



# Borderwise:

## Retirement



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This information sheet aims to provide a general overview of the entitlements and benefits available to retired people who are resident in Northern Ireland.



## Retirement Age

At present, the state pension age in Northern Ireland is 60 for women and 65 for men. However, the pension age for women will be increased to 65 over the period 2010 – 2020. Women born before April 1950 will not be affected.

## Categories of State Pension

**Category A** pension is contributory and is dependant on how many qualifying years your National Insurance (NI) contribution record contains.

**Category B** pension is also contributory. It is payable on the basis of your spouse's qualifying years and earnings. Married women, widows and widowers can apply for a category B pension if they do not qualify for a category A pension.

**Category D** pension is non-contributory therefore you do not need to meet the qualifying years on your National Insurance record. A category D pension is payable if you are aged 80 and over and are live in Northern Ireland.



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## State Pension

The basic state retirement pension is a flat rate pension paid to anyone who has enough National Insurance contributions or credits when they reach state retirement age. The amount of State Pension you receive depends on the amount of National Insurance contributions either you and/or your husband or wife or civil partner have paid during your working life. For more information you may contact the Pensions Service: Tel: 028 9054 9393. If you are resident in ROI you should contact the International Pension Centre Tel: 0044 191 218 7777

## Basic State Pension

The full basic pension is £87.30 a week (in 2007). How much of this basic pension you get depends on how many 'qualifying years' your NI contribution record contains. A qualifying year is a tax year in which you have paid enough contributions towards a pension. You will get a full basic pension if you have a full NI record.

## Additional pension

Additional pension is extra pension based on your earnings since April 1978. It is paid under the State Earnings-Related Pension Scheme (SERPS) or through the State Second Pension rules. You don't have to be receiving a basic pension to be entitled to an additional pension. If you have been a member of a contracted-out occupational pension scheme or a personal pension scheme, your additional pension will be reduced.

Going  
North

## Over-80s pension

The over-80s pension is non-contributory - you don't have to have made NI contributions to receive it. If you are aged 80 or over and get no basic pension at all you should receive this full amount of over-80s pension. If you get some basic pension, but it is less than £52.30 a week (2007 rate), you will get over-80s pension to make up the difference. Ask your local social security office or pension centre for a claim form.

## Pension Credit

Pension Credit is a means tested additional payment and is intended to top up your income if it is below a certain amount. For more information contact your local Social Security Agency.

## Winter Fuel Payments

A Winter Fuel Payment is an annual payment to help older people with their winter heating bills. You must be aged 60 or over in the September before the winter in question. You should get this automatically if you are receiving the State retirement pension. Higher amounts are paid to the over 80's. You must usually be resident in the UK to qualify although you may retain entitlement if you move from the UK to another European Economic Area (EEA) country. Winter Fuel Payments Helpline: 08459 151515

## Cold Weather Payment

A Cold Weather Payment is paid automatically when the average temperature is, or is forecast to be, 0 degrees centigrade or below over seven consecutive days. You may qualify if you are receiving Pension Credit.

## Retired and getting a Pension from the South

If you are receiving retirement benefits in the Republic of Ireland before you move, you may be able to transfer them to Northern Ireland. You should contact the Department of Social and Family Affairs (DSFA) before you move. If you have paid social insurance contributions in the South and the North, you should apply for a retirement pension initially to the country in which you live. The Department for Work and Pensions (DWP) in the UK and the DSFA in Ireland will then work out how much you get from each.

## Income Tax

You continue to pay tax in the normal way when you are retired. The State Pension is taxable. However, you do not pay tax on a number of payments such as Pension Credit, Winter Fuel Payments and Housing Benefit. There are some features of the tax system which are especially relevant to retired people. You may get further information on taxation for pensioners from HM Customs and Revenue:

[www.hmrc.gov.uk/pensionschemes/pts.htm](http://www.hmrc.gov.uk/pensionschemes/pts.htm)

## Contact Details

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