

UK STATE PENSIONS

Pensioners and those who reach pension age in the next two years will be able to acquire up to £25 of additional state pension per week, under plans by the Pensions Minister.

Those retiring [before April 2016](#) will be able to purchase up to £25 a week in extra state pension by topping up their national insurance contributions.

The state pension top up will be available from October 2015 to all those reaching state pension age [before 6 April 2016](#).

[The offer will be open for 18 months.](#)

The top-ups can be inherited, with a surviving spouse or civil partner entitled to at least 50% of the additional state pension. The scheme will allow people the opportunity to get inflation proofed additional state pension by making Class 3A voluntary national insurance contributions.

State Pension top up calculator More info <https://www.gov.uk/state-pension-topup>

From 12 October 2015 to 1 April 2017 you'll be able to make a 'Class 3A voluntary contribution' to top up your State Pension by up to £25 per week.

Calculate how much you'll need to contribute. You must be:

a man born before 6 April 1951

a woman born before 6 April 1953

What you need to know

You can choose to top up your State Pension by between £1 and £25 per week.

How much you'll need to contribute depends on:

how much extra pension you want to get each week

how old you are when you make the contribution

Example

You are 68 years old in October 2015. You decide that you want to get an extra £5 per week (£260 a year) on top of your pension.

The cost of an extra £1 per week for a 68 year old is £827, so you multiply £827 by 5.

You'll make a lump sum payment of £4,135.

Eligibility

You must be entitled to the basic State Pension or Additional State Pension before 6 April 2016.

<https://www.gov.uk/state-pension-topup>