

Subject: State Pension Top Up - registered customer update

From: "DWP Communications Team" <dwppublications@contact.dwp.gov.uk>

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To:



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



Thank you for registering your interest in State Pension top up

The scheme will be launched across the UK in October this year, allowing you to increase your State Pension for life. It's available for a limited time only, and so if it's right for you, we want to make sure you're ready to take up this opportunity.

State Pension top up is a unique chance to boost your retirement income by up to £108 a month for life. By choosing State Pension top up you can get more money from your State Pension, allowing you to do more of the things you enjoy. The extra pension income is paid out for life, it's protected against inflation and spouses and civil partners can, in most cases, inherit between half and all of its value. 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 professional guidance or advice, for example, from an Independent Financial Adviser. We recently spoke to one experienced adviser, who gave us his expert insight into State Pension top up. You can [watch our interview with him here](#).

To help you further, we've developed [an online calculator](#) that others have found helpful. This provides an instant calculation of the lump sum you would need to pay to receive the additional State Pension 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 sent to you as soon as it's ready.

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 offers you a one-off opportunity to increase your pension income for life, protected against inflation
- You could receive an additional income of between £52 and £1,300 a year
- The one-off contribution you need to make is based on your age; the older you are, the lower the cost. For example, if you are 65, to get an extra £5 a week of State Pension for life (£260 a year), you need to pay a lump sum contribution of £4,450, compared to £3,370 if you are 75
- Your spouse or civil partner can, in most cases, inherit at least half of your State Pension top up after you pass away

Thank you for your interest in the scheme. Please feel free to forward this email to friends and family if you think they'd be interested in this offer too.

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