

STATUTORY INSTRUMENTS

2015 No. 173

The State Pension Regulations 2015

[^{F1}PART 8

National Insurance Credits

CHAPTER 3

Crediting earnings or contributions in respect of a
qualifying year or a post-commencement qualifying year

[^{F1}Credits for persons approaching pensionable age

32.—(1) Subject to paragraph (4), a man born before 6th October 1953 is to be credited with earnings equal to the lower earnings limit then in force in respect of a week to which paragraph (2) applies.

(2) This paragraph applies to a week which falls within—

- (a) the year in which the man attains the age which is pensionable age in the case of a woman born on the same day, and
- (b) a subsequent year prior to that in which he attains the age of 65.

(3) Paragraph (2) does not apply to a week which falls within a year during which the man is absent from Great Britain for more than 182 days.

(4) Paragraph (1) applies to a man who is a self-employed earner only if he—

- (a) ^{F2}...[^{F3}would be treated as having actually paid,] a Class 2 contribution but for the fact that his profits for the year are below the small profits threshold specified by [^{F4}section 11(4)(b)] of the 1992 Act, or
- (b) is excepted from [^{F5}being treated as having actually paid] a Class 2 contribution by virtue of regulation 43 of the Social Security (Contributions) Regulations 2001 in respect of any week in a year to which this regulation applies.]

Textual Amendments

- F1** Pt. 8 inserted (6.4.2016 coming into force in accordance with reg. 1) by [The State Pension \(Amendment\) \(No. 2\) Regulations 2016 \(S.I. 2016/240\)](#), regs. 1, 2
- F2** Words in [reg. 32\(4\)\(a\)](#) omitted (6.4.2024) by virtue of [The Social Security \(Class 2 National Insurance Contributions\) \(Consequential Amendments and Savings\) Regulations 2024 \(S.I. 2024/377\)](#), regs. 1(1), [8\(22\)\(b\)\(i\)](#) (with [reg. 1\(4\)](#))
- F3** Words in [reg. 32\(4\)\(a\)](#) inserted (with effect from 6.4.2022) by [The Social Security \(Class 2 National Insurance Contributions Increase of Threshold\) Regulations 2022 \(S.I. 2022/1329\)](#), regs. 1, [6\(3\)\(b\)\(i\)](#)
- F4** Words in [reg. 32\(4\)\(a\)](#) substituted (with effect from 6.4.2022) by [The Social Security \(Class 2 National Insurance Contributions Increase of Threshold\) Regulations 2022 \(S.I. 2022/1329\)](#), regs. 1, [6\(3\)\(b\)\(ii\)](#)

Changes to legislation: There are currently no known outstanding effects for the
The State Pension Regulations 2015, Section 32. (See end of Document for details)

- F5** Words in reg. 32(4)(b) substituted (6.4.2024) by [The Social Security \(Class 2 National Insurance Contributions\) \(Consequential Amendments and Savings\) Regulations 2024 \(S.I. 2024/377\)](#), regs. 1(1), **8(22)(b)(ii)** (with reg. 1(4))

Changes to legislation:

There are currently no known outstanding effects for the The State Pension Regulations 2015, Section 32.