

Keeping it Brief

State Pension

This explains how the State Pension works and where to find more information about what you could receive and when.

In April 2016 a new State Pension was introduced that affects everyone who reaches State Pension age (SPA) after that date.

How much will I get?

Your State Pension will depend upon when you claim it, and your National Insurance record. The full new State Pension is £241.30 per week (2026/27 tax year). To get the full new State Pension, you need 35 qualifying years on your National Insurance record if you do not have a record before 6 April 2016. A qualifying year is one in which you have paid NI during that year, received NI credits or paid voluntary NI.

You need at least ten qualifying years on your National Insurance record to get any State Pension. These can be from before or after 6 April 2016, and they don't have to be ten years in a row. If you do not pay National Insurance, you may be able to get National Insurance credits. To find out more about this please visit: www.gov.uk/national-insurance-credits

The new State Pension increases in payment. For further information on how the new State Pension is calculated and how it increases go to: www.gov.uk/new-state-pension

Voluntary National Insurance contributions can help make sure you have enough qualifying years to get the full State Pension. If you have gaps in your record, you might be able to make voluntary contributions to fill them.

You can find more information at: www.moneyhelper.org.uk/en/pensions-and-retirement/state-pension/voluntary-national-insurance-contributions-and-the-state-pension

When will I get it?

The SPA has been gradually increasing and when you reach SPA depends upon when you were born.

Date of birth	State Pension age
6 October 1954 to 5 April 1960	66
6 April 1960 to 5 March 1961	Between 66 and 67
6 March 1961 to 5 April 1977	67
6 April 1977 to 5 April 1978	Between 67 and 68
On or after 6 April 1978	68

For an exact date go to www.gov.uk/state-pension-age

There is a requirement for the government to review the increase in the SPA every six years and further changes could occur. The government may bring forward the increase to age 68.

State Pension forecast

To find out what you are expected to receive at your current SPA you can request a State Pension forecast at: www.gov.uk/check-state-pension

Claiming the State Pension

You need to claim your State Pension as it is not paid automatically when you reach SPA. You will be contacted by the Pension Service normally two months before reaching SPA with details on how to claim. If you don't claim, your State Pension will be deferred until you claim it.

Deferring State Pension could increase the payments you get when you decide to claim it. More information can be found at: www.gov.uk/deferring-state-pension

Continuing to work

You can claim the State Pension and continue to work. You won't pay National Insurance contributions on income you receive once you reach SPA, but any taxable income including the State Pension is used to calculate your total income tax liability in a tax year.

Pension Credit

If you are on a low income, you may be entitled to Pension Credit. More information can be found at: www.gov.uk/pension-credit

Moving overseas

Please refer to our separate '**Keeping it brief... Moving overseas**' for information about the State Pension and other pensions if you are moving overseas.

If you have any queries on the State Pension, please contact the Government's Pension Service on **0800 731 7898**.

Please note:

This briefing note gives an overview only. It does not provide specific advice. It is based on our understanding of tax regulations for the 2026/27 tax year which may change in the future.

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