



Department
for Work &
Pensions

DWP Information Note for Trustees

Changes to State Pension age & communications with members

As you will be aware, State Pension age (SPa) for women has been rising since 2010: by November 2018, women's SPa will have increased to age 65, the same as men's. From November 2018 onwards, State Pension age for both men and women will continue rising and it will be age 66 by October 2020. SPa will then be increased again from April 2026 onwards and will be at age 67 by 2028.

Information on these changes, including a calculator so people can check their State Pension age themselves, is at: <https://www.gov.uk/state-pension-age>. It is also important to bear in mind that SPa may continue to change in future years.

If your scheme benefit structure takes account of the State Pension (for example if you offer "integrated benefits", "bridging pensions", or "level pensions") then the State Pension age changes might affect how much pension a member gets from your scheme. It is possible that members receiving pensions to bridge them up to SPa may see reduced payments if your scheme's bridging timetable is determined by previous ages. Therefore members may lose some of their pension income for a time when a scheme pension in payment may reduce earlier than the member expects.

Given how important the changes to State Pension age might be in terms of occupational pensions, it's important that trustees, as a matter of good practice, consider the effect of the changes on their own scheme, and if necessary keep in touch with members to let them know what the changes may mean for them to help them plan their future income.