



Are you missing out on pension credit?

Thousands are missing out

Pension credit is a government payment which tops up low income for pensioners. You don't get it automatically like your state pension – you have to apply for it separately.

Over 850,000 pensioners are entitled to pension credit but are not receiving it. This means they're losing an average of £2,677 a year.

And now the government plans to restrict the Winter Fuel Payment of up to £300, so only people getting pension credit will qualify.

Do you qualify?

If you receive a state pension and your total weekly income is less than **£218.15** (single person) or **£332.95** (couple), pension credit will pay you a top-up to this amount. These are the amounts for 2024/25 and they increase each year.

You can backdate your pension credit application by 3 months, and to ensure you get the 2024 Winter Fuel Payment, your application must be processed by 21st December 2024.

Pension credit also entitles you to further help with housing costs, council tax, NHS dental treatment, TV Licence fees and more.

If you're disabled or a carer

The pension credit amounts are higher in some cases if you have a disability, or if you care for a child or disabled person.

If this applies to you, speak to a welfare rights adviser for help, as you may be missing out on other payments you're entitled to. Call Age UK for advice on:

0800 055 6112 (England)

0800 1244 222 (Scotland)

0300 303 4498 (Wales)

0808 808 7575 (Northern Ireland)

Applying for pension credit

To apply by phone, call the Pension Service on **0800 99 1234** (England, Scotland and Wales) or **0808 100 6165** (Northern Ireland).

Or you can apply online at <https://apply-for-pension-credit.service.gov.uk/start>

Remember, if you've paid into the system all your life you should get everything you're entitled to in retirement. If you have any retired friends or family, check they're getting their pension credit too.

Defend the Winter Fuel Payment

The government plans to stop Winter Fuel Payment from this year for 10 million pensioners who are not getting pension credit.

As Monica Taylor - chair of Unite's Retired Members Committee - says, Labour must reconsider this policy.

Join Unite's campaign to defend the Winter Fuel Payment:

<https://actionnetwork.org/forms/join-the-campaign-to-defend-the-winter-fuel-payment>

Today's energy price cap announcement is confirmation of something we have known for weeks: **millions of pensioners will suffer this winter thanks to Labour's decision to cut the winter fuel payment.**

Pensioners on as little as £220 per week will be missing out on the winter fuel payment this year. **Labour must urgently reconsider its policy choices.**



MONICA TAYLOR