

DWP Central Freedom of Information Team

e-mail: [freedom-of-information-request@dwp.gsi.gov.uk](mailto:freedom-of-information-request@dwp.gsi.gov.uk)

Our Ref: FoI 4600

DATE: 30 December 2016

Dear George Morley,

Thank you for your Freedom of Information request of 3 December 2016. You asked:

*I would like to know 2 things about the state pension when a worker retires having paid his National Insurance contributions for (say) 44 years along with those of his employer(s).*

- 1. What is the status of the DWP with respect to this pension ? trustee ? advisor ? administrator ? or something else ? Please give an accurate description.*
- 2. Who owns the pension ? Please be honest.*

State Pension is a social security benefit and entitlement is based on an individual's National Insurance contributions. As with most social security benefits, payment of the State Pension is administered by the Department for Work and Pensions.

Entitlement to new State Pension is gained through having enough qualifying years before State Pension age. A qualifying year is a tax year in which a person has sufficient earnings upon which they have paid, are treated as having paid or have been credited with, National Insurance contributions.

Individuals need to satisfy the minimum qualifying period of ten National Insurance qualifying years to receive any new State Pension. Everyone who has started to build up a National Insurance record in the old scheme (that is, before April 2016) will have their new State Pension calculated using transitional arrangements.

For those who start building their National Insurance record after 6 April 2016, they will need 35 qualifying years of National Insurance contributions or credits for the full level of the new pension. Anyone with fewer than 35 qualifying years when they reach State Pension age, but above the minimum qualifying period, will receive a pro-rata amount.

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

Yours sincerely,

DWP Strategy Fol Team

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**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@dwpgsi.gov.uk](mailto:freedom-of-information-request@dwpgsi.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 [www.ico.gov.uk](http://www.ico.gov.uk)