

DWP Central Freedom of Information Team

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

Our Ref: IR 217

DATE: 1 August 2017

Dear Trudy Baddams,

Thank you for your Internal Review request received on 2 May 2017. An internal review has been carried out by someone of a senior grade to the person who dealt with your original request. I am now in a position to respond to you. In your review request you said:

Dear Department for Work and Pensions,

Please pass this on to the person who conducts Freedom of Information reviews.

I am writing to request an internal review of Department for Work and Pensions's handling of my FOI request 'What happened to all our Graduated Pension contributions?'

I simply don't understand the answer? both points say the same thing "What happened to all our Graduated Pension contributions?"

In response to your request, I can confirm that the handling of your original request and response has now been appropriately reviewed by someone unconnected with the handling of your original request.

As a result of this review I can advise that I find the original decision to be correct. Your request for review is therefore not upheld. The reasoning behind this decision is as follows:

Graduated contributions were paid into the National Insurance Fund. These contributions entitle:

- (a) People who reached pensionable age before 6th April 2016, to graduated retirement benefit
- (b) People reaching pensionable age on or after 6th April 2016, to amounts in lieu of graduated retirement benefit

Both of which are payable out of the National Insurance Fund.

However please note that the National Insurance scheme operates on a 'pay-as-you-go' basis. This means that today's contributors are paying for today's social security entitlements and

pensions, and those paying contributions previously were paying for the pensioners of that time. In other words, contributions do not accumulate in respect of an individual

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

Yours sincerely,

DWP Strategy Fol Team

Your right to complain under the Freedom of Information Act

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