# Social Security



# Pension Top-up

Information

This information is only for people who reach state pension age on or after 6 April 2016 and who have paid or been credited with National Insurance contributions (or treated as such) in both the Isle of Man and the United Kingdom

#### What is it?

Pension top-up is paid to certain people who reach state pension age **on or after 6 April 2016** who get both an IOM and a UK state pension because they paid or were credited with National Insurance contributions (NICs) (or are treated as such) in both the IOM and the UK.

People who reach state pension age **before 6 April 2016** who paid or were credited with NICs (or are treated as such) in both the IOM and the UK get a single, consolidated state pension paid by either the IOM or the UK (depending on where they live) which takes into account all of the NICs paid or credited in both the IOM and the UK.

## **Qualifying conditions**

You can get a pension top-up if the total amount of IOM and UK state pensions you get added together is less than the amount of IOM state pension you would have got if you had reached state pension age before 6 April 2016. In both cases "IOM state pension" includes any Manx Pension Supplement.

You must be living in the IOM when you claim a pension top-up to get it and be ordinarily resident in the IOM to carry on getting it.

#### How much will I get?

The amount of pension top-up is the difference between the total of the IOM and UK state pensions added together you get and the IOM state pension you would have got if you had reached state pension age before 6 April 2016.

### How will I be paid?

Pension top-up is paid with your IOM state pension.

#### How can I claim it?

Complete claim form PTU1 and provide the letter from the UK Department of Work and Pensions telling you how much UK state pension you will be getting.

You will be given further information about how to claim a pension top-up when you are advised of your entitlement to an IOM state pension.

