

## UK State Pensions

You need at least 10 years NI contributions for anything and 35 years to receive the maximum. You can pay voluntary contributions to make up the difference if you think it is worthwhile. From 6th April 2026, expats can only pay voluntary Class 3 contributions.

<https://www.gov.uk/voluntary-national-insurance-contributions/rates#:~:text=The%20rates%20for%20the%202022,a%20week%20for%20Class%203>

State Pension Age (SPA) has been increasing and is reviewed every 5 years. To obtain confirmation online of both your state pension age and an estimate of your pension and how many years national insurance contributions you made while in the UK, please go to; <https://www.gov.uk/calculate-state-pension>

To obtain an estimate from the DWP, go to <https://www.gov.uk/state-pension-statement> Put in your personal information. It will take you to a form you can either complete online or print off and fill out. Then you must post it to the DWP in the UK. They will give you an estimate based upon your contributions and details of how to make up payment.

You can usually backdate up to 6 years contributions, plus pay for the current year and then every year going forward until you reach the maximum.

Eligibility for increases on your UK State pension depends on the country you live in. The UK only pays increases to EEA countries of those with reciprocal social security agreements.

<https://www.gov.uk/government/publications/state-pensions-annual-increases-if-you-live-abroad/countries-where-we-pay-an-annual-increase-in-the-state-pension>

The 2022 Finance Act tied future State Pension Age increases to the earliest early retirement age for private pensions. This means from 2028 the earliest retirement age increases from 55 to 57.

If you have any questions on pensions and investment, ask the experts, ask AIMS.



paul.wyatt@aimspi.com



[www.aimspi.com](http://www.aimspi.com)



+66 (0) 8473 76036



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