

When can I get my S

For women born between April 1950 and April 1955, this is an important question. Traditionally women have been able to claim their State Pension from age 60, but from next year this is changing.

From April 2010, the State Pension Age (SPA) for women will increase gradually to age 65. This is to bring it line with the SPA for men. The table opposite sets out the date on which women born from 6 April 1950 to 5 April 1955 inclusive can start to receive their State Pension. This date will be an age between 60 and 65.

For example, if you were born on 15 October 1950, the date your State Pension starts will be 6 May 2011 (i.e. when you will be 60 years, 6 months and 21 days old). Similarly, if you were born on 21 June 1953, you will start to receive your State Pension on 6 September 2016 (i.e. when you will be 63 years, 2 months and 16 days old). The SPA for women born after 5 April 1955 will be 65.

It would be sensible for any women who are affected by this change to check their actual SPA. You can check your own SPA by using the table opposite or via the State Pensions calculator that is available on The Pension Service's website at www.thepensionsservice.gov.uk/age-changes/

Claiming your State Pension

You should receive an invitation to claim your State Pension about four months before you reach your SPA.



If you haven't received this three months before your retirement date, you should get in touch with The Pension Service by telephone on 0800 731 7898 or online at www.thepensionsservice.gov.uk/state-pension/home.asp

Delaying your State Pension

When you reach SPA you don't have to claim your State Pension straight away. In fact, if you decide to delay your claim, you can either get extra State Pension or a one-off taxable lump sum payment when you do eventually make your claim.

If you decide to put off claiming your State Pension, your options when you finally claim will depend on how long you put it off for.

For example:

- to get extra State Pension, you have to put off claiming for at least five weeks after your SPA; and
- to get a lump sum payment, you have to put off claiming for a continuous period of at least 12 months.

For more details on what benefits you can receive if you decide to delay receiving your State Pension, get in touch with The Pension Service.

Future changes

More changes to the SPA for both men and women will be introduced from April 2024. This will affect everyone born after 5 April 1959 and will see the SPA gradually increase from age 65 to age 68 by April 2046.

State Pension?

State Pension Age (SPA) table

Date of Birth		State Pension Age	Date of Birth		State Pension Age
06/04/1950	to 05/05/1950	06/05/2010	06/10/1952	to 05/10/1952	06/03/2015
06/05/1950	to 05/06/1950	06/07/2010	06/11/1952	to 05/12/1952	06/07/2015
06/06/1950	to 05/07/1950	06/09/2010	06/12/1952	to 05/01/1953	06/09/2015
06/07/1950	to 05/08/1950	06/11/2010	06/01/1953	to 05/02/1953	06/11/2015
06/08/1950	to 05/09/1950	06/01/2011	06/02/1953	to 05/03/1953	06/01/2016
06/09/1950	to 05/10/1950	06/03/2011	06/03/1953	to 05/04/1953	06/03/2016
06/10/1950	to 05/11/1950	06/05/2011	06/04/1953	to 05/05/1953	06/05/2016
06/11/1950	to 05/12/1950	06/07/2011	06/05/1953	to 05/06/1953	06/07/2016
06/12/1950	to 05/01/1951	06/09/2011	06/06/1953	to 05/07/1953	06/07/2016
06/01/1951	to 05/02/1951	06/11/2011	06/07/1953	to 05/08/1953	06/11/2016
06/02/1951	to 05/03/1951	06/01/2012	06/08/1953	to 05/09/1953	06/01/2017
06/03/1951	to 05/04/1951	06/03/2012	06/09/1953	to 05/10/1953	06/03/2017
06/04/1951	to 05/05/1951	06/05/2012	06/10/1953	to 05/11/1953	06/05/2017
06/05/1951	to 05/06/1951	06/07/2012	06/11/1953	to 05/12/1953	06/07/2017
06/06/1951	to 05/07/1951	06/09/2012	06/12/1953	to 05/01/1954	06/09/2017
06/07/1951	to 05/08/1951	06/11/2012	06/01/1954	to 05/02/1954	06/11/2017
06/08/1951	to 05/09/1951	06/01/2013	06/02/1954	to 05/03/1954	06/01/2018
06/09/1951	to 05/10/1951	06/03/2013	06/03/1954	to 05/04/1954	06/03/2018
06/10/1951	to 05/11/1951	06/05/2013	06/04/1954	to 05/05/1954	06/05/2018
06/11/1951	to 05/12/1951	06/07/2013	06/05/1954	to 05/06/1954	06/07/2018
06/12/1951	to 05/01/1952	06/09/2013	06/06/1954	to 05/07/1954	06/09/2018
06/01/1952	to 05/02/1952	06/11/2013	06/07/1954	to 05/08/1954	06/11/2018
06/02/1952	to 05/03/1952	06/01/2014	06/08/1954	to 05/09/1954	06/01/2019
06/03/1952	to 05/04/1952	06/03/2014	06/09/1954	to 05/10/1954	06/03/2019
06/04/1952	to 05/05/1952	06/05/2014	06/10/1954	to 05/11/1954	06/05/2019
06/05/1952	to 05/06/1952	06/07/2014	06/11/1954	to 05/12/1954	06/07/2019
06/06/1952	to 05/07/1952	06/09/2014	06/12/1954	to 05/01/1955	06/09/2019
06/07/1952	to 05/08/1952	06/11/2014	06/01/1955	to 05/02/1955	06/11/2019
06/08/1952	to 05/09/1952	06/01/2015	06/02/1955	to 05/03/1955	06/01/2020
06/09/1952	to 05/10/1952	06/03/2015	06/03/1955	to 05/04/1955	06/03/2020