

Changes to legislation: Pensions Act (Northern Ireland) 2015, Cross Heading: Transition: women who have had a reduced rate election is up to date with all changes known to be in force on or before 29 March 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes



2015 CHAPTER 5

PART 1

STATE PENSION

Transition: women who have had a reduced rate election

Reduced rate elections: effect on section 4 pensions

11.—(1) Section 4(1)(b) (minimum number of qualifying years for state pension at the transitional rate) does not apply to a woman if a reduced rate election was in force in respect of her at the beginning of the relevant 35-year period.

(2) Schedule 6 modifies the rules about the transitional rate of the state pension for a woman if a reduced rate election was in force in respect of her at the beginning of the relevant 35-year period.

(3) In this section—

“reduced rate election” means an election made, or treated as having been made, under regulations under section 19(4) of the Contributions and Benefits Act;

“relevant 35-year period” means the 35-year period ending with the tax year before the one in which the woman reached pensionable age.

Commencement Information

II S. 11 in operation at 6.4.2016, see s. 53(1)(3)

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Reduced rate elections: pension for women with no section 4 pension

12.—(1) A woman is entitled to a state pension under this section if—

- (a) she has reached pensionable age,
- (b) a reduced rate election was in force in respect of her at the beginning of the relevant 35-year period,
- (c) she does not have any pre-commencement qualifying years, and
- (d) she is entitled to a basic amount under Schedule 7.

(2) A state pension under this section is payable at a weekly rate equal to the basic amount.

(3) But if at any time the full rate of the state pension is increased, the rate of the woman's state pension under this section is increased (at that time) by the same percentage as the increase in the full rate.

(4) In subsection (3) the reference to the rate of the woman's state pension is to the rate ignoring any increase under section 17.

(5) A woman is not entitled to a state pension under this section and section 2 at the same time: she is only entitled to the one with the higher rate.

(6) There are provisions elsewhere that affect a woman's entitlement to a state pension under this section or the rate at which it is payable.

(7) In this section—

“reduced rate election” means an election made, or treated as having been made, under regulations under section 19(4) of the Contributions and Benefits Act;

“relevant 35-year period” means the 35-year period ending with the tax year before the one in which the woman reached pensionable age.

Commencement Information

I2 S. 12 in operation at 6.4.2016, see s. 53(1)(3)

Changes to legislation:

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Changes and effects yet to be applied to :

- specified provision(s) transitional provisions for effects of commencing S.I. 2017/297, art. 2 by [S.R. 2017/58](#) Order