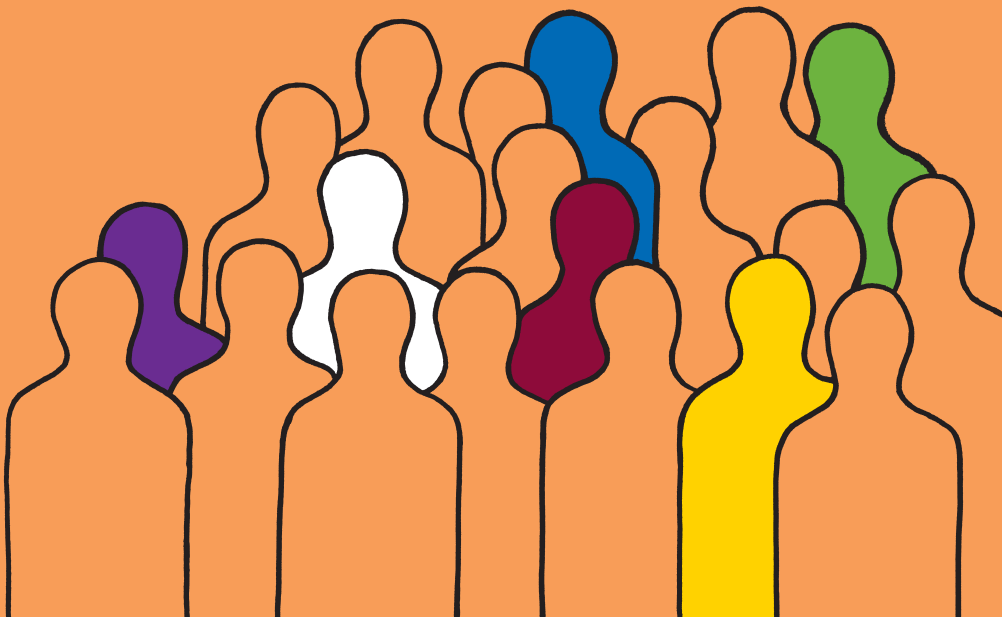


# Help yourself... to prepare for later life

It's never too early to start planning for your retirement. This leaflet will give you some ideas about what you may be entitled to once you reach state pension age.



## 1 Introduction

Many people find that their income goes down as they get older and either reduce their working hours or choose to retire, so it makes sense to find out ways you can increase your income and reduce your outgoings before then.

Don't miss out on benefits you may be entitled to. The two main types are means-tested benefits which depend on your income and savings and contribution-based benefits which depend on your national insurance contributions.

If you are struggling with unmanageable debts, get advice. Your local Citizens Advice Bureau (CAB) can help you sort out repayments.

## 2 Claiming a pension

State pension age depends on your date of birth and is changing. The age at which women can claim their state pension is gradually being increased to 65 by 6 November 2018. It will then be further increased to 66 and then to 68 for both men and women. To check when you can retire, search for 'State pension age' at [www.direct.gov.uk](http://www.direct.gov.uk).

You should be sent a claim form before you reach state pension age. If you have not paid enough national insurance contributions, you may not get the full amount. But there are other ways you may qualify – get advice.

The Pension Service can tell you how much you will get – see 'Getting a state pension forecast' at [www.direct.gov.uk](http://www.direct.gov.uk) or phone ☎0845 300 0168 (text phone 0845 300 0169).

If you have contributed to any occupational or private pensions, contact the scheme providers to find out when you can claim. If you can't find all the paperwork, look for the Pension Tracing Service at [www.direct.gov.uk](http://www.direct.gov.uk) or phone ☎0845 600 2537 (Textphone 0845 300 0169).

### 3 Help if you continue working

Your employer can no longer force you to retire at 65 unless they have a very good reason for doing so such as health and safety.

If they do, you may be able to claim unfair dismissal or age discrimination or both – get advice from your local CAB.

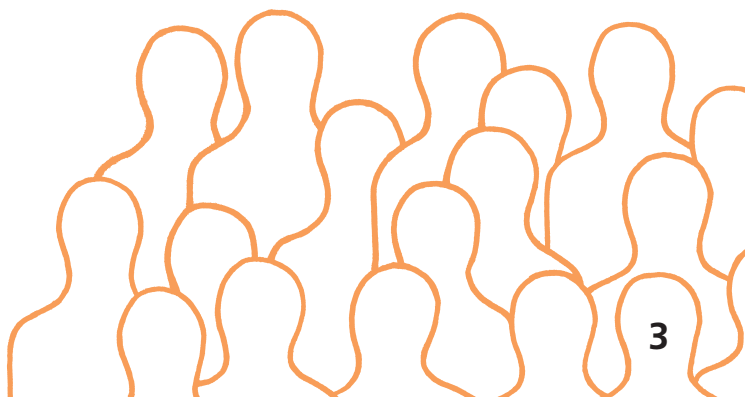
You can still claim your state pension even while you are working, along with any occupational and private pensions you have. Don't forget your pensions are taxable and will count as income for other means-tested benefits you claim.

You may decide you can manage on your income and put off (or defer) claiming your state pension. Doing this means you can get a higher weekly pension or a lump sum when you do eventually claim.

If you work more than 16 hours a week and your income is low enough, check with HM Revenue and Customs to see if you can get working tax credit. If you have deferred claiming your pension, you won't earn any extra pension while claiming working tax credit. Get advice from your local CAB if you're not sure what to do.

Check your wage slip to make sure you are not paying too much income tax, your personal allowance increases at 65 and 75. If you are over state pension age, you no longer have to pay national insurance. Contact:

- HM Revenue and Customs
- Taxaid on ☎0345 120 3779 or visit [www.taxaid.org.uk](http://www.taxaid.org.uk)
- Tax help for older people on ☎0845 601 3321 or visit [www.taxvol.org.uk](http://www.taxvol.org.uk).



## 4 Help if you are on a low income

Regardless of whether you are working or not, you may be able to claim the following if your income is low enough:

- **Pension credit** is a means-tested benefit made up of guarantee credit and savings credit. You may be able to get either or both, depending on your circumstances. If you have deferred your pension, you won't earn any extra pension while claiming pension credit. Get advice from your local CAB if you're not sure what to do.
  - **Guarantee credit** – if you or your partner have reached state pension age for a woman the same age as you. This may include help with housing costs, for example, mortgage interest payments. But check if you can claim on any mortgage protection insurance you took out.
  - **Savings credit** – if you or your partner are 65 or over and have income between certain limits.
- **Housing benefit** – for help with your rent.
- **Council tax benefit** – for help with your council tax.
- **Rate relief** – for help with your rates in Northern Ireland.
- **Council tax reduction** – if you live alone or are disabled.
- **Rate rebate** – if you live alone or are disabled in Northern Ireland.
- **Discretionary housing payment** – extra help with housing and council tax benefit in exceptional circumstances.
- **Child tax credit and child benefit** – if you are bringing up children.
- **Social fund payments** – loans and grants to help with one-off expenses. This includes funeral payments (see page 7).
- **Help with health costs** – for help with dental costs, glasses and travel to hospital for treatment. Dental check ups are free for everyone in Scotland and for people aged 60+ in Wales.

Each benefit has its own rules. See useful contacts on page 9 for where to claim.

## 5 Help if you are sick or disabled

If you are under state pension age and can't work due to ill-health, you may be able to claim employment and support allowance (ESA) if you have paid enough national insurance or your income and savings are low enough. You must also pass a medical test.

If you are under 65 and disabled, you may be able to claim disability living allowance (DLA). There are two parts – the mobility component if you have difficulty getting about outdoors and the care component if you need help looking after yourself at home, with things like washing and dressing. You may get either or both, depending on your circumstances. If you are over 65 and disabled, you can claim attendance allowance (AA). This is similar to DLA but you can't get any help with mobility. DLA and AA are not taxable and can be paid on top of any other benefits you get. You can claim whether you are working or not regardless of your income.

If you are caring for someone who gets DLA or AA, you may be able to get carer's allowance if you are under state pension age. You can also ask for a carer's needs assessment from your local council.

If you are disabled, ask your local council about:

- the blue badge scheme which allows you to park in restricted areas and disabled parking bays usually for free – see [www.direct.gov.uk](http://www.direct.gov.uk) ([www.nidirect.gov.uk](http://www.nidirect.gov.uk) in Northern Ireland)
- free bus travel and other transport schemes
- in Scotland only, free nursing care at any age and free personal care at 65
- aids and adaptations that help you manage at home
- council tax reduction for disabled people or, in Northern Ireland, disabled person's allowance for rates
- disabled facilities grant for improvements to your home that help you live independently or, in Scotland, the Scheme of Assistance. In Northern Ireland, contact the Housing Executive [www.nihe.gov.uk](http://www.nihe.gov.uk).

See useful contacts on page 9 for where to claim.

## 6 Help with fuel bills

- Make sure you are getting the best deal from your energy supplier. If you live in England, Wales or Scotland and are disabled or over pension age ask about the Priority Service Register for help with meter readings and free annual gas safety checks.
- Find out if it would be cheaper to switch your supplier. Contact:
  - Consumer Direct ☎0845 404 0506 or visit [www.consumerfocus.org.uk](http://www.consumerfocus.org.uk) in England and Wales
  - the Home Energy Hotline ☎0800 512 012 or visit [www.homeenergyscotland.org.uk](http://www.homeenergyscotland.org.uk) in Scotland
  - the Consumer Council ☎0300 123 6262 or visit [www.consumercouncil.org.uk](http://www.consumercouncil.org.uk) in Northern Ireland.
- Keep the heat in. The main schemes for insulation, draught proofing and heating grants and discounts are Warm Front in England, Nest programme in Wales, the Energy Assistance Package in Scotland and Warm Homes.
- Save energy. For energy saving tips, visit [www.est.org.uk](http://www.est.org.uk) or phone ☎0800 512 012.

The Winter Fuel Payment is a tax free payment made every winter to help with heating costs. Most people who have reached state pension age should get it automatically – it is usually paid into your bank account. A higher amount is paid for people aged 80 or over. You will only need to make a claim if you are not getting any state benefits and haven't had a payment before.

If you are getting certain means-tested benefits, you may also get a Cold Weather Payment if the temperature drops below a minimum for a set number of days. This is paid automatically if you qualify.

## 7 Help when someone dies

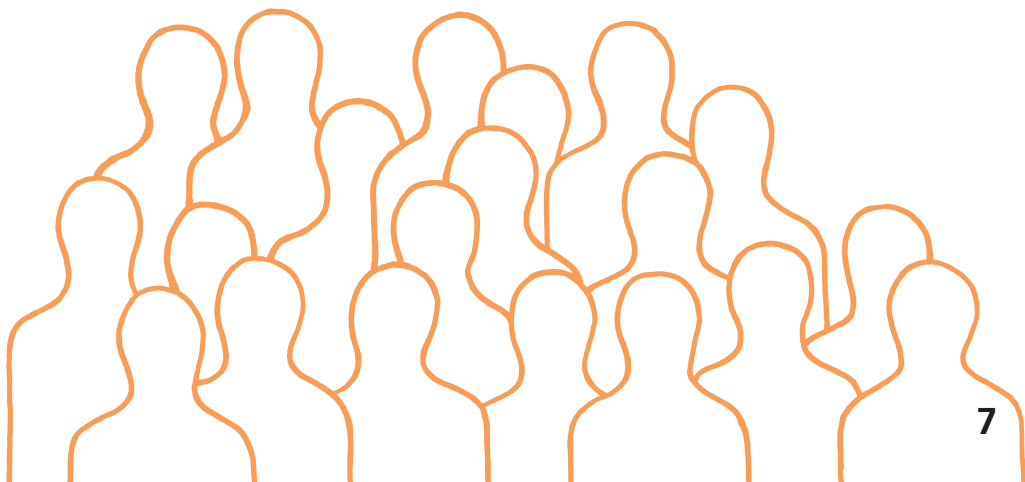
If you have already reached state pension age, you generally can't claim bereavement benefits if your husband, wife or civil partner dies. But if you are under state pension age, contact the Department for Work and Pensions' (DWP) Bereavement Service or your local Jobcentre Plus office to see if you can get:

- bereavement payment – a one-off lump sum
- bereavement allowance – a weekly benefit payable for 52 weeks
- widowed parent's allowance – a weekly benefit if you have dependent children.

Check if you can now get any other means-tested benefits – get advice.

The average cost of a funeral is around £3,091.\* If you are getting a means-tested benefit like pension credit or housing and council tax benefit, you may be able to get help with the cost of a funeral from the Social Fund. A Social Fund funeral payment can help towards the essential costs of a funeral but it will not cover all the costs. You do not have to pay it back yourself, although it may be recovered from the estate of the person who has died. Jobcentre Plus must accept that it is reasonable for you to be responsible for the funeral and that there is no one else who should be paying for it.

\* source: Sun Life Direct, Cost of Dying Survey 2011 [www.sunlifedirect.co.uk/assets/FinalMatters.html](http://www.sunlifedirect.co.uk/assets/FinalMatters.html)



## 8 Other help

When you reach state pension age (and above), there is other help that you may be able to get:

- free bus pass – check with your local council what age you need to be. In Scotland the National Entitlement Card allows free bus travel for people over 60. In Northern Ireland, the 60+ Smartpass allows free public transport within Northern Ireland and the Senior Smartpass allows people over 65 free public transport throughout Ireland.
- senior railcard and other travel concessions.
- At 60, prescriptions become free in England. Prescriptions are already free in Scotland, Wales and Northern Ireland.
- Eye tests become free when you reach 60 in England, Wales and Northern Ireland. In Scotland, eye tests are free for everyone.
- At 75, free TV licence.
- If you were born on or before 2 September 1929, you can get a free passport.

Also look out for reduced entry to leisure facilities along with other age-related concessions.

## 9 Get help

Adviceguide has lots more information about reaching state pension age, benefits you can claim and how to manage your money, including factsheets and online budgeting tools – see [www.adviceguide.org.uk](http://www.adviceguide.org.uk). You can also find your nearest CAB if you need further help or advice.

## 10 Useful contacts (check call rates before dialling)

Minicom and textphone numbers are for people who have difficulty hearing or speaking clearly

### Getting advice

#### **Age UK** [www.ageuk.org.uk](http://www.ageuk.org.uk)

information and advice about benefits, care, discrimination in later life  
Age UK advice: ☎0800 169 6565

#### Age Scotland [www.ageuk.org.uk/scotland](http://www.ageuk.org.uk/scotland)

Age Scotland helpline: ☎0845 125 9732

#### Age NI [www.ageuk.org.uk/northern-ireland](http://www.ageuk.org.uk/northern-ireland)

Age NI advice: ☎0808 808 7575

#### **Community Legal Advice** [www.direct.gov.uk](http://www.direct.gov.uk)

free legal help, adviser search, legal aid calculator (England and Wales only)

Helpline: ☎0845 345 4345

Minicom: 0845 609 6677

#### **Scottish Legal Aid Board** [www.slab.org.uk](http://www.slab.org.uk)

help with finding free legal help

Helpline: ☎0845 122 8686

#### **The Law Society of Scotland** [www.lawscot.org.uk](http://www.lawscot.org.uk)

help with finding a solicitor who specialises in older client issues

Phone: ☎0131 226 7411

#### **The Law Society of Northern Ireland** [www.lawsoc-ni.org](http://www.lawsoc-ni.org)

Online information about pensions and retirement planning,  
how to claim benefits, death and bereavement

Directgov [www.direct.gov.uk](http://www.direct.gov.uk)

nidirect [www.nidirect.gov.uk](http://www.nidirect.gov.uk)

Benefits advice for people over 60 (Northern Ireland): ☎0800 232 1271

## Claiming benefits

### **Bereavement benefits and Social Fund funeral payments**

DWP's Bereavement Service: ☎0845 606 0265

Textphone: 0845 606 0285

### **Carer's allowance helpline:** ☎0845 608 4321

Textphone: 0845 604 5312

### **Disability living allowance/attendance allowance benefit enquiry line:** ☎0800 882 200

Textphone: 0800 243 355

### **Employment and support allowance**

Benefit claim line: ☎0800 055 6688 (England, Wales, Scotland)

Textphone: 0800 023 4888

Benefit claim line: ☎0800 085 6318 (Northern Ireland)

Textphone: 0800 328 3419

### **Health costs advice line:** ☎0845 850 1166

### **Pension credit**

Benefit claim line: ☎0800 991 234 (England, Wales, Scotland)

Textphone: 0800 169 0133

Benefit claim line: ☎0808 100 6165 (Northern Ireland)

Textphone: 0808 100 1165

### **Tax credits helpline:** ☎0345 300 3900

Textphone: 0345 300 3909

### **Winter Fuel Payments helpline:** ☎0845 915 1515

Textphone: 0845 601 5613

## Tax

**HM Revenue and Customs helpline:** ☎0845 300 0627

Textphone: 0845 302 1408

## Saving energy and grants available

### **Energy Assistance Package in Scotland**

[www.energyassistancepackage.com](http://www.energyassistancepackage.com)

Home Energy Scotland Hotline: ☎0800 512 012

### **Nest programme in Wales** [www.nestwales.org.uk](http://www.nestwales.org.uk)

Helpline: ☎0800 512 012

### **Warm Front in England** [www.direct.gov.uk/warmfront](http://www.direct.gov.uk/warmfront)

Helpline: ☎0800 316 2805

### **Warm Homes Scheme in Northern Ireland** [www.warm-homes.com](http://www.warm-homes.com)

Helpline: ☎0800 988 0559

## Money/debt

### **Money Advice Service** [www.moneyadvice.org.uk](http://www.moneyadvice.org.uk)

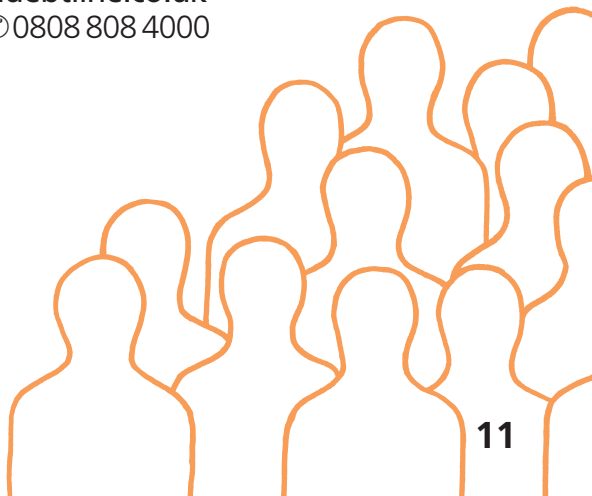
interactive tools, information and leaflets

Helpline: ☎0300 500 5000

Typetalk: 18001 0300 500 5000

### **National Debtline** [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

free independent debt advice line: ☎0808 808 4000



# Our principles

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

# Our aims

- Provide the advice people need for the problems they face.
- Improve the policies and practices that affect people's lives.

## **Sun Life Direct has sponsored this leaflet**

As the leading provider\* of life cover for the over 50s, Sun Life Direct has a deep understanding of the needs and concerns of its customers. We are pleased to support Citizens Advice in providing this valuable information to help you plan for later years. [www.sunlifedirect.co.uk](http://www.sunlifedirect.co.uk)



\*Most popular whole of life guaranteed acceptance plan bought directly. ABI statistics Q1-Q2 2011

A part of 

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[www.adviceguide.org.uk](http://www.adviceguide.org.uk)  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Bilingual version (Welsh/English) also available  
Further copies of this leaflet are available to order from:  
[www.citizensadvice.org.uk/publicity\\_materials\\_order](http://www.citizensadvice.org.uk/publicity_materials_order)

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