**Fact Finding**

**The Current Pension Scene**

**Answers**

1. You can claim the new State Pension if you’re:

* a man born on or after 6 April 1951
* a woman born on or after 6 April 1953

The earliest someone can get the new State Pension is when they reach State Pension age.

2. You’ll usually need at least 10 qualifying years on your National Insurance record to get any State Pension. They do not have to be 10 qualifying years in a row.

This means for 10 years at least one or more of the following applied to you:

* you were working and paid National Insurance contributions
* you were getting National Insurance credits for example if you were unemployed, ill or a parent or carer
* you were paying voluntary National Insurance contributions

If you’ve lived or worked abroad you might still be able to get some new State Pension.

You might also qualify if you’ve paid married women’s or widow’s reduced rate contributions.

3. People do not have to stop working when they reach State Pension age but they will no longer have to pay National Insurance. They can also request flexible working arrangements.