

# Pensioner frustrated as thousands saw state pension stopped

An expat pensioner living in Canada has called upon the Government to uprate the state pension for all Britons living overseas.

[Rebekah Evans](#) 11:01, Sat, Dec 24, 2022

## Pensions: Expat discusses reciprocal agreements with Canada

Not everyone in receipt of the [state pension](#) can expect the sum to increase each year - as people must live in certain nations for this to be the case. Every year, this means an estimated 500,000 pensioners will not benefit from an increase and instead will see their sum frozen at the level it was when they decided to leave the UK or an eligible nation.

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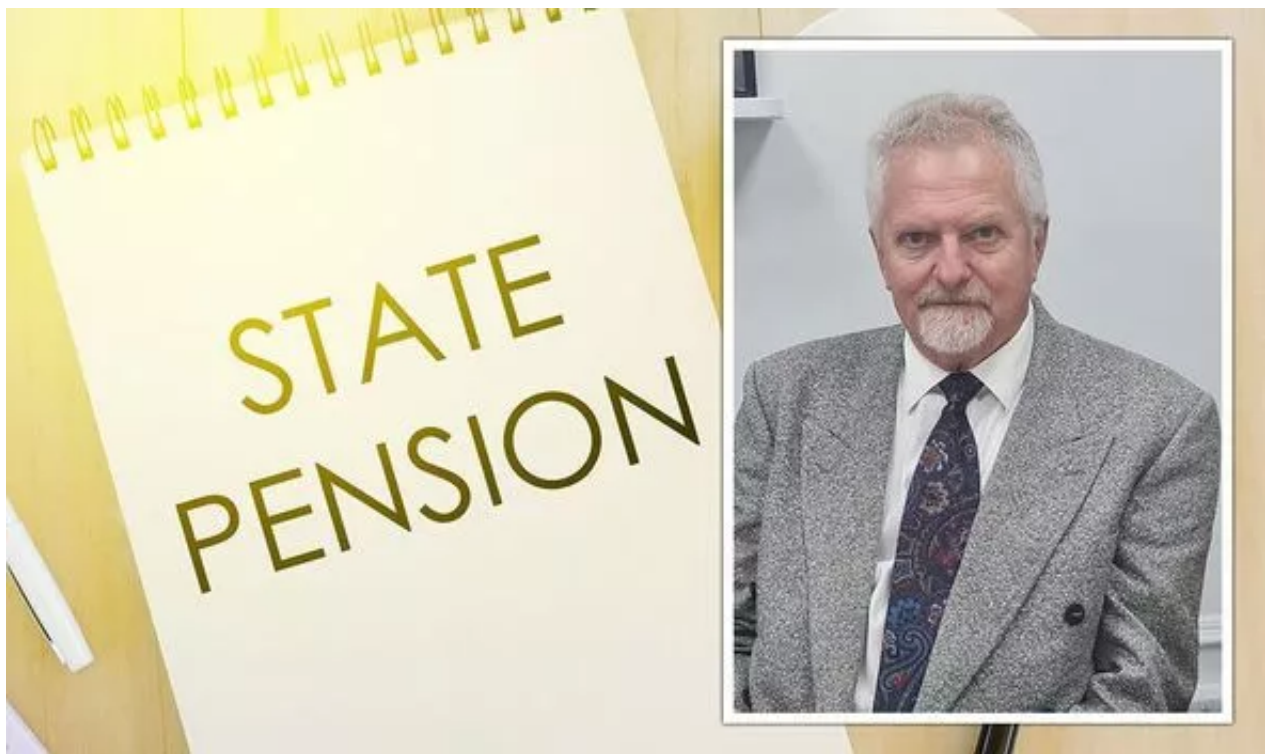
Earlier in 2022, thousands of expat pensioners saw their state pension stopped as a result of not returning a key form to the Pension Service.

A proof of life form is sent to expats so they can confirm their continued entitlement to the state pension.

According to procedure, this must be returned within 16 weeks of issue, or the state pension is suspended.

However, many claim they never received a CF(N)698 form, sent by the Pension Service on March 27, 2022.

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Pensioner frustrated as thousands saw state pension stopped (Image: Getty•REBEKAH EVANS)

Ian Andexser, Chairman of the Canadian Alliance of British Pensioners, spoke exclusively to [Express.co.uk](https://www.express.co.uk), estimating thousands of pensioners were impacted.

He explained: “There was a fiasco this summer with a proof of life form that is sent to pensioners around the world so you can prove you are still alive.

“A whole bunch got sent to Canada and got lost.

“A lady in Halifax [in Nova Scotia], as meagre as her state pension is, she struggles without it - and her landlord was threatening to evict her.

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# WHAT IS STATE PENSION?

## You can claim the basic state pension if you're:

- A man born before April 6, 1951
- A woman born before April 6, 1953
- If you were born later you'll need to claim the new state pension.
- The most you can get on the basic state pension is **£141.85** per week.
- The full new state pension is **£185.15** per week.

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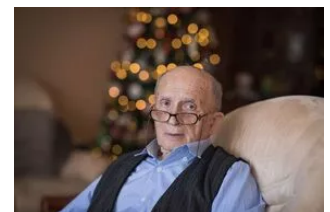
State pension: What is state pension (Image: EXPRESS)

"I had to write an email to her, to pass to her landlord, to show the problem was not her, but with the British Government.

"There are people who were destitute.

"I do not necessarily rely on the British state pension, but there are people in other parts of the world - Canada, Australia, Thailand, India, that do."

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A letter from the Department for Work and Pensions seen by [Express.co.uk](https://www.express.co.uk) acknowledged the “frustration and concerns” of affected pensioners, attributing the matter to “postal delays”.

The Department’s letter from September 1 assured all suspended payments have now been “reinstated”, and arrears owed issued.

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However, for Mr Andexser, the issue is symptomatic of a wider problem for UK pensioners who live abroad.

He suggests the only “fair” solution is to implement state pension increases for all expats living overseas.

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This could be achieved through reciprocal social security agreements, only currently in place for select nations across the world.

Mr Andexser continued: “Canada contacted the British Government in 2020 to ask for a reciprocal agreement. But that was turned down.

“There was an election in Canada, and the lady who held that portfolio lost her seat.

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“Her replacement, the seniors minister in Canada, I had a conversation with her and she could not believe it!

“She said she would reapply and put in a second request, but again, this was turned down.

“The UK Government says it will only uprate where there is an agreement to do so, but it won’t sign an agreement with Canada.”

A Department for Work and Pensions spokesperson told Express.co.uk: “We understand the frustration of customers who were affected by postal delays in Canada. We implemented contingency arrangements to enable the clearing of life certificates by phone and encouraged those impacted to contact our International Pension Centre. All payments for those affected were backdated.

“The Government’s policy on the uprating of the UK state pension for recipients living overseas is a longstanding one of more than 70 years and we continue to uprate state pensions overseas where there is a legal requirement to do so. A reciprocal agreement would not remove the need for life certificates.”

