

**From:** DWP Pensions Communications Team

**Sent:** 27 March 2015 15:11

**To:**

**Subject:** State Pension Top Up - Registered Customer update



Could **your money**  
work harder for you?



### Thank you for registering your interest in State Pension top up

The scheme launches across the UK later this year meaning that for a limited period only, you can increase your State Pension for life. We want to make sure that if this is right for you, you're ready to take up this opportunity to boost your retirement income. Thousands of people have already joined you in registering their interest.

### What you need to do

Making the most of your retirement income is an important commitment and we recommend taking guidance from, for example, an Independent Financial Advisor. To help we recently spoke to leading IFA Alan Dick, who provided his expert insights on State Pension top up and you can [watch our interview with him here](#).

To help you further, we have developed [an online calculator](#). This provides an instant calculation of the contribution you need to make to receive the additional weekly income you would like.

### What happens next?

We are developing a Registration Pack to keep you up-to-date on the latest State Pension top up developments. The Registration Pack will be available from early summer, and we will send this to you as soon as it is available.

So now we suggest you review your retirement options, taking professional advice if necessary, and get to know the facts. Then, between June and September 2015 read your Registration Pack and decide whether State Pension top up is right for you, and that you are ready for October when the scheme opens.

### **Facts and figures**

- State Pension top up will be available for a limited period of 18 months from 12 October 2015 to 5 April 2017
- It provides a one-off opportunity to increase pension income for life, protected against inflation
- Participants could receive an additional pension of between £52 and £1300 per year
- The one-off contribution required is based on age, with rates going down the older the person is. For example, to get an extra £5 per week (£260 per year) of State Pension for life, the lump sum contribution for a 65-year-old would be £4450, compared to £3370 for someone who is 75

**Thank you for your interest in the scheme.  
Please feel free to forward this email to friends and family.**

**You have received this email because you have previously provided us with your email address and shown an interest in us. If you no longer wish to receive emails from us please unsubscribe at [unsubscribe.topup@dwp.gsi.gov.uk](mailto:unsubscribe.topup@dwp.gsi.gov.uk)**

