



## State Pension

You may be entitled to a State Pension once you reach retirement age (which is between 60 and 68 depending on your date of birth and gender – it can be checked here: <https://www.gov.uk/state-pension-age>).

State Pension is a regular payment made by the Government to people over retirement age. It is different to a [workplace pension scheme](#) (sometimes referred to as auto enrolment) and is different to a [personal pension scheme](#) (sometimes referred to as a private pension).

There are different rules for people who reached State Pension age before 6 April 2016. These rules are not covered in this information sheet.

You are entitled to a State Pension if you have paid National Insurance in the UK for at least 10 years. You can receive a higher amount if you have paid National Insurance for 35 years. National Insurance is a tax which is deducted from your earnings throughout your working life. You can get [National Insurance credits](#) if you cannot work, for instance due to illness or disability. The maximum State Pension you can receive is currently £185.15 per week. This changes each year.

Brexit has caused concern for many European citizens living in the UK, hoping to receive a UK pension. We have provided answers to a few of the most common questions below.

### **Can time spent working elsewhere in the EU count towards my 10 years?**

Yes, as long as you paid National Insurance in the UK before 31 December 2020.

Under EU law time spent in one part of the EU could be used to qualify for benefits in another part of the EU. These rules continue to apply to EU citizens who worked or received benefits in the UK before 31 December 2020. The rules apply for life.

Although you can use time working abroad to reach the 10 year threshold, the amount paid will reflect the actual time spent working in the UK.

Take, for example, a Finnish national who lived and work in Finland for 15 years. He relocated to the UK in 2016 and worked here until 2021. He reaches retirement age in 2023 and hopes to receive UK State Pension. He has only worked in the UK for 5 years. However, he can rely on



his time working in Finland to meet the 10 year requirement and is therefore eligible for UK State Pension. The payment he receives will reflect the fact that he has only worked in the UK for 5 years. He may be able to receive a separate pension from Finland, based on his time working there.

### **What if I moved to the UK after 1 January 2021?**

If you moved to the UK on or after 1 January 2021, you are not covered by the Withdrawal Agreement. However, the EU-UK Trade and Co-operation Agreement provides the same protection for pensions. You can still count time working in the EU towards the 10 year qualifying period for a UK pension.

However, to receive a UK pension, you would need to have paid UK National Insurance. If you had already retired before moving to the UK, and have never worked here, you will not be able to receive a UK State Pension.

### **What happens to my UK pension if I move back to my country of birth?**

You can carry on receiving your UK State Pension if you move to live in the EU. This applies even if you left the UK before Brexit. The UK Government's Guidance provides the example of a Slovenian national who worked and has paid or been credited with National Insurance contributions for 8 years in the UK between 2001 and 2009 and is living and working in Slovenia on 31 December 2020. The Guidance confirms that:

“...they will still be able to rely on these past periods for rights derived from them. In this case they will be able to rely on these contributions when they come to claim their State Pension... and so will be able to aggregate periods of insurance in Slovenia to meet the minimum qualifying period in the UK, and their UK State Pension will increase in line with those in the UK while they live in the EU.”



## Where can I get more help or advice?

- The Pension Service - <https://www.gov.uk/contact-pension-service>
- The International Pensions Centre - <https://www.gov.uk/international-pension-centre>
- Money & Pension Service - <https://moneyandpensionservice.org.uk/>
- Citizens Advice Scotland - <https://www.citizensadvice.org.uk/scotland/debt-and-money/pensions/types-of-pension/state-pension/>
- Age UK - <https://www.ageuk.org.uk/information-advice/money-legal/pensions/>
- You do not get State Pension automatically. You need to apply for it. You can apply for the State Pension here - <https://www.gov.uk/get-state-pension>

**PLEASE NOTE:** this factsheet only gives a summary of the rights you might be entitled to. It does not give a full description of your legal rights and should not be regarded as legal advice. If you want more detailed information on your legal rights, and how it might affect your personal circumstances, you should take advice from a qualified lawyer or other advisor. The content of the external web pages hyperlinked in this document is in English

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