

A woman with long, wavy grey hair is shown from the chest up, looking upwards and to the right with a thoughtful expression. Her hands are clasped together near her chin, and she is wearing a black leather jacket over a grey top. She has several rings on her fingers and a watch on her left wrist. The background is a blurred outdoor setting with brick buildings and trees. A large blue curved shape is overlaid on the bottom right of the image, containing the title and subtitle text.

YOUR STATE PENSION RIGHTS IN THE UK & EU

**A GUIDE FOR EU CITIZENS
WHO HAVE WORKED IN THE UK**



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This leaflet covers UK state pension entitlement for EU citizens covered by the Withdrawal Agreement and the Trade and Cooperation Agreement. These Agreements regulate, amongst other things, social security coordination for EU and UK citizens in a “cross-border” situation between the EU and the UK, now that the UK is no longer an EU Member State.



UNDER THE AGREEMENTS, THE STATE PENSION COORDINATION RULES MEAN:

You only pay state pension contributions into one social security system at a time (in the UK this means National Insurance contributions).

Social security contributions that you have paid in different EU Member States and in the UK can be aggregated to meet the entitlement conditions for a UK or EU state pension.

You will receive a pension payment from each country you have worked in based on the amount of time you were making state pension contributions in that country.

The pension authority in the country where you now live or last worked will arrange separate pension payments from each country you worked in to be paid to you.

If you qualify for a UK state pension (either part or in whole) this will increase each time the UK government “uprates” the pension payments (currently this happens annually)

The uprating of your UK state pension applies if you live in the UK or an EU Member State.



**I WORKED IN THE EU
BEFORE MOVING TO
THE UK TO WORK,
WHAT HAPPENS TO
MY PENSION
CONTRIBUTIONS?**

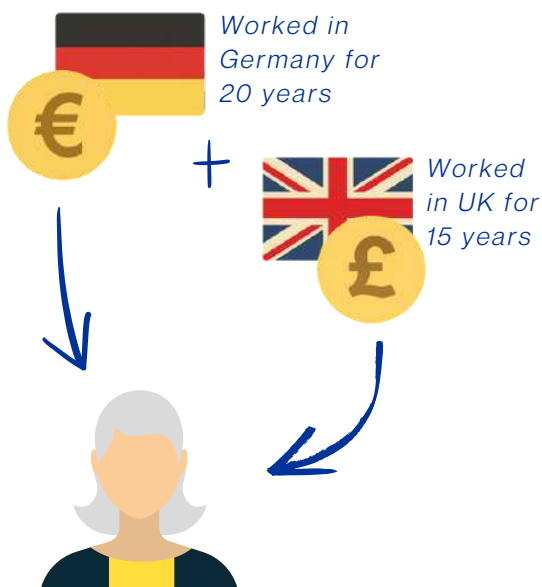


If you have worked in an EU Member State (perhaps several) and the UK, you may have accumulated pension contributions in each country. Your contributions from all the different countries you worked in will be taken into account, and you will receive pension payments based on the contributions you have made in EU Member States and the UK.

Your pension payments will be calculated according to your pension contributions in each country, meaning the amount you will receive from each will correspond to the length of your social security coverage there (i.e. the length of time you worked and made pension contributions).

EXAMPLE

For example, if you worked in Germany for 20 years and then moved to the UK and worked for 15 years, Germany would calculate your pension based on 20 years of contributions and the UK would calculate your pension based on 15 years of contributions. You would therefore receive pension payments from two countries' based on the time you worked in each country.



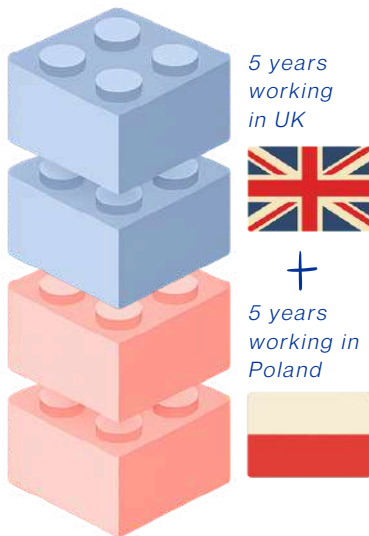


You can use pension contributions made in EU Member States to meet the minimum qualifying years needed for a UK state pension. The UK currently requires 10 years of National Insurance contributions to become eligible for a UK state pension, and 35 years of contributions to receive a full pension (If you have between 10 and 35 years of contributions, you receive a pro-rated pension based on your contribution record).

EXAMPLE


For example, if you have worked for 5 years in Poland and then moved to the UK and worked another 5 years, you can combine these together to make the 10 years you need to qualify for a UK state pension. In this case, the UK amount would be based on 5 years contributions working in the UK and Poland would be responsible for paying the 5 years of contributions made there; you would be paid both amounts in the UK as your now country of residence.

10 years needed to qualify for a UK state pension





**WHAT IF I
MOVED FROM
THE EU TO THE
UK BUT I HAVE
ONLY WORKED
IN THE UK?**



10 years of contributions
to become eligible for a
UK state pension

35 years of contributions
to receive a full pension

If you moved from an EU Member State to the UK but you only worked in the UK (and you have no entitlement to a residence-based pension), then your state pension would be made up of all the years you made National Insurance contributions in the UK. The UK currently requires 10 years of National Insurance contributions to become eligible for a UK state pension, and 35 years of contributions to receive a full pension (If you have between 10 and 35 years of contributions, you receive a pro-rated pension based on your contribution record).

Even if all your state pension contributions are made in the UK, you can still receive your UK state pension if you have moved to an EU Member State (or wish to in the future). If you are living in the EU, an EEA country or Switzerland, the UK will still increase your state pension annually in the same way as happens for someone resident in the UK and receiving a state pension (even if you have not made all you pension contributions in the UK, you will still receive a pro-rated increased state pension from the UK if you now live in the EU, an EEA country or Switzerland).



WHEN AND WHERE SHOULD I APPLY FOR MY OLD-AGE PENSION?



Apply
with the
country
you last
worked in



When the time comes for you to claim your state pension, you should normally apply in the country where you are living if you have worked in this country, or in the country where you last worked if you have not worked in the country where you currently live.


The country you apply to is responsible for processing your claim and bringing together records of your pension contributions from all the countries you have lived and worked in. This means you do not have to contact the pension authorities of every country you have worked in to make individual pension claims.



In some EU Member States, the pension authority should send you your pension application form before you reach that country's retirement age. If you do not receive this, check with the pension authority to see whether they will automatically send it to you. Some EU Member States and the UK require you to apply for your state pension at the appropriate time.



You should ask for information on getting your pension paid at least 6 months before you retire, because claiming a pension from several countries can take several months to organise. As countries have different ages to claim state pensions, you may be eligible for some state pensions earlier than others.

A photograph of an elderly couple sitting on a wooden bench, looking out over a body of water under a cloudy sky. The woman in the foreground has white curly hair and is wearing a blue jacket. The man behind her has white hair and glasses. A black bag is on the bench next to them. A large blue curved shape is overlaid on the bottom left of the image, containing the text.

**WHAT DO I DO IF
THE PENSION AGE
IS DIFFERENT IN
THE COUNTRIES
WHERE I HAVE
WORKED?**



You can start receiving a pension from countries you have lived and/or worked in once you have reached the legal retirement age in that country. In some countries, it could be 60, but in others you might have to wait until 67 or older.

As the legal retirement age varies, you may have to wait longer for your pension from some countries. In the example given above, you may be able to claim your pension from one country you worked in at 60, but you will not be entitled to the pension from another country you worked in until you are 67. If you are entitled to pensions from different countries and you take one pension earlier than the other, it might affect the amounts you receive.

You should ask for information from the competent pension authorities of all the countries where you have worked and made pension contributions, what your situation will be when you become eligible to start receiving your pension.



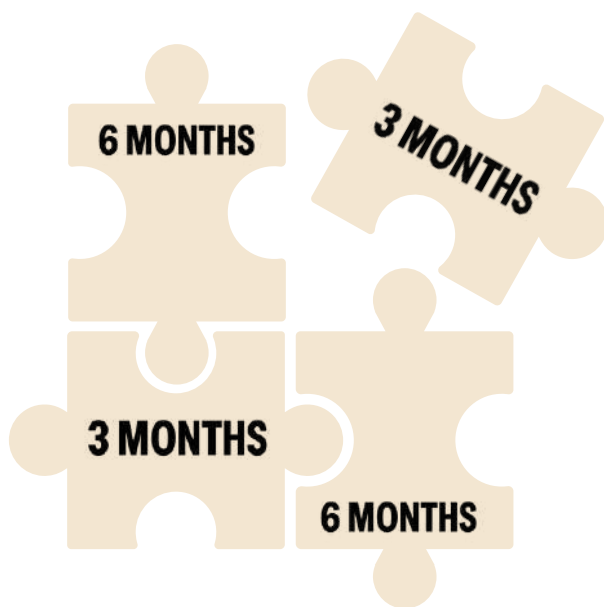


**I WORKED FOR
LESS THAN A
YEAR IN SOME
COUNTRIES - WILL
I LOSE THOSE
PENSION
CONTRIBUTIONS?**



No. The periods you worked and made pension contributions in other countries will all be taken into account, even if less than one year. This means your pension contributions are not lost even if you only worked for a short period in a country (or countries).

Even though some countries do not provide a pension for short periods under one year, your months of pension contributions will not be lost and will still be taken into account in the calculation of your state pension by the other country or countries where you worked for longer.





**HOW DO I
CLAIM MY
STATE
PENSION IN
THE UK?**



If you have made pension contributions in an EU Member State (or multiple EU Member States) before you moved to the UK and you are claiming your state pension in the UK, you make your claim to the **International Pension Centre**. The International Pension Centre is the competent pension authority provided by the UK government and should ensure you receive the correct pension entitlements you have earned through contributions made in the UK and EU Member States.

If you are claiming your state pension in an EU Member State, there are equivalent competent pension authorities that provide a service similar to the UK International Pension Centre. You can find details of the pension authorities in Member States at this EU website:

- https://europa.eu/youreurope/citizens/work/retire-abroad/state-pensions-abroad/index_en.htm

(You select the country that you want the details for under the “Choose country” tab.)

These pension authorities are responsible for coordinating social security benefits, including state pensions for people who have worked in EU Member States and the UK.

If you have only made pension contributions in the UK and not in any EU Member States, then you apply for your UK state pension as set out in this gov.uk website.

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



**WHAT HAPPENS
TO MY UK
PENSION
CONTRIBUTIONS
IF I RETIRE IN THE
EU?**



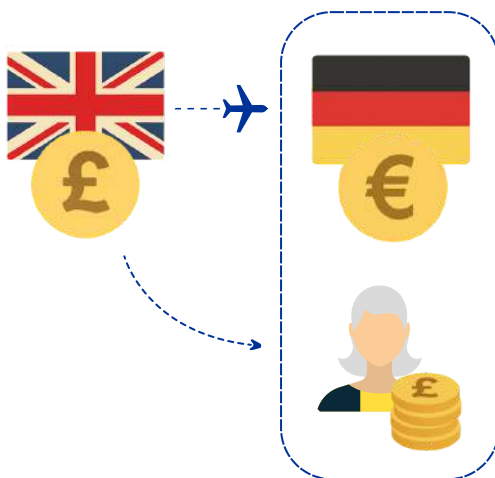
If you lived and worked in the UK, making pension contributions and have moved to an EU Member State to work before you retire, the Member State where you moved to is responsible for processing your pension application, once you become eligible for a state pension. This applies even if you leave the UK many years in the future to live in an EU Member State. If you move away from the UK, having made pension contributions, but do not work in the EU Member State you move to, the UK International Pension Centre will be responsible for processing your state pension claim when the time comes.

Your contributions from the UK and any EU Member States you worked in will be taken into account, and you will receive pension payments based on the contributions you have made in the UK and EU Member States.

Your pension payments will be calculated according to your pension contributions in each country, meaning the amount you will receive from each will correspond to the length of your social security coverage there (i.e. the length of time you worked and made pension contributions).

EXAMPLE

For example, if you worked in the UK for 15 years and then moved to Germany and worked for 20 years, the UK would calculate your pension based on 15 years of contributions and Germany would calculate your pension based on 20 years of contributions. You would therefore receive pension payments from two countries based on the time you worked in each country. If you worked in the UK for 35 years and then moved to Germany to retire, but did not work there, the UK would be responsible for paying your whole state pension to you in Germany.





**IS A UK
WORKPLACE
PENSION
DIFFERENT FROM
A UK STATE
PENSION?**



Workplace pensions are different from UK state pensions and are not covered by the social security coordination arrangements outlined in this leaflet. According to current UK government information, workplace pensions can still be paid overseas if you decide to retire outside the UK.



STATE PENSION

This comes
from the
government.



WORKPLACE PENSION

This comes from
a job you had
and your boss
helped save
money for you.



**FURTHER
INFORMATION**



European Commission: Pensions

https://employment-social-affairs.ec.europa.eu/policies-and-activities/moving-working-europe/eu-social-security-coordination/what-are-your-rights/pensions_en

European Commission: EU social security coordination

https://employment-social-affairs.ec.europa.eu/policies-and-activities/moving-working-europe/eu-social-security-coordination_en

European Commission: Which rules apply to you?

https://employment-social-affairs.ec.europa.eu/policies-and-activities/moving-working-europe/eu-social-security-coordination/which-rules-apply-you_en

YourEurope: State pensions abroad

https://europa.eu/youreurope/pensions_en

https://europa.eu/youreurope/citizens/work/retire-abroad/state-pensions-abroad/faq/index_en.htm

Your Europe: Advice form (for questions about pension coordination)

https://ec.europa.eu/eu-rights/enquiry-complaint-form/nextpage?redirectTo=yea&uuid=93f977f2bb6a6675408cb97066ac239e&languageCode=en&origin=yec_work

Your Europe: contact

You call us from inside the EU



00 800 6 7 8 9 10 11

Weekdays 9:00 - 18:00 CET

Calls are free

In any EU language or Ukrainian or Russian

Call outside the EU

00 32 22 99 96 96

Weekdays 9:00 - 18:00 CET

(Standard international rate)

An operator will answer in English, but you can then ask to speak to someone in any EU language. You can also use Ukrainian or Russian.

We call you (*for free*)

Text "**call me**" plus your country code & number to

00 32 466 9 0 2 0 00

(Standard international rate applies to your message)

gov.uk: Benefits and pensions for EEA and Swiss citizens in the UK

- <https://www.gov.uk/guidance/benefits-and-pensions-for-eea-and-swiss-citizens-in-the-uk>

gov.uk: Claim your state pension in the UK

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

gov.uk: Contact for claiming UK state pension

- <https://www.gov.uk/contact-pension-service/claim-state-pension>

You can claim by phone if you reach State Pension age in the next 4 months. If you want to claim by post, phone the Pension Service to get a State Pension claim form sent to you.

Telephone: 0800 731 7898

Textphone: 0800 731 7339

Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 731 7898

Welsh language: 0800 731 7936

Welsh language text/phone: 0800 731 7013

Monday to Friday, 8am to 6pm (except public holidays)

gov.uk: The new State Pension - If you've lived or worked abroad

- <https://www.gov.uk/new-state-pension/living-and-working-overseas>

gov.uk: Contact for International Pension Centre

- <https://www.gov.uk/international-pension-centre>

Telephone: +44 (0) 191 218 7777

Text/phone: +44 (0) 191 218 7280

Monday to Friday, 8am to 6pm

Disclaimer

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