



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.

Changes to legislation: Pensions Act (Northern Ireland) 2015, Section 2 is up to date with all changes known to be in force on or before 28 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

(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.

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Commencement Information

- I1** S. 2(3) in operation at 16.7.2015 for specified purposes by [S.R. 2015/307](#), [art. 2\(2\)\(a\)](#)
- I2** S. 2 in operation at 6.4.2016 so far as not brought into operation earlier by an order, see [s. 53\(1\)\(3\)](#)

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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