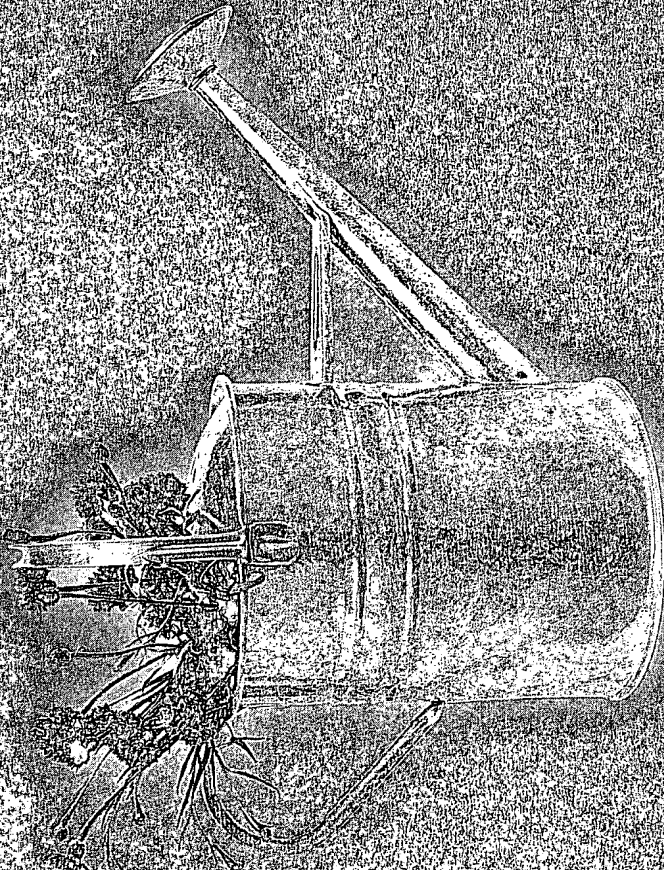


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Retirement



A guide to benefits for people who are
retiring or have retired

Retirement

Retirement can mean big changes in your income. Whether you are retired or thinking about retiring you need to know what financial help you may be entitled to.

Sometimes you may need social security benefits to give financial help for yourself and your family.

This leaflet gives basic advice on the benefits you may be able to get. We want to make sure you and your family get the right help, at the right time, in the right way.

If you have a question which is not answered in the leaflet, or if you just want more advice, please contact your social security office. See *Where to get help and advice* on page 15 of this leaflet for details.

Remember that this leaflet is only a general guide to benefits and is not a full and authoritative statement of the law. We have made every effort to ensure that the information in this leaflet is correct at the date shown on the cover. However, changes in the law may make the leaflet become gradually less accurate.

Benefits you may be able to get

Check first what benefit or benefits you may be able to get.

If you are thinking of retiring early, or have given up full-time work before reaching state pension age, (60 for a woman, 65 for a man):

check Jobseeker's Allowance (JSA)

► see page 6.

If you have been paying towards a pension from an employer:

check occupational pensions

► see page 7.

If you have been paying towards a personal pension:

check personal pensions

► see page 7.

If you have paid or been credited with National Insurance (NI) contributions and want to know what happens when you reach state pension age, or you have reached state pension age:

check Retirement Pension

► see page 8.

If you are aged 80 or over and do not have enough NI contributions to get a full Retirement Pension:

check Over 80 Pension

► see page 9.

If you are aged 65 or over and need help looking after yourself:

check Attendance Allowance (AA)

► see page 10.

If you are on a low income:

check Income Support

► see page 11.

State pension age

From 6 April 2020 the state pension age for women will be 65, the same as for men. From 2010 women's state pension age will be gradually increased to bring it up to age 65 by 2020.

Other help

The Social Fund

► see page 12.

Housing Benefit and Council Tax Benefit

► see page 12.

Help with health costs

► see page 13.

How to claim

► see page 14.

Where to get help and advice

► see page 15.

National Insurance (NI)

You will only pay National Insurance (NI) contributions if your earnings are above a certain amount. If you want to know how much NI contributions you need to have paid, contact your social security office.

Early retirement

- You can get a forecast of how much Retirement Pension you can expect to get but cannot get Retirement Pension until you reach state pension age. To ask for a forecast, get form **BR19** from your social security office.
- You will not have to pay NI contributions unless you start work again before state pension age.
- You may need to pay extra contributions to make sure you get your full Basic Retirement Pension.
- If you are a man aged 60 or over who does not have to pay NI contributions, you will usually get NI credits until state pension age. These start from the tax year including your 60th birthday.

If you stop work before you reach state pension age, you may be able to claim Jobseeker's Allowance (JSA).

Jobseeker's Allowance (JSA)

- If you have not reached state pension age
- If you are capable of working
- If you are available for work
- If you are actively seeking work

Are you:

- ✓ Under 65 (for men) or under 60 (for women)?
- ✓ Not working, or working on average less than 16 hours a week (24 hours a week for your partner)?

If YES to both, claim JSA.

- Payments from your employer, except a statutory redundancy payment, may affect JSA.
- If you take voluntary early retirement you may not get JSA straight away.
- If you get an occupational or personal pension, it may reduce your JSA.

We use partner to mean a person you are married to or a person you live with as if you are married to them.

Occupational pensions

- Also known as works pensions, company pensions and superannuation. The manager of your pension scheme will answer any questions about the scheme.
- Can be paid as well as the Basic Retirement Pension.
- There are several different kinds of occupational pension. Some of these may affect any Additional Pension you may have earned under the State Earnings-Related Pension Scheme (SERPS).
- If you are not sure how your occupational pension will affect your Additional Pension, you can get information from a series of leaflets all about pensions. You can get these leaflets by calling the Pensions Info-Line on **0345 31 32 33**, or by writing to:
DSS Pensions
Freepost BS5555/1
Bristol BS99 1BL.

Personal pensions

- Also known as private pensions. The company running your pension scheme will answer any questions about it.
- Can be paid as well as the Basic Retirement Pension.
- There are several different kinds of personal pension. Some of these may affect any Additional Pension you may have earned under the State Earnings-Related Pension Scheme (SERPS).
- If you are not sure how your personal pension will affect your Additional Pension, you can get information from a series of leaflets all about pensions. You can get these leaflets by calling the Pensions Info-Line on **0345 31 32 33**, or by writing to:
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Retirement Pension

- For people who have reached state pension age
- Based on NI contributions
- Made up of different elements

Have you:

- ✓ Paid or been credited with NI contributions or has your husband or wife?
- ✓ Reached the age of 65 (for men) or 60 (for women)?

If YES to both, claim Retirement Pension.

Retirement Pension is made up of the following:

Basic Pension: based on how many NI contributions you have paid or been credited with. If you do not have enough, you may be able to pay some extra contributions.

Additional Pension: paid from the State Earnings-Related Pension Scheme (SERPS), is based on your earnings as an employee from 6 April 1978. If you were a member of a contracted-out employer's pension or personal pension scheme any Additional Pension you have earned up to 5 April 1997 is reduced by a contracted-out deduction. From 6 April 1997, you will only earn Additional Pension if you pay standard rate contracted-in contributions as an employee.

Graduated Retirement Benefit: based on any graduated NI contributions you paid between April 1961 and April 1975.

Invalidity Addition: paid if you had an Invalidity Allowance shortly before you reached state pension age.

Age Addition: paid to anyone aged 80 or over.

Extra pension for dependants: you may be able to get extra pension for your husband or wife, any children you are responsible for, or if someone else looks after children for you.

- If you are a married woman and cannot get a full Basic Pension based on your own NI record, you may be able to get a Basic Pension based on your husband's NI record. You can only do this if he is already getting a pension and you are aged 60 or over.
- If you are a widow or widower, you may be able to get a Retirement Pension based on your husband's or wife's NI record.
- If you are divorced and cannot get a full Basic Pension based on your own NI record, you may be able to get a Basic Pension based on your former husband's or wife's NI record. They do not need to be getting their pension.
- If you carry on working after claiming your Retirement Pension, your earnings will not affect how much pension you get. But if you get extra pension for a dependant, their earnings may affect how much extra pension you get for them.
- If you put off claiming your pension when you reach state pension age, you can earn extra pension called increments.

Over 80 Pension

- For people aged 80 and over with little or no state pension

Are you:

- ✓ Aged 80 or over?
- ✓ Not getting a Retirement Pension or getting less than a full Retirement Pension because you have not paid enough NI contributions?

If YES to both, claim Over 80 Pension.

- If you only get a reduced Retirement Pension, you may get more money if you claim an Over 80 Pension.

Attendance Allowance (AA)

- If you need help looking after yourself
- If you became ill or disabled and needed help on or after your 65th birthday
- Paid at different rates

Have you:

- ✓ Needed help for at least six months?

If YES, claim AA.

- There are special rules for people with a terminal illness to help them get benefit quickly and easily.
- You can get AA even if no one is actually giving you the care you need.
- You may not get AA if you are in hospital or residential care.
- AA is not affected by savings.
- AA is not usually affected by other money you have coming in.
- AA is usually ignored as income for working out Income Support and Jobseeker's Allowance.

Christmas Bonus

If you get one of the following:

- Retirement Pension
- Over 80 Pension
- Attendance Allowance
- Income Support paid over state pension age

you will get a tax-free bonus shortly before Christmas each year.

Cold Weather Payment

- Paid during periods of very cold weather
- No need to claim

Are you or your partner:

- ✓ Aged 60 or over?
- ✓ Getting extra money on Income Support or income-based Jobseeker's Allowance because you are aged 60 or over?

If YES to both, you will get a Cold Weather Payment automatically.

- By periods of very cold weather we mean the average temperature is recorded as, or is forecast to be, 0°C or below over seven consecutive days.

Cold Weather Payments are also made to people getting extra money on Income Support or income-based Jobseeker's Allowance because

- *they have a child under 5, or*
- *they are long-term sick or disabled.*

Income Support

- For people on a low income
- Savings over £8,000 usually mean you cannot get Income Support (£16,000 if you live in a residential care or nursing home)
- If you have to sign on at the Jobcentre, you cannot get Income Support

Are you:

- ✓ On a low income?
- ✓ Not working or working on average less than 16 hours a week (24 hours a week for your partner)?

If YES to both, claim Income Support.

- Savings over £3,000 affect how much Income Support you can get.
- You may be able to get extra money if you are buying your home and you may also get help with some other housing costs.
- You can usually get extra money for your family.
- To see if you are on a low income for Income Support check with your social security office.

Other help

The Social Fund

- One-off payments to help in an emergency or disaster, or for important household items and certain travel costs
- You may be able to get a **Community Care Grant, Budgeting Loan** or **Crisis Loan** to help with important expenses which are hard to pay for out of your regular income
- You do not need to have paid NI contributions to get help from the Social Fund

The Social Fund can also help certain people with some other expenses:

- **Maternity Payments** can help with things a new baby needs immediately.
- **Funeral Payments** can help with the costs of arranging a funeral.
- **Cold Weather Payments** and **Winter Fuel Payments** can help with extra heating expenses in cold weather.
- If you want more information get leaflet **SFL2** *How the Social Fund can help you* from your social security office.

Housing Benefit and Council Tax Benefit

- Paid by local councils
- You do not have to get any other benefits

Are you:

- ✓ On a low income?
- ✓ Paying rent?

If YES to both, claim Housing Benefit.

Are you:

- ✓ On a low income?
- ✓ Paying council tax?

If YES to both, claim Council Tax Benefit.

- If you claim Income Support or Jobseeker's Allowance you will get forms to claim Housing Benefit and Council Tax Benefit with your claim pack.
- If you do not claim Income Support or Jobseeker's Allowance you can get forms for Housing Benefit and Council Tax Benefit from your local council.
- If you want more information get leaflets **RR1** *Help with your rent – Housing Benefit* and **CTB1** *Help with the council tax*. You can get these from your local council offices or your social security office.

Help with health costs

- Free NHS prescriptions
- Free NHS dental treatment
- Free NHS sight tests
- Vouchers towards the cost of glasses or contact lenses
- Free NHS wigs and fabric supports
- Repayment of necessary travel costs to hospital and back for NHS treatment

Do you or your partner get:

- ✓ Income Support?
- ✓ Income-based Jobseeker's Allowance?
- ✓ Family Credit?
- ✓ Disability Working Allowance?

If YES to one, you can get help with health costs.

If **NO**, you may be able to get help with health costs because of your age, your medical condition, pregnancy, or through the NHS Low Income Scheme.

- If you want more information get leaflet **HC11** *Are you entitled to help with health costs?*

- If you are a woman aged 65 or over, you can ask for a free breast screening every three years. You do not need to be getting any benefits.
- For information on a range of health-related subjects, phone the Health Information Service on **0800 66 55 44**. Calls are confidential.

How to claim

1. When to claim

You will usually be sent a claim form for Retirement Pension four months before you reach state pension age. If you have not received one, three months before you reach state pension age, get in touch with your social security office. For other benefits, claim straight away. If you delay you may lose benefit.

2. Claim form

To claim Jobseeker's Allowance contact your Jobcentre.

For other benefits, contact your social security office for a claim form. For your nearest social security office, look for the **Benefits Agency** display advert in the business numbers section of the phone book.

3. Filling in the form

Before you fill in your form, check that you are applying for everything you may be entitled to. Use this leaflet as a guide.

4. Proof of identity

It is important that we can be sure of your identity when you make a claim. We may need to ask you about your background and look at any official documents you have to support the information you give. This could be your original birth certificate, passport or other documents. You may need more than one.

If you are not sure about this, get leaflet **BAL4** *How you can help us establish your identity for social security purposes* from your social security office.

Where to get help and advice

This leaflet is also available in large print, braille, on audio cassette and in the following languages:

- Arabic
- Bengali
- Chinese
- Gujarati
- Punjabi
- Somali
- Urdu
- Vietnamese

You can get these from your social security office.

There are other benefits which you may be able to get. You can get information on them from other leaflets:

BC1 Babies and children A guide to benefits for anyone expecting a baby or caring for children

SD1 Sick or disabled A guide to benefits for people who have a physical or mental illness or disability, including children – and people who look after them

JSAL6 Over 60. Nearing age 60

NI196 Social security benefit rates

To get more information or other leaflets get in touch with your social security office. For your nearest social security office, look for the **Benefits Agency** display advert in the business numbers section of the phone book.

If you are able to use the internet, you can get more information from the BA website. The address is: <http://www.dss.gov.uk/ba>

The email address is: baadmin@baadmin.demon.co.uk

A confidential telephone service is available for people with disabilities and their carers. Ring the **Benefit Enquiry Line (BEL)** on **0800 88 22 00**. People with speech or hearing problems using a textphone can dial **0800 24 33 55**.

The person taking your call will not have your personal papers but will be able to give you general advice. This advice **must not** be taken as a decision on any matter about which you are making an enquiry.