

Important State Pension information for UK expats

If you're planning to live abroad when you retire, you'll still be able to claim your UK State Pension. If you work and settle in another country before reaching UK State Pension age you'll also be able to get your UK State Pension when you retire and claim it.

The UK State Pension

Changes were made to the UK State Pension on 6 April 2010. If you are over 50, approaching retirement or recently retired you may need to take action.

The UK Government has recently announced new proposals for increasing State Pension age. Under the new proposals, from December 2018 the State Pension age for both men and women would start to increase to reach 66 by April 2020. This would mean women's State Pension age would increase more quickly to 65 between April 2016 and November 2018.

The proposed changes to the timetable are not yet law and still require the approval of Parliament.

You can find out more about the changes and what they mean for you by visiting the Directgov website.

» [State Pension](#) (Directgov website)

If you live outside the UK you'll only receive the usual yearly index-linked increases if you live in the European Economic Area (EEA) or Switzerland, or in a country with which the UK has a social security agreement that includes increasing state pensions. You can find more information on the UK State Pension for Britons living abroad on the Directgov website.

» [Money abroad](#)

If you want to plan ahead to make sure you are

making the most of your retirement cash, there are some simple steps you can take now.

STEP ONE: Find out how much UK State Pension you may have built up so far

To get the full basic UK State Pension you need to build up a certain number of years of National Insurance contributions, called 'qualifying years'. How many qualifying years you need depends on your age:

- men and women reaching State Pension age on or after 6 April 2010 need 30 qualifying years to get a full basic State Pension.

If you reached your State Pension age before 6 April 2010, please visit the 'Build a better future' website to check how many qualifying years you need.

» [Build a better future](#) (Directgov website)

The UK State Pension profiler is a simple tool that shows you how much basic UK State Pension you may have built up and when you can claim it.

» [State Pension profiler](#) (Directgov website)

If you want more detailed information about your UK basic State Pension entitlement you can get a UK basic State Pension forecast. You can get your UK State Pension forecast from The Pension Service.

» [Getting a State Pension forecast](#) (Directgov website)



Contact us about being a partner:
pensions.planning@dwp.gsi.gov.uk

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STEP TWO: If you don't have a full UK basic State Pension, find out what you can do

Don't worry – there are two ways you may be able to boost your basic State Pension entitlement:

- if you have a husband, wife or civil partner with a good National Insurance record, you may qualify for some basic State Pension through them. Find out more by visiting the Directgov website.

» [Working past State Pension - your options](#) (Directgov website)

OR

- you might be able to buy voluntary National Insurance contributions. These are payments you can make to plug gaps in your record and build up a bigger basic State Pension for when you claim. There are time limits for paying these so do check how any restrictions might apply to you before you decide if this is a good option.

» [Do you need to top up your National Insurance contributions?](#) (Directgov website)

If you are still worried about your retirement income, there are other ways to increase it, such as working longer. Find out more at the Directgov website.

» [Working past State Pension - your options](#) (Directgov website)

Everyone's circumstances are different so it's really important to check and understand all your options before making any decisions.

STEP THREE: Track down any lost private, personal or workplace pension plans

You may well have paid into pension plans for a

short time and forgotten about them and small amounts can add up and make a difference in retirement. Around £3 billion lies unclaimed in pension accounts.

» [Pension tracing service](#) (Directgov website)

There's lots more information online at the 'Build a better future website.

» [Build a better future](#) (Directgov website)

Further information about the UK State Pension for Britons living abroad

If you live outside the UK when you claim your basic UK State Pension for the first time, and you used to live in the UK and have a National Insurance record here, we will look at your record for the time you were in the UK to work out your entitlement (the weekly rate of basic State Pension you will receive).

A record of National Insurance payments and/or residence in the European Economic Area (EEA) and certain reciprocal agreement countries may also be used, where appropriate, to help establish or improve entitlement to a basic UK State Pension.

Please tell us if your address changes (if you move home whilst living abroad, leave the UK to live abroad, or return to the UK from abroad). This is important because it may affect the rate of your UK State Pension.

Claiming your UK State Pension for the first time whilst living abroad

If you live outside the UK when you claim your UK State Pension, you need to contact The Pension Service in the UK, unless you are living in an EEA country or Switzerland.

If so, a claim for your UK State Pension can be made through the pension institution:



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- in your country of residence; or
- in the country where you last worked (if this is not your country of residence).

More advice on how to claim is available on the Department for Work and Pensions website.

» [International - State Pension](#) (DWP website)

Alternatively, please contact us at:

The Pension Service
International Pension Centre
Tyneview Park
Newcastle-upon-Tyne
NE98 1BA.

Telephone: 0191 218 7777 (+44 191 218 7777
from overseas)



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