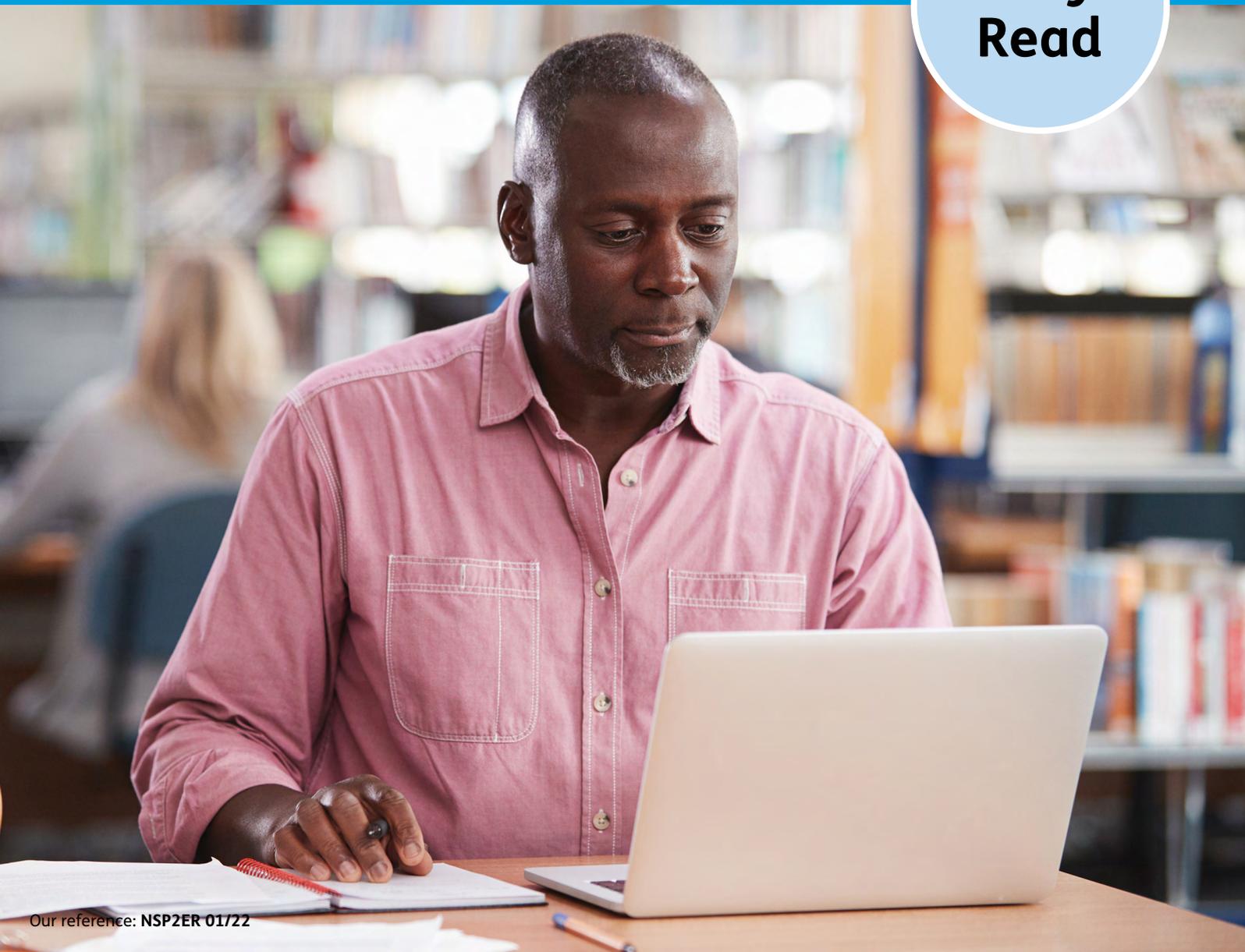




Department
for Work &
Pensions

How to apply for new State Pension

Easy
Read



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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.



Department
for Work &
Pensions

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



This information tells you how to apply for new State Pension.

2

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.



Explaining State Pension age

Your **State Pension age** is the youngest age you can get State Pension.

For more information about your State Pension age, go to:
www.gov.uk/state-pension-age



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



A **State Pension** is money you may be able to get from the government.

If you can get it, the Department for Work and Pensions pay this money to you.

To read more about pensions, go to www.gov.uk
Search for 'Introduction to the new State Pension easy read'.

3

How to apply for new State Pension



You must be at State Pension age to get new State Pension.



You can apply for new State Pension if you are a:

- man born **on or after** 6 April 1951
- woman born **on or after** 6 April 1953.



Before you get to State Pension age you should get a letter from the Department for Work and Pensions telling you how to apply.



You have to apply for new State Pension to get it.



You may want to ask someone you know to help when you apply.



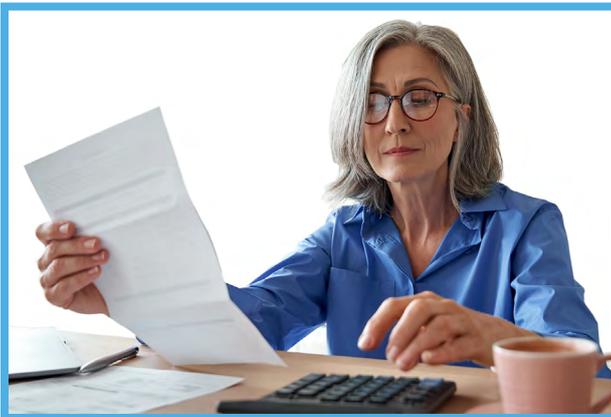
You can also ask Citizen's Advice or Age UK for help.

There are links to their website at the end of this guide.

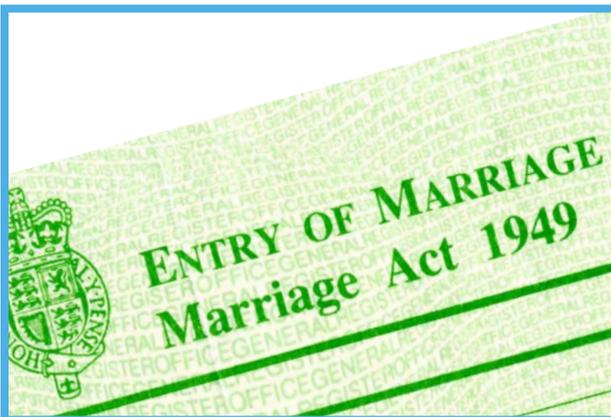


You can claim:

- online
- by telephone.



When you apply you will need:



- The date of your most recent marriage, civil partnership or divorce.

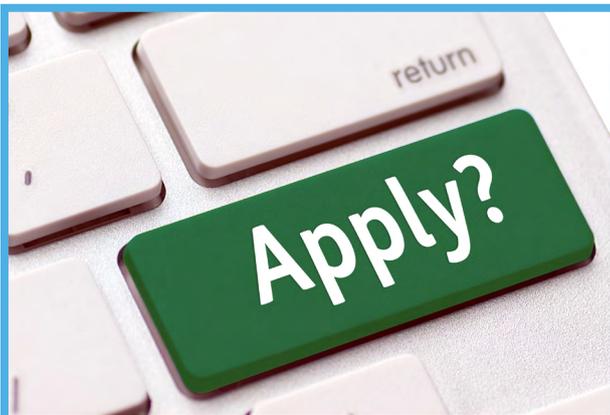


- The dates of any time spent living or working abroad.



- Your personal or joint bank or building society account details.

How to apply online



Applying online is the quickest way to get your State Pension.

To apply for new State Pension online. Go to www.gov.uk/new-state-pension/how-to-claim

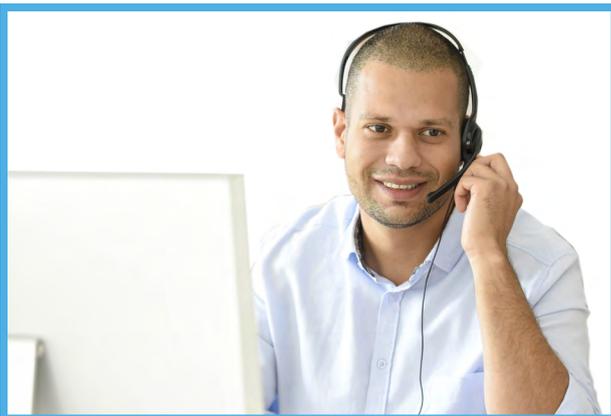
How to apply by telephone



You can apply for new State Pension by telephone.



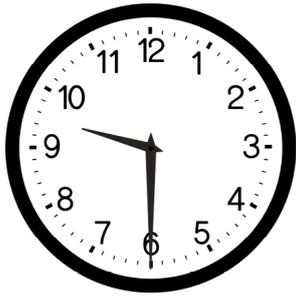
A friend or family member can call us for you if you cannot use the telephone.



Call the **Pension Service**.

Telephone: 0800 731 7898

Textphone: 0800 731 7339



The line is open Monday to Friday
8am to 6pm.



Welsh language:
0800 731 7936

Welsh language textphone:
0800 731 7013



If you cannot hear or speak on the
phone, you can also use Relay UK:

18001 then 0800 731 7898

Relay UK used to be known as
Next Generation Text (NGT).

4

After you have applied



Department
for Work &
Pensions

You will get a letter from the Department for Work and Pensions to tell you how much new State Pension you will get.



You can talk to someone at your local Pension Centre who can explain how much money you will get.

To find your Pension Centre telephone number, go to <https://findpensioncentre.dwp.gov.uk/>



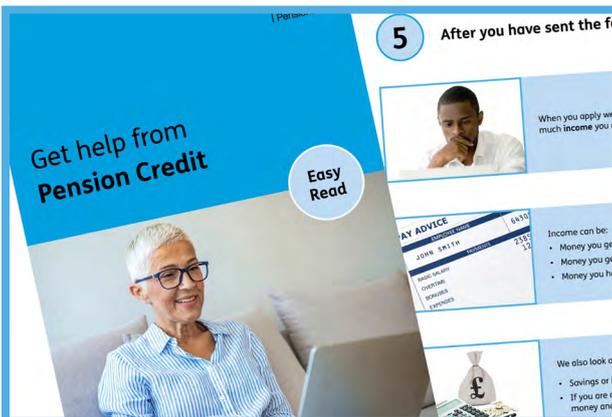
A friend or family member can call for you if you cannot use the telephone.

5

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