



# UK State Pension

## Video transcript

Your retirement income does not all have to come from your workplace pension. You might be eligible for a State Pension from the government too, so you might want to take this value into account, therefore, as part of your planning as it could form part of your income in retirement.

The State Pension age is currently aged 66 and is regularly reviewed, so is subject to change. But your State Pension age will depend on when you were born. You're able to keep working once you reach State Pension age, and you can defer your State Pension age if you want to and access it from a later age, but you cannot access it before your State Pension age.

Your State Pension amount depends on your National Insurance record and the full rate of new State Pension is currently £241.30 a week, which is £12,547.60 a year. However, your amount could be different. Because there's a few things that can affect the calculation, the easiest way you can check your State Pension forecast is on the government's website [www.gov.uk/check-state-pension](https://www.gov.uk/check-state-pension).

You will not get your State Pension automatically, you will need to claim it as you near your State Pension age. But you should receive an invitation letter from the Government Pension Service, which will include that invitation code so you can apply online.