



2015 CHAPTER 5

PART 1

STATE PENSION

State pension at the full or reduced rate

Entitlement to state pension at full or reduced rate

- 2.—(1) A person is entitled to a state pension payable at the full rate if—
- (a) the person has reached pensionable age, and
 - (b) the person has 35 or more qualifying years.
- (2) A person is entitled to a state pension payable at the reduced rate if—
- (a) the person has reached pensionable age, and
 - (b) the person has at least the minimum number of qualifying years but fewer than 35 qualifying years.
- (3) The minimum number of qualifying years for a state pension payable at the reduced rate is to be specified in regulations and may not be more than 10.
- (4) In this Part “qualifying year” means a tax year, during a person’s working life, in which the person’s earnings factor (or the sum of the person’s earnings factors) is equal to or greater than the qualifying earnings factor for the year.
- (5) “Earnings factor” is to be construed in accordance with sections 22 and 23 of the Contributions and Benefits Act.
- (6) For transitional cases in which a person may be entitled to a different state pension (instead of a state pension under this section), see sections 4 and 12.

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