



HELPING CONSTITUENTS WITH PENSION AND RETIREMENT INCOME-RELATED QUERIES

This sheet provides links and telephone numbers for organisations best placed to help constituents with pension-related queries.

Almost all are impartial and free to use, though some may only be available to people who have reached a certain age (we've indicated where this is the case).

If you are unsure how best to help a constituent with a pension-related query, call Just on **01737 827289** or email **pensionquery@wearejust.co.uk** and we will do our best to help.

(Please note that the Money Advice Service, Pension Wise and the Pensions Advisory Service were merged into a single body in 2019 – the Money and Pensions Service (MAPS). Some websites may still carry the pre-merger branding.)

Possible query	Information source
I need some help with my pension and don't know where to start. Who can help me?	<p>Pension Wise is a free, government-sponsored service that helps people aged 50+ understand their options for their Defined Contribution (or "money purchase") pension savings.</p> <p>It has received excellent feedback from users and offers guidance on the options for accessing pension pot(s), including the potential advantages and disadvantages of each option.</p> <p>People with Defined Contribution pensions can book a telephone or face to face appointment on the Pension Wise website at www.pensionwise.gov.uk or by calling 0800 138 3944.</p> <p>People with Defined Benefit (sometimes called "final salary") pensions will be better contacting The Pensions Advisory Service (0800 011 3797). Like Pension Wise, this is a free and impartial service. www.pensionsadvisoryservice.org.uk</p>
I'm not sure if I'm saving enough for my retirement. How can I check what I might receive from my pension savings?	<p>Try using the Money Advice Service's pensions calculator to work out your likely level of income in retirement, based on how much is being saved and for how long. The service is free, impartial and independent from commercial pension providers and provides a forecast of likely retirement income, whatever your retirement age.</p> <p>www.moneyadviceservice.org.uk/en/tools/pension-calculator</p> <p>The pensions calculator can include income from Defined Benefit and Defined Contribution schemes, plus State Pension details, with results tailored to the person's date of birth. Alternatively you can call the Money Advice Service on 0800 138 7777.</p>
I have a pension through a previous employer but don't have any details. How can I check and trace my pension?	<p>If you've lost track of a pension the Pension Tracing Service may help you find them. The free, impartial service is available at www.gov.uk/find-pension-contact-details or 0800 731 0193.</p> <p>If in doubt, check! People often forget about pensions they may be entitled to from previous employment.</p> <p>You need the name of an employer or a pension provider to use the service. The service will not tell users whether they have a pension, or what its value is – users will need to check this with the pension scheme or provider.</p>
I'm having problems receiving my State Pension. Who can help me?	<p>The Pension Service is the best first point of contact for State Pension queries. The number is 0345 606 0265 and website www.gov.uk/contact-pension-service</p> <p>Note that people don't start to receive the State Pension automatically – you have to claim it. People should get a letter no later than two months before reaching State Pension age, explaining what to do.</p> <p>This is an impartial service provided by government, and can help with State Pension eligibility, claims, payments and complaints. You can also report a change of circumstances, for example if you've changed address.</p>

Possible query	Information source
How can I find out the age at which I'm eligible to receive the State Pension?	In November 2018 the State Pension age was 65 for men and women. However, this is gradually increasing and depends on when you were born. Check your State Pension age online at www.gov.uk/state-pension-age or call 0800 731 0469 .
How do I know if I'm eligible for the State Pension, and how much I'm eligible for?	It is possible to check entitlement to the State Pension online at www.gov.uk/check-state-pension or by filling in the BR19 form and sending it in the post. For further support call 0800 731 0469 . The service shows how much you could get, when you can get it and – for those eligible to do so – how to increase it.
I don't have a private pension, and I'm struggling to live off my State Pension. I need more help.	Eligibility for Pension Credit (whether as a single person or as a couple) can be checked using the Pension Credit claim line on 0800 99 1234 or the Pension Credit calculator at www.gov.uk/pension-credit-calculator Pension Credit is for people who are on a low income and is designed to top up a pensioner's income to a guaranteed minimum level. Many who are eligible don't know about it and aren't claiming it. The Pension Credit claim line and Pension Credit calculator are free government services.
I've been a victim of a scam and lost my pension. I don't know how to get my money back and I need to help.	If a someone has lost money to a suspected scam they should report it immediately to Action Fraud on 0300 123 2040 or online at www.actionfraud.police.uk The Pensions Advisory Service may also be able to help if a constituent is unsure what to do. They can be contacted on 0300 123 1047 or through the website www.pensionsadvisoryservice.org.uk If someone has been targeted by a pension or investment scam or suspects they have been contacted by a potentially fraudulent firm, they can report it to the Financial Conduct Authority's Scam Smart website at www.fca.org.uk/consumers/report-scam-unauthorised-firm or by calling 0800 111 6768 .
I'm considering accessing the equity tied up in my home. But I don't want to sell my house, and not sure how it works. Where can I find free, impartial information?	The Money & Pensions Service provides impartial information on equity release via its website www.moneyadvice.org.uk/en/articles/equity-release or call 0800 138 7777 . Further valuable information can be found on the website of the Equity Release Council – the industry's representative body – which features a search function for ERC-member adviser firms. www.equityreleasecouncil.com/find-a-member/advisers or call 0300 012 0239 . Equity release can affect eligibility for benefits being received or eligibility in the future. People considering equity release who receive any means-tested benefits (e.g. Pension Credit; Jobseeker's Allowance; Income Support; income-related Employment and Support Allowance; Universal Credit or Council Tax Support) should first check the potential impact. A specialist equity release adviser will identify the possible impact on benefit entitlements.
I don't know how I'm going to pay for my social care costs, or what my options are. Where can I go for help?	Care funding options vary across the UK and people should contact their local authority to check options in their locality. Local council details can be found using the website here www.gov.uk/find-local-council or by calling the Electoral Commission on 0333 103 1928 . It may be useful to check funding options using advice from a regulated financial adviser. The Money Advice Service's Retirement Adviser Directory enables users to filter for specialist care fees advisers at https://directory.moneyadvice.org.uk or call 0800 138 7777 .
I think I could be eligible for a higher rate of income from my pension. I don't know what my options are, and if I can get better value for money. How can I check?	Pension Wise can provide free, impartial guidance on pension access options and explain how to shop around for best value. The difference can be great and people should check their options before choosing their provider, not least because some retirement decisions cannot be undone. See www.pensionwise.gov.uk or call 0800 138 3944 for an appointment. People can also seek paid-for advice from a regulated adviser, who will consider their needs and make a personalised recommendation. The Money Advice Service has a regularly updated list of authorised financial advisers who specialise in pensions and retirement at https://directory.moneyadvice.org.uk
I'm having problems with my finances and need free and impartial advice.	The Money Advice Service is available 24 hours a day via its website www.moneyadvice.org.uk and five days a week by telephone on 0800 138 7777 . The Service can help with all manner of financial issues including debt and borrowing, homes and mortgages, budgeting and saving, and work and benefits.
How will Coronavirus affect my pensions or investments?	Stock markets have fallen considerably as a result of Coronavirus and are likely to remain volatile for some time. The Pensions Advisory Service provides useful information relating to all types of pensions, covering all life stages – whether you are close to retirement or many years away. This site also offers important tips on avoiding pension scams, and access to free and impartial professional support if you want to check whether a product or service is legitimate, or a potential scam. See www.pensionsadvisoryservice.org.uk/about-pensions/when-things-change/coronavirus-how-will-this-affect-my-pension-or-investments