and 2028. This needs to be agreed by Parliament before it becomes law. You are not affected by it and your State Pension age, as stated in this letter will not change.

Other changes to State Pensions



information

On top of the increase in women's State Pension age, other changes have made State Pensions more widely available. As the changes apply to men and women who reach State Pension age on or after 6 April 2010, you may benefit from the changes below.

- The number of 'qualifying years' of paid or credited National Insurance contributions you need for a full basic State Pension has been reduced to 30 years.
- If you are a parent or carer, you may build up entitlement to a State Pension through a weekly National Insurance credit.

Visit: www.direct.gov.uk/statepension for more information about these changes.

Common questions

How can I find out if I'm entitled to a State Pension?

Visit: www.direct.gov.uk/pensionforecast and use the State Pension profiler to get a quick estimate of your basic State Pension. Or you can contact the Future Pension Centre to get a State Pension statement. This will tell you how much State Pension you may become entitled to based on your National Insurance record as it stands now. Call 0845 3000 168 (textphone 0845 3000 169).

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No, many people choose to carry on working. When you reach State Pension age you can claim your State Pension and carry on working, or put off claiming your State Pension. You may be able to get more money each month, or be paid a lump sum, if you put off claiming your State Pension. Visit: www.direct.gov.uk/workingpastpensionage for more information.

How can I track down an old work or personal pension scheme?

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Will I also have to wait longer before I can receive my work or personal pension?

The age when you can take a work pension is normally set by an employer. The earliest age you can normally get a work or personal pension without tax charges is 55. There are some different rules for those who have health problems. Contact your employer, previous employer or pension provider to find out when you can claim your work or personal pension.

If I get benefits, will I be able to claim them until I can collect my State Pension?

Yes. The age up to which you can get certain benefits, like Jobseeker's Allowance, Income Support or Employment and Support Allowance, is increasing in line with women's State Pension age. The earliest age for claiming benefits like Pension Credit and Winter Fuel Payments is also increasing in line with women's State Pension age. You will still need to meet certain conditions to claim benefits.

What can I do if I haven't paid enough contributions to get a full State Pension?

You may be able to pay voluntary National Insurance contributions to increase your basic State Pension. Visit: www.hmrc.gov.uk for more information.

This information is correct at the time of printing in January 2012. It is only a guide and does not cover every circumstance. We recommend that you get independent advice before making financial decisions based on this information. You can get this information in other formats by calling 0845 731 3233 (textphone 0845 604 0210). **TBC**

Template D

REF 3a GB



Department
for Work &
Pensions

«Title» «Surname»
«Address1»
«Address2»
«Address3»
«Address4»
«Postcode»

May 2013

Important information about your State Pension age

Dear «Title» «Surname»

This letter gives you some important information about changes to your State Pension age. Please read it carefully.

Under the Pensions Act 2011, women's State Pension age will now be 65 by November 2018. After this the State Pension age, for both men and women, will gradually increase to reach 66 by October 2020.

Your State pension age will now be your 66th birthday.

Questions you may have

The information on the back of this letter will help you with questions you may have or direct you to further information.

Yours sincerely

Graeme Wallace
Pensions Director

What do I do now?

You do not need to do anything yet. We will write to you again before you reach State Pension age to tell you how to claim.

If you wish to talk to us about this letter, you can call us on 0845 3000 168. To help deal with your enquiry quickly, please have your National Insurance number to hand when you call.

For more information about State Pensions, visit:

www.gov.uk/state-pension

To find out how much State Pension you may get based on the law as it stands now, visit

www.gov.uk/state-pension-statement

Important information

Please see the back of this letter for important information regarding:

- Proposed changes to the State Pension which are likely to affect you.
- The announced increase in State Pension age to 67 which will not affect you.

Common questions

Is the State Pension changing?

The Government has published its plans to change the State Pension by replacing the present scheme with a simpler, single-tier State Pension. If the proposals are approved by Parliament, the Government plans to introduce the new scheme in April 2016. You can find more information about these plans at www.gov.uk/dwp/single-tier-pension

Will I be affected by the announced increase in State Pension age to 67?

The Government has announced that the State Pension age will increase to 67 between 2026 and 2028. This needs to be agreed by Parliament before it becomes law. You are not affected by this proposal. Your State Pension age of 66 will not change.

Do I have to retire at State Pension age?

No, many people choose to carry on working. When you reach State Pension age you can claim your State Pension and carry on working, or put off claiming your State Pension until a time that suits you. You may be able to get more money when you do claim. Visit: www.gov.uk/retirement-age for more information.

Will I also have to wait longer before I can receive my workplace or personal pension?

The age when you can take a workplace pension is normally set by an employer. The earliest age you can normally get a workplace or personal pension without tax charges is 55. There are some different rules for those who have health problems. Contact your employer, previous employer or pension provider to find out when you can claim your workplace or personal pension.

How can I track down an old workplace or personal pension scheme?

The Pension Tracing Service may be able to help by providing you with up-to-date contact details for free. Visit: www.gov.uk/find-lost-pension or call 0845 6002 537 (textphone 0845 3000 169).

I'm not in the pension scheme at work, should I consider joining?

To help people save more for their retirement, a new law has been introduced. It requires all employers to automatically enrol their workers into a workplace pension scheme, if they are not already in one. Being in a workplace pension is worth considering - even if you think you're too old, there's still time to build up some money. Visit www.gov.uk/workplacepensions for information.

If I get benefits, will I be able to claim them until I can collect my State Pension?

Yes. The age up to which you can get certain benefits, like Jobseeker's Allowance, Income Support or Employment and Support Allowance, is increasing in line with women's State Pension age. The earliest age for claiming benefits like Pension Credit and Winter Fuel Payments is also increasing in line with women's State Pension age. You will still need to meet certain conditions to claim benefits.

What can I do if I haven't paid enough contributions to get a full State Pension?

You may be able to pay voluntary contributions to fill in any gaps in your National Insurance record. Voluntary contributions count towards some state benefits and can also increase the amount of benefit you'll get. Check your own circumstances as it isn't always necessary or beneficial for you to pay voluntary contributions. Whether or not you'll benefit depends on several things, including how much you've contributed already and the date you reach State Pension age. You should also consider the Government's proposals for simplifying the future State Pension. Visit: www.hmrc.gov.uk and click on National Insurance for more information.

This information is correct at the time of printing in May 2013. It is only a guide and does not cover every circumstance. We recommend that you get independent advice before making financial decisions based on this information. This information is available in other formats on request. Call 08457 31 32 33 (textphone 0845 604 0210).