

# Benefits: States pension no. 15

**This leaflet tells you about States pension  
and includes information on how to claim and  
frequently asked questions.**



States of Guernsey  
Social Security

If, after reading this leaflet, you still have unanswered questions, please contact us on **222506**.

This leaflet should be read with Leaflet 50 which contains all the current benefit payments and contribution rates, available from **[www.gov.gg/oldagepension](http://www.gov.gg/oldagepension)**.

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***This leaflet is for guidance and must not be treated as a complete and authoritative statement of the law.***

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# General

## What is States pension?

This is a pension that is payable to both men and women when they reach pension age. But, in order to qualify you must meet certain contribution conditions. These conditions are set out below.

## How much will I get?

The amount of pension you will receive depends on the number of social security contributions you have made at any time up to pension age. The rates of pension are set out in Leaflet 50.

If you were a married woman on or before 31 December 2003 or a divorced woman on or before 31 December 2004, you may be able to use your husband or ex-husband's contribution record to increase the amount of pension you can receive.

But, if you are widowed after 31 December 2003 and remarry before you reach pension age, your pension entitlement may be affected. If you have any questions about this or want to discuss your own situation please contact the Pensions & Allowances helpline on **222506**.

## What are the contribution conditions?

There are two contribution conditions that you must meet before you can get an States pension. These are detailed below:

1. You must have paid at least 156 contributions that count towards benefit in your working life.

2. For your pension to be paid at the full rate you must have paid an average of at least 50 contributions per year over a 45 year period. This means you need to have 2,250 weekly contributions.

If the first condition is met but the yearly average for the second condition is less than 50 (you have less than 2,250 contributions), you may be entitled to a reduced pension.

But, if the yearly average is less than 10, no pension will be payable unless contributions paid to another country can be used to increase the average.

## Claiming

### How do I claim?

A letter and claim form will be sent to you inviting you to claim your pension about 3 months before you're due to reach pension age. You should complete this form and return it to Social Security without delay. If you don't make your claim within 3 months of reaching pension age you may lose benefit.

If your letter does not arrive please contact the Pensions & Allowances helpline on **222506**.

### How will my pension be paid?

Your pension will be payable from the first Monday after you reach pension age. Your pension will be paid into your bank account weekly in advance. But if you are living abroad you will be paid in arrears.

## **What if my husband is already getting an extra allowance for me?**

If your husband is already getting extra pension for you (as his dependant) this will stop when you reach pension age. But you may receive your own pension based on your contribution record.

## **What if I've paid contributions in another country?**

If you have paid contributions in another country you may be entitled to claim a pension from that country. If you need help to contact the country concerned please call the Pensions & Allowances helpline on **222506**.

If a reciprocal agreement exists between Guernsey and the country in which you have lived or worked, we will forward your liaison papers or contribution record to them. If you have paid contributions to the UK, we can send you the UK pension claim form to complete.

If you are not entitled to a separate pension from the country or countries in which you have worked, we may still be able to use the contributions paid to improve your Guernsey pension. A list of current reciprocal agreements can be found on the website under [www.gov.gg/statespension](http://www.gov.gg/statespension).

## **How will my claim be decided?**

In law, the Administrator of Social Security is responsible for deciding claims. You will be told of the decision in writing. If you have any questions about how your pension has been calculated you should call the Pensions & Allowances helpline on **222506**.

If you are not satisfied with the Administrator's decision, you may appeal to an independent Tribunal within 28 days. The Tribunal consists of an independent chairman and two other members.

## Other information

### What happens if I work after pension age?

You don't have to stop working when you reach pension age. You can receive your pension and your earnings.

Any work that you do after you reach pension age will not affect your Guernsey pension. But, you should let the Contributions team know by calling **222502** so that they can update their records.

### What if I have an accident at work?

If you are working for an employer after pension age and you have an accident at work, you will still be entitled to claim industrial medical benefit. If your claim is accepted, industrial medical benefit may help with the cost of your medical fees.

You will also be able to claim industrial disablement benefit if you suffer a permanent injury or loss of faculty. To find out more about these benefits please see Leaflet 6 which is available here [www.gov.gg/sicknessandinjury](http://www.gov.gg/sicknessandinjury).

Self-employed people over pension age cannot claim these benefits.

## **What happens if I leave the Island?**

If you are getting a Guernsey pension and you intend to go abroad for more than 3 months you should tell us without delay. This is because we need to update our records and we may need to change the way your pension is paid.

## **What if I don't claim at the right time?**

If your claim is received more than 3 months after you reach pension age it will be treated as a late claim. This means that you may lose some of your pension entitlement.

## **What if I don't have enough money to live on?**

If you are having difficulty managing on your income, you may be able to get help from income support. Income support is a means-tested benefit. To find out more please call the income support benefit helpline on **222508**.

## **What if I change my address?**

It is important that we always have your current address, so please let us know straight away if you move. We need this information to send out your pension claim form.

Also, if you live outside of the Bailiwick of Guernsey we will need to write to you every year to check that your circumstances have not changed. If we don't have your up-to-date details your payments may be affected.

## **What if I change my bank account?**

If you want your pension paid into a different account you will need to write into us with the new details.

We cannot make any bank changes without your signature.

## **Do I have to declare my pension to Income Tax?**

Your pension is treated as part of your income and, in accordance with our statutory powers, we supply the States of Guernsey Income Tax with details of pensions we have paid.

Your pension is not taxed before it is paid to you and you should still declare your pension on your annual income tax return.

## **Increase in pension age**

From 2020, the pension age will start to rise. It will go up, over time, from 65 to 70 years old.

If you were born before 1 January 1955 the changes will not affect you. For everyone born on or after 1 January 1955 the pension age will increase by 2 months annually, beginning on 1 March 2020.

A pension age calculator and a pension age table is provided on the downloads section of the website [www.gov.gg/statespension](http://www.gov.gg/statespension)

## For further information

If you are unsure of the meaning of any particular point in this leaflet, please contact Social Security, or the Alderney States Office, where staff will be pleased to help you, and from where copies of other leaflets may be obtained.

More information is also available on the States website here:

[www.gov.gg/statespension](http://www.gov.gg/statespension).

If you are writing to Social Security, please quote your social insurance number, if known.

## What to do if you have a complaint

If you are dissatisfied with any aspect of our services please let a member of staff know at the time so that we can try to resolve the issue immediately. If you wish to make a formal complaint to Social Security, please contact us for a complaints leaflet and return the completed complaints form to **Social Security, Edward T. Wheadon House, Le Truchot, St Peter Port, GY1 3WH**.

You can also request more information by email and return your complaint form to [socialsecuritycomplaints@gov.gg](mailto:socialsecuritycomplaints@gov.gg) or send your complaint or a compliment to us online at the States website, by visiting [www.gov.gg/cc](http://www.gov.gg/cc) and completing the electronic form.