

From: DWP Communications <dwppcommunications@contact.dwp.gov.uk>

Date: 28/10/2016 08:04:46

Subject: Re: State Pension top up - Six Months Left to Apply

To:



Applications closing soon

With applications for the government's State Pension top up scheme closing on 5 April 2017 there's only six months left to consider if it could help you do more of what you enjoy in retirement. If you've already applied but not yet made your contribution, 5 April 2017 is also the last day to make your payment.

Lifelong extra security of income

State Pension top up is a class of voluntary National Insurance contributions. If you reached State Pension age before 6 April 2016, and you're eligible for a UK State Pension, it allows you to increase your State Pension by up to £25 per week, guaranteed for life, in exchange for a lump sum contribution.

The increased amount is linked to the Consumer Price Index, so will retain its value over time, and in most cases between 50% and 100% of it is also inheritable by a spouse or civil partner, allowing that extra financial security to be passed on.

Do you have a birthday soon? The amount you need to contribute for a given increase through the scheme depends on your age. Find out how much you'll need to contribute using our online [calculator tool](#) – the cost goes down the older you are. It's worth checking to see if the scheme could work for you.

For more information

The scheme's not right for everyone, and we recommend you consider if it's right for your circumstances and get professional advice as needed. For more information:

- Read our [scheme information booklet](#)
- Find further details and access our [online application form](#)

Regards,

The State Pension top up team

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