



Pensions Act 2014

2014 CHAPTER 19

PART 1

STATE PENSION

Transition: women who have had a reduced rate election

11 Reduced rate elections: effect on section 4 pensions

- (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 force at 6.4.2016, see [s. 56\(1\)\(4\)](#)

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

- (1) A woman is entitled to a state pension under this section if—
 - (a) she has reached pensionable age,

Changes to legislation: There are currently no known outstanding effects for the Pensions Act 2014, Cross
Heading: Transition: women who have had a reduced rate election. (See end of Document for details)

- (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 force at 6.4.2016, see [s. 56\(1\)\(4\)](#)

Changes to legislation:

There are currently no known outstanding effects for the Pensions Act 2014, Cross Heading:
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