



Department
for Work &
Pensions

How we pay new **State Pension**

**Easy
Read**



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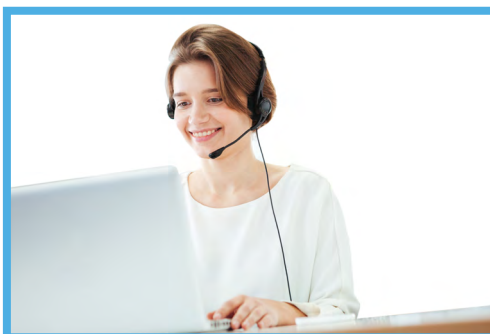
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1

Introduction



The **new State Pension** is money you may be able to get if you have reached State Pension age.



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New State Pension is paid to people by the government, through the Department for Work and Pensions.



This information tells you how your new State Pension is paid.

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About Pensions



A **pension** is money to live on when you reach State Pension age.



At State Pension age you can continue to work, or you can choose to retire.



If you choose to carry on working past your State Pension age, you can still claim your new State Pension.



The **new State Pension** is money you may be able to get from the Department for Work and Pensions.

To find out who can claim new State Pension, go to www.gov.uk
Search for '**Introduction to the new State Pension easy read**'.

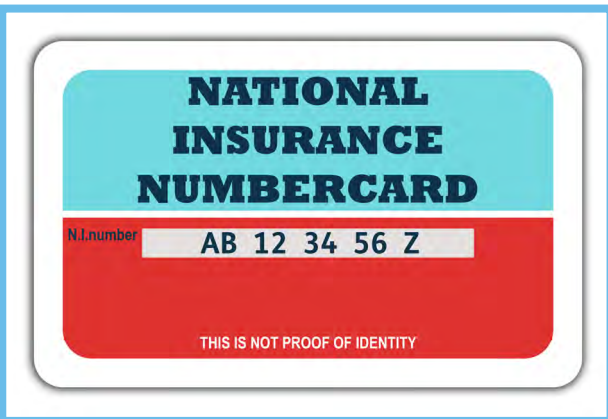
To find out how to apply for new State Pension, go to www.gov.uk
Search for '**How to apply for new State Pension easy read**'.

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What you will get



The new State Pension's full rate is £179.60 a week.



You may not get the full rate of £179.60 a week, as the amount depends on your **National Insurance** record.

National Insurance is also known as NI.



Explaining National Insurance

If you work and earn over a certain amount of money, you will pay National Insurance contributions.

If you are unemployed, ill, or a parent or carer, you may get or be able to claim National Insurance credits.

These National Insurance payments and credits allow you to get some benefits and a new State Pension.

To find out more about National Insurance, go to www.gov.uk/national-insurance

10 years of NI payments or credits



To get new State Pension payments, you will usually need to have 10 qualifying years on your National Insurance record.



Explaining what qualifying years are

For State Pension, a qualifying year is when you have either:

- Worked and paid National Insurance
- Got National Insurance Credits
- Paid voluntary National Insurance contributions.



You might have to pay tax on your new State Pension.

To find out more about tax and pensions, go to www.gov.uk/tax-on-pension

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How your State Pension is paid



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Once you have applied for new State Pension you will get a letter from the Department for Work and Pensions.



They will ask you for details of your bank or building society account.
Your new State Pension will be paid into this account.

Your first payment



You should get your first payment within 5 weeks of reaching State Pension age.



Your first payment might be a part payment if your claim started less than 4 weeks before.



The letter you get will tell you what payment to expect.



Payment every 4 weeks

You will get a full payment every 4 weeks after that.



Past 4 weeks

Your payment will be for the past 4 weeks.

Your payment day



The day you get paid depends on your National Insurance number.

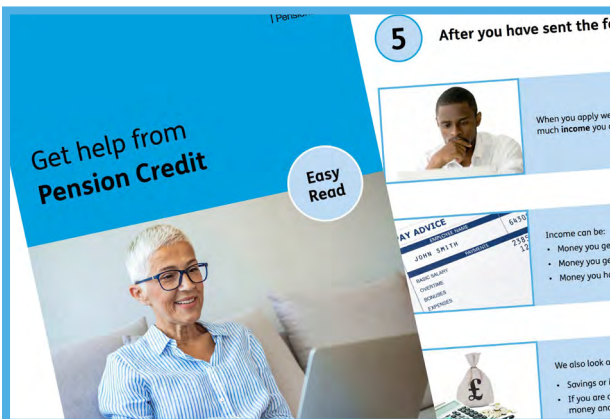
You can find out what day of the week you should be paid, go to www.gov.uk/new-state-pension/what-youll-get

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Other help with money



If you claim new State Pension and you have a **low income** you may be able to apply for Pension Credit.



To find out more about Pension Credit go to www.gov.uk and search for 'Pension Credit Easy Read'.

For more information on new State Pension, go to www.gov.uk/new-state-pension

For help to plan your retirement, go to www.gov.uk/plan-for-retirement

For more information on benefits you may be able to get, go to www.gov.uk/browse/disabilities

You can also get help with claiming benefits from Citizens Advice (www.citizensadvice.org.uk) and Age UK (www.ageuk.org.uk)

For help with money problems, go to www.moneyandpensionservice.org.uk