**Current Pensions Scene**

**Test**

1. What is the maximum amount you can claim under the basic State Pension?

a) £175.62

b) £110.50

c) £134.25

d) £147.55

2. How may full years of National Insurance contributions do you need to claim the full basic State Pension?

a) 10 years

b) 20 years

c) 30 years

e) 50 years

3. What is Pension Credit made up of?

a) Guarantee Credit and Savings Credit

b) State Pension and Inheritance

c) Savings Credit and National Insurance

d) Guarantee Credit and Interest

4. How old do you normally have to be to take money out of your pension pot?

a) 35

b) 45

c) 55

d) 65

5. When can you take all of your pension pot as a tax free lump sum?

(Choose all that apply)

a) You have a life expectancy of less than one year

b) You have just got divorced

c) You are under 75

d) You do not have more than the lifetime allowance of £1,073,100 in pension savings