

Can you inherit the UK state pension? Rules on inheriting payment explained

STATE PENSION can be inherited after your partner dies, but it will depend on multiple factors.

By [Mark Oldacres](#) PUBLISHED: 09:34, Tue, Aug 31, 2021 | UPDATED: 16:49, Tue, Aug 31, 2021

Gareth Shaw advises on building entitlement to state pension

If one's spouse or civil partner dies or has died, it may be possible to inherit or increase state pension as a result. What can be claimed depends on the state pension ages of the couple as well as the date of their marriage or civil partnership.

Related articles

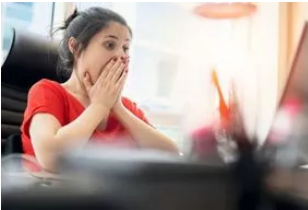


[Free prescriptions could be axed for MILLIONS - are you affected?](#)



[Two teens making quick cash at Leeds Festival share how they did it](#)

READ MORE



- [How to improve 'chances of winning' before NS&I's Premium Bonds draw](#)

One factor at play will be whether one's state pension is based on the old or new rules.

If someone or their partner reached state pension age before April 6, 2016, state pension is based on the old rules.

To have reached state pension age before April 6, 2016, a person must have been born before April 6, 1953.

There are two parts to the old state pension – the basic state pension and the additional state pension.

Each part works in a slightly different way, and entitlement may have been built up under just the basic state pension or under the additional state pension as well.

READ MORE: ['Good thing you double checked' Barclays confirms convincing text message is a SCAM](#)



It may be possible to inherit state pension (Image: GETTY)

The amount that can be inherited will depend on when the person who dies first reached their state pension age, as well as when the couple got married.

If a couple are married or in a civil partnership and both people reached state pension age before April 6, 2016 then, when one person dies, the survivor may be entitled to receive a higher basic state pension based on the National Insurance record of their partner.

However, this only applies if the surviving partner has not already built up a full basic state pension from their own National Insurance contribution record.

If one is under state pension age when their spouse or civil partner dies and they remarry or enter a new civil partnership before they reach state pension age, they will lose this right.

DON'T MISS

[Triple lock scrap: Pensioners to lose £11k if Rishi Sunak makes State Pension decision](#) [INSIGHT]

[Rishi Sunak accused of breaking the 'fabric of our society' by cutting Universal Credit](#) [REACTION]

[Britons can still retire in EU after Brexit - but only if they have enough money](#) [ANALYSIS]

In 2021 / 22, one could be able to increase their basic state pension up to £137.60 a week if they meet the following criteria:

One's own basic state pension is less than £137.60 a week

One's late spouse or civil partner had enough National Insurance contributions.

There is also the possibility that one could be entitled to some Additional State Pension if their spouse or civil partner dies.

This is based on the National Insurance record of their partner.



What is (Image: Express)

The GOV.UK website has information on how much Additional State Pension can be inherited.

If one's partner had reached state pension age before April 6, 2016 and had deferred their state pension, it may be possible to inherit part or all the extra state pension they had amassed.

READ MORE



- [Don't 'double cross' us over triple lock](#)

Just like the old rules, those reaching state pension age on or after April 6, 2016 may be able to inherit or increase their state pension if their spouse or civil partner has died.

However, also following the old rules, one will not be entitled to this if they remarry or enter a civil partnership before reaching state pension age.

Related articles



[Pension triple lock on brink as Sunak warns of black hole](#)



[State pension shortfall: Reminder as millions set to exhaust income](#)

It may be possible to inherit up to half of one's partner's Additional State Pension or protected payment if one was married to them prior to April 6, 2016. Protected payments usually account for any Additional State Pension accumulated which was not paid out under the new state pension rules.

If one was married or in a civil partnership and one's partner had reached state pension aged before April 6, 2016, and had deferred their state pension, it may be possible for one to inherit part or all the extra state pension they had built up.

However, there is no inheritance of any extra state pension that one's spouse or civil partner had been receiving or built up if they reached state pension after April 6, 2016 and had deferred.

If a couple reached state pension age on or after April 6, 2016, they will both claim the 'new' state pension.

One's State Pension will normally be based solely on their own National Insurance contributions.