
STATUTORY RULES OF NORTHERN IRELAND

2015 No. 315

SOCIAL SECURITY

The State Pension Regulations (Northern Ireland) 2015

Made - - - - *16th July 2015*
Coming into operation *6th April 2016*

The Department for Social Development makes the following Regulations in exercise of the powers conferred by sections 55A(6) and 171(4) of the Social Security Contributions and Benefits (Northern Ireland) Act 1992 ^{M1}, Articles 21(1)(a), (b)(ii) and (c)(i) and (2), and 46(4) and (4A) of the Welfare Reform and Pensions (Northern Ireland) Order 1999 ^{M2} and now vested in it ^{M3}, and sections 2(3), 4(2), 8(3), (7) and (8), 16(1) and (6), 17(4) and (5), 18(1), 19(1) and (3), and 51(6) of, and paragraph 4 of Schedule 8 and paragraph 4 of Schedule 10 to, the Pensions Act (Northern Ireland) 2015 ^{M4}.

Marginal Citations

- M1** 1992 c. 7; section 55A was inserted by paragraph 3 of Schedule 6 to the [Welfare Reform and Pensions \(Northern Ireland\) Order 1999 \(S.I. 1999/3147 \(N.I. 11\)\)](#) and amended by section 37(3) of the Child Support, Pensions and Social Security Act (Northern Ireland) 2000 (c. 4 (N.I.)) and is amended by paragraph 4 of Schedule 11 to the Pensions Act (Northern Ireland) 2015 (c. 5 (N.I.))
- M2** [S.I. 1999/3147 \(N.I. 11\)](#); Articles 21(1) and 45(1) were amended respectively by paragraphs 108 and 112 of Schedule 29 to the [Civil Partnership Act 2004 \(c. 33\)](#) and Article 46 was substituted by section 37(1) of the Child Support, Pensions and Social Security Act (Northern Ireland) 2000 and is amended by paragraph 11 of Schedule 11 to the Pensions Act (Northern Ireland) 2015
- M3** See Article 8(b) of S.R. [1999 No. 481](#)
- M4** [2015 \(c. 5 \(N.I.\)\)](#)

PART 1

General

Citation, commencement and interpretation

1.—(1) These Regulations may be cited as the State Pension Regulations (Northern Ireland) 2015 and shall come into operation on 6th April 2016.

[^{F1}(2) In these Regulations—

“the 1966 Act” means the National Insurance Act (Northern Ireland) 1966;

Status: Point in time view as at 27/03/2023.

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

“the Act” means the Pensions Act (Northern Ireland) 2015;

“deferral period” means the period during which a person’s entitlement to a state pension under Part 1 of the Act is deferred;

“graduated retirement benefit” means any benefit under section 35 (graduated retirement benefit) or section 36 (special provisions as to graduated retirement benefit for widows) of the 1966 Act.]

(3) For the purposes of the following Regulations, two people are to be treated as if they are not married to each other in relation to times when either of them is married to a third person.

Textual Amendments

- F1** Reg. 1(2) substituted (6.4.2016) by [The State Pension \(Amendment\) Regulations \(Northern Ireland\) 2016 \(S.R. 2016/80\)](#), regs. 1, **2(2)**

[^{F2}PART 1A

Full rate of State Pension

Textual Amendments

- F2** Pt. 1A inserted (6.4.2016) by [The State Pension \(Amendment No. 2\) Regulations \(Northern Ireland\) 2016 \(S.R. 2016/88\)](#), regs. 1, **2**

Full rate of state pension

1A. The full rate of the state pension for the purposes of section 3(1) of the Act (full rate of state pension) is [^{F3}£185.15]

Textual Amendments

- F3** Sum in Reg. 1A substituted (27.3.2023) by [The Social Security \(2022 Benefits Up-rating\) Order \(Northern Ireland\) 2023 \(S.R. 2023/27\)](#), arts. 1, **6(1)**, 33

PART 2

Prisoners

Prisoners who are not to be paid state pension

2.—(1) Subject to regulation 3, a person is not to be paid a state pension under Part 1 of the Act (state pension) for any period during which the person is a prisoner who is mentioned in paragraph (2).

(2) Except where paragraph (3) applies, a person is a prisoner for the purposes of paragraph (1) where the person is—

- (a) a prisoner in Northern Ireland or elsewhere who is imprisoned or detained in legal custody in connection with, or as a result of, criminal proceedings;

- (b) a prisoner in Northern Ireland or elsewhere who is unlawfully at large;
 - (c) a prisoner in Northern Ireland who is being detained—
 - (i) under Article 53 of the Mental Health (Northern Ireland) Order 1986 (removal to hospital of persons serving sentences of imprisonment etc)^{M5}; and
 - (ii) on or before the day which the Department of Justice certifies to be the person's release date (if any) within the meaning given in Article 56(3) of that Order^{M6};
- (3) Where a person outside Northern Ireland is a prisoner within paragraph (2)(a) or (b) and, in similar circumstances in Northern Ireland, the person would not have been a prisoner, the person is not a prisoner within paragraph (2)(a) or (b).

Marginal Citations

- M5** [S.I. 1986/595 \(N.I. 4\)](#); Article 53 was amended by paragraph 27 of Schedule 5 to the Criminal Justice (Children) (Northern Ireland) Order ([S.I. 1998/1504 \(N.I. 9\)](#)) and paragraph 8(1) of Schedule 6 to the [Health and Social Care \(Reform\) Act \(Northern Ireland\) 2009 \(c. 1 \(N.I.\)\)](#)
- M6** Article 56(3) was substituted by section 296(3) of the [Criminal Justice Act 2003 \(c. 44\)](#) and amended by paragraph 5(2) of Schedule 5 to the [Criminal Justice \(Northern Ireland\) Order 2008 \(S.I. 2008/1216 \(N.I. 1\)\)](#)

Paying state pension to persons who are remanded in custody

- 3.—(1) Where a person is remanded in custody for an offence, regulation 2(1) does not apply unless a sentence described in paragraph (2) is later imposed on the person for the offence.
- (2) Subject to paragraph (3), the described sentences for the purposes of paragraph (1) are—
- (a) a sentence of imprisonment or detention in legal custody as a result of criminal proceedings;
 - (b) a sentence of detention where the provisions mentioned in regulation 2(2)(c)(i) apply; and
 - (c) a suspended sentence within the meaning given in section 18 of the Treatment of Offenders Act (Northern Ireland) 1968^{M7} (suspended sentences of imprisonment).
- (3) A sentence described in paragraph (2)(a) which is imposed outside Northern Ireland is not a described sentence for the purposes of paragraph (1) if, in similar circumstances in Northern Ireland, a sentence described in paragraph (2)(a) would not have been imposed.

Marginal Citations

- M7** [1968 c. 29 \(N.I.\)](#); section 18 was amended by Article 9(1) of the [Treatment of Offenders \(Northern Ireland\) Order 1989 \(S.I. 1989/1344 \(N.I. 15\)\)](#)

PART 3

Deferral of State Pension

When a choice of lump sum or survivor's pension may be made

- 4.—(1) Where a person falls within section 8(1) of the Act (choice of lump sum or survivor's pension under section 9 in certain cases), paragraphs (2) and (3) set out the period within which that person is to make any choice under section 8(2) of the Act to be paid—

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- (a) a lump sum under section 8 of the Act; or
 - (b) a state pension under section 9 of the Act (survivor's pension based on inheritance of deferred old state pension).
- (2) Where the Department has issued a notice which confirms that the person may make the choice, the period is three months starting on the date in that notice (or, where there is more than one notice which confirms that the person may make that choice, the date in the most recent such notice).
- (3) Where the person makes the choice before the Department has issued any such notice, the period—
- (a) starts on the later of the date—
 - (i) the person claims a state pension; or
 - (ii) the person's spouse or civil partner died; and
 - (b) ends on the date the person makes the choice.
- (4) A person may make a late choice after the period set out in this regulation in circumstances where—
- (a) the Department considers it is reasonable in any particular case; and
 - (b) any amount paid by way of (or on account of) a lump sum under section 8(4) of the Act has been repaid to the Department—
 - (i) in full; and
 - (ii) in the currency in which that amount was originally paid.
- (5) The amount of any lump sum to be paid to the person under section 8(4) is reduced to nil where the person makes a late choice under paragraph (4) to be paid a state pension under section 9 of the Act.

How a choice of lump sum or survivor's pension may be made

- 5.—(1) Where a person falls within section 8(1) of the Act, this regulation sets out the manner in which that person is to make any choice under section 8(2) of the Act to be paid—
- (a) a lump sum under section 8 of the Act; or
 - (b) a state pension under section 9 of the Act.
- (2) The manner is—
- (a) in writing to an office which is specified to the person in writing by the Department as accepting any such choice; or
 - (b) by telephone to a telephone number which is specified to the person in writing by the Department as accepting any such choice.
- (3) The person must use the manner set out in paragraph (2)(a) where the Department directs in any particular case that that manner must be used.

Changing a choice of lump sum or survivor's pension

- 6.—(1) Any choice under section 8(2) of the Act to be paid—
- (a) a lump sum under section 8 of the Act; or
 - (b) a state pension under section 9 of the Act,
- may be altered in the circumstances specified in paragraph (2).
- (2) The circumstances referred to in paragraph (1) are—
- (a) the person who made the choice has not subsequently died;

- (b) an application is made to alter the choice;
- (c) the application is made within—
 - (i) the period of three months starting on the date in the notification issued by the Department which confirms the choice that has been made; or
 - (ii) such longer period as the Department considers reasonable in any particular case;
- (d) the application is made in the manner set out in—
 - (i) regulation 5(2)(a), where the Department directs in any particular case that the manner in regulation 5(2)(a) must be used; or
 - (ii) regulation 5(2)(a) or (b), in all other cases;
- (e) where the application is to alter the choice so that it becomes a choice to be paid a state pension under section 9 of the Act, any amount paid by way of (or on account of) a lump sum under section 8 of the Act has been repaid to the Department—
 - (i) in full;
 - (ii) within the period mentioned in sub-paragraph (c); and
 - (iii) in the currency in which that amount was originally paid;
- (f) where the application is to alter the choice so that it becomes a choice to be paid a lump sum under section 8 of the Act, any amount paid by way of (or on account of) a state pension under section 9 of the Act would be less than the amount which would be paid as a lump sum under section 8 of the Act;
- (g) no previous alteration has been made under this regulation in respect of the same deferral mentioned in section 8(1)(c) of the Act; and
- (h) the choice has not been treated as made under regulation 30(5G) [F4 or (5H)] of the Social Security (Claims and Payments) Regulations (Northern Ireland) 1987 M8 (payments on death).

(3) Where the circumstance in paragraph (2)(f) applies, any amount paid by way of (or on account of) a state pension under section 9 of the Act in respect of the deferral mentioned in section 8(1)(c) of the Act for which the choice was originally made is to be treated as having been paid on account of the lump sum to be paid under section 8 of the Act.

Textual Amendments

F4 Words in reg. 6(2)(h) inserted (6.4.2016) by [The Pensions \(2015 Act\) \(Consequential, Supplementary and Incidental Amendments\) Order \(Northern Ireland\) 2015 \(S.R. 2015/411\)](#), arts. 1(b), **28**

Marginal Citations

M8 S.R. [1987 No. 465](#); paragraphs (5A) to (5G) were substituted for paragraphs (5A) to (5F) by regulation 3(b) of S.R. [2005 No. 541](#)

How entitlement to a state pension may be suspended

7.—(1) A person (“P”) who has become entitled to a state pension under Part 1 of the Act may opt to suspend P’s entitlement if P gives notice to the Department.

(2) The manner in which the notice must be given is—

- (a) in writing to an office which is specified to the person in writing by the Department as accepting any such notice; or

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(b) by telephone to a telephone number which is specified to the person in writing by the Department as accepting any such notice.

(3) But the person must use the manner set out in paragraph (2)(a) where the Department directs in any particular case that that manner must be used.

Date from which a suspension of a state pension begins

8.—(1) Where a person (“P”) exercises P's option to suspend P's entitlement to a state pension under Part 1 of the Act, the suspension takes effect from the date set out in this regulation.

(2) The date is any date which the person specifies that is—

(a) not before the date on which the option was exercised; and

(b) not after 28 days starting with the date on which the option was exercised.

(3) Where the person does not specify a date in accordance with paragraph (2), the date is the date on which the option was exercised.

Cancelling a suspension of a state pension

9.—(1) Where a person has opted to suspend their entitlement to a state pension under Part 1 of the Act, the person may cancel the exercise of that option in relation to the whole of, or part of, a past period referred to in paragraph (3).

(2) The person cancels the suspension by making a claim for their state pension whilst their state pension is suspended.

(3) The past period mentioned in paragraph (1) is any period of up to 12 months before the date on which the person cancels the suspension.

Percentage for the weekly rate of increases resulting from deferral of state pension

10. For the purposes of section 17(4) of the Act (effect of pensioner postponing or suspending state pension), the specified percentage is one-ninth of 1 per cent.

Days which are not included in determining the period of deferral

11.—(1) In the circumstances set out in paragraph (2), a day does not count in determining a number of whole weeks for the purposes of section 17(3) of the Act.

(2) The circumstances mentioned in paragraph (1) are where the day is—

(a) a day on which the person whose entitlement to a state pension under Part 1 of the Act is deferred has received any of the following benefits—

(i) an unemployability supplement within the meaning in regulation 2(1) of the Social Security (Overlapping Benefits) Regulations (Northern Ireland) 1979 ^{M9} (interpretation);

(ii) incapacity benefit under section 30A of the Contributions and Benefits Act ^{M10} (incapacity benefit: entitlement);

(iii) a widowed mother's allowance under section 37 of the Contributions and Benefits Act ^{M11} (widowed mother's allowance);

(iv) a widow's pension under section 39 of the Contributions and Benefits Act ^{M12} (rate of widowed mother's allowance and widow's pension);

(v) severe disablement allowance under section 68 of the Contributions and Benefits Act ^{M13} (entitlement and rate of severe disablement allowance);

- (vi) a carer's allowance under section 70 of the Contributions and Benefits Act^{M14} (carer's allowance);
 - (vii) income support under section 123 of the Contributions and Benefits Act^{M15} (income support);
 - (viii) state pension credit under section 1 of the State Pension Credit Act (Northern Ireland) 2002^{M16} (entitlement);
 - (ix) an income-based jobseeker's allowance within the meaning in Article 3(4) of the Jobseekers (Northern Ireland) Order 1995^{M17} (the jobseeker's allowance);
 - (x) an income-related employment and support allowance (which means an income-related allowance under Part 1 of the Welfare Reform Act (Northern Ireland) 2007^{M18} (employment and support allowance);
- (b) a day on which a person—
- (i) has received an increase of any of the benefits mentioned in sub-paragraph (a) in respect of the person whose entitlement to a state pension under Part 1 of the Act is deferred; and
 - (ii) is married to, in a civil partnership with or residing with the person whose entitlement to a state pension under Part 1 of the 2015 Act is deferred; or
- (c) a day on which the person (“P”) whose entitlement to a state pension under Part 1 of the Act is deferred would not, if P's entitlement were not deferred, be paid that state pension because P was a prisoner (see section 19 of the Act (prisoners) and regulations 2 and 3).

Marginal Citations

- M9** S.R. 1979 No. 242, to which there are amendments not relevant to these Regulations
- M10** Section 30A was inserted by Article 3(1) of the [Social Security \(Incapacity for Work\) \(Northern Ireland\) Order 1994 \(S.I. 1994/1898 \(N.I. 12\)\)](#) and amended by Article 61 of the Welfare Reform and Pensions (Northern Ireland) Order 1999 and paragraph 68 of Schedule 24 to the Civil Partnership Act 2004 and is modified by [S.I. 2003/735](#)
- M11** Section 37 was amended by paragraph 28 of Schedule 1 to the [Child Benefit Act 2005 \(c. 6\)](#), [Schedule 8](#) to, the [Welfare Reform Act \(Northern Ireland\) 2007 \(c. 2 \(N.I.\)\)](#) and paragraph 72(2) and (3) of Schedule 24 and Schedule 30 to the Civil Partnership Act 2004
- M12** Section 39 was amended by paragraph 7 of Schedule 9 to the Welfare Reform and Pensions (Northern Ireland) Order 1999, paragraph 39 of Schedule 3 to the [Tax Credits Act 2002 \(c. 21\)](#), [paragraph 3\(a\)](#) of Schedule 2 and Schedule 6 to the [Pensions Act \(Northern Ireland\) 2008 \(c. 1 \(N.I.\)\)](#) and section 6(1) of, and paragraph 3 of Schedule 3 to, the Pensions (No. 2) Act (Northern Ireland) 2008 (c. 13 (N.I.))
- M13** Section 68 was repealed by Schedule 10 to the Welfare Reform and Pensions (Northern Ireland) Order 1999 (but has effect by virtue of Article 4 of S.R. 2000 No. 332 (C. 14))
- M14** Section 70 was amended by regulation 2(3)(c) of S.R. No 1994 No. 370, [Articles 2\(2\)](#) and 3(2) and (3) of S.R. 2002 No. 321, [regulation 2\(3\)](#) of S.R. 2011 No. 356 and Article 2(2) of S.I. 2013/3233
- M15** Section 123 was amended by paragraph 13 of Schedule 2 to the [Jobseekers \(Northern Ireland\) Order 1995 \(S.I. 1995/2705 \(N.I. 15\)\)](#), [paragraph 26](#) of Schedule 8 to the Welfare Reform and Pensions (Northern Ireland) Order 1999, paragraph 2 of Schedule 2 and Schedule 3 to the [State Pension Credit Act \(Northern Ireland\) 2002 \(c. 14 \(N.I.\)\)](#), [paragraph 96](#) of Schedule 24 to the Civil Partnership Act 2004, paragraph 3(9) and (10) of Schedule 3 and Schedule 8 to the Welfare Reform Act (Northern Ireland) 2007 and section 3(1) of the [Welfare Reform Act \(Northern Ireland\) 2010 \(c. 13\(N.I.\)\)](#)
- M16** [2002 c. 14 \(N.I.\)](#)
- M17** [S.I. 1995/2705 \(N.I. 15\)](#); the definition of “an income-based jobseeker's allowance” was amended by paragraph 3(4)(a) of Schedule.7 to the Welfare Reform and Pensions (Northern Ireland) Order 1999

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M18 2007 c. 2 (N.I)

Part weeks treated as whole weeks in determining the amount of entitlement during deferral

12.—(1) In the circumstances set out in paragraph (2), a part of a week is to be treated as a whole week for the purposes of section 17(3) of the Act.

(2) The circumstances mentioned in paragraph (1) are where there is a part of a week in the total period during which the person's entitlement to a state pension was deferred, after any days have been discounted under regulation 11.

[^{F5}Modification of the amount of an increment for other cases during deferral

12A.—(1) Subject to regulation 23, this regulation applies in cases where, at any time in the deferral period, the weekly rate of the person's state pension, had the person's entitlement not been deferred, would have changed otherwise than because of an up-rating increase ("a non-uprating change").

(2) Section 17(4) of the Act (amount of an increment for pensioner postponing or suspending state pension) is modified to provide that the amount of an increment for each modification period is equal to a percentage specified in regulations of the weekly rate of the state pension to which the person, if their entitlement had not been deferred, would have been entitled immediately before the end of the modification period.

(3) The first modification period begins at the start of the deferral period and ends immediately before the date of the first or only non-uprating change.

(4) Further modification periods begin on the date of the most recent or only non-uprating change and end—

- (a) immediately before the end of the deferral period, where there is no subsequent non-uprating change; or
- (b) immediately before the date of the subsequent non-uprating change, where there is a subsequent non-uprating change.]

Textual Amendments

F5 Reg. 12A inserted (6.4.2016) by [The State Pension \(Amendment\) Regulations \(Northern Ireland\) 2016](#) (S.R. 2016/80), regs. 1, **2(3)**

PART 4

Minimum Qualifying Period

Minimum number of qualifying years

13.—(1) For the purposes of section 2(3) of the Act (entitlement to state pension at full or reduced rate), the minimum number of qualifying years for a state pension payable at the reduced rate is ten.

(2) For the purposes of section 4(2) of the Act (entitlement to a state pension at transitional rate), the minimum number of qualifying years for a state pension payable at the transitional rate is ten.

PART 5

Sharing of state pension rights

Amendment of the Sharing of State Scheme Rights (Provision of Information and Valuation) Regulations

14.—(1) The Sharing of State Scheme Rights (Provision of Information and Valuation) Regulations (Northern Ireland) 2000^{M19} are amended in accordance with paragraphs (2) to (8).

(2) Before regulation 1 (citation, commencement and interpretation) insert— “ Part 1 General ”.

(3) In regulation 1(2) for the definition of “shareable state scheme rights” substitute—

““the 2015 Act means the Pensions Act (Northern Ireland) 2015;

“new state scheme pension credit” is a credit under Article 46A(2)(b)^{M20};

“old state scheme pension credit” is a credit under Article 46(1)(b)^{M21};

“shareable new state scheme rights” has the meaning given by Article 44(3)^{M22};

“shareable old state scheme rights” has the meaning given by Article 44(2)^{M23}.”

(4) After regulation 1 insert— “ Part 2 Old State Scheme Pension Credits and Debits ”.

(5) In regulation 2 (basic information about the sharing of state scheme rights for the purposes of divorce or dissolution of a civil partnership etc.)—

(a) for “shareable state scheme rights”, in each place, substitute “ shareable old state scheme rights ”; and

(b) in paragraph (3)—

(i) in sub-paragraph (a) for “state scheme rights which are shareable” substitute “ shareable old state scheme rights ”; and

(ii) in sub-paragraph (c) after “additional pension” insert “ because of an old state scheme pension credit ”.

(6) In the heading to regulation 3 and in regulation 3 (information about the sharing of state scheme rights for the purposes of divorce or dissolution of a civil partnership, etc: valuation of shareable state scheme rights) for “shareable state scheme rights”, substitute “ shareable old state scheme rights ”.

(7) In regulation 4 (calculation and verification of cash equivalents for the purposes of the creation of state scheme pension debits and credits)—

(a) in paragraph (a) after “credits” insert “ : transferor in old state pension system or pension sharing activated before 6th April 2016 ”;

(b) in paragraph (c) for “pension), and” substitute “ pension because of an old state scheme pension credit); ”;

(c) after paragraph (d) insert—

“(e) paragraph 2 of Schedule 8 to the 2015 Act, and

(f) paragraph 2 of Schedule 10 to the 2015 Act.”; and

(d) after “cash equivalents” insert “ or notional rates ”.

(8) After regulation 4 insert—

“PART 3

New State Scheme Pension Credits and Debits

Basic information about the sharing of state scheme rights and divorce or the dissolution of a civil partnership

5.—(1) The requirements imposed on the Department for the purposes of Article 21(1)(a) (supply of pension information in connection with divorce etc.) are that the Department shall furnish—

- (a) the information specified in paragraphs (2) and (4) to (7)—
 - (i) to a person who has shareable new state scheme rights on request from that person, or
 - (ii) to the court, pursuant to an order of the court, or
- (b) the information specified in paragraph (7) to the spouse or civil partner of a person who has shareable new state scheme rights, on request from that spouse or civil partner.

(2) Except where paragraph (4) or (5) applies, the information specified in this paragraph is a valuation of the person's shareable new state scheme rights as at the date of receipt of a request for such a valuation.

(3) Paragraphs (4) to (6) apply for the purposes of Article 21(1)(a)(iii) and in those paragraphs “relevant date” has the meaning given by section 10(3) of the Family Law (Scotland) Act 1985^{M24}

(4) The information specified in this paragraph is a valuation of the person's shareable new state scheme rights as at the relevant date, where the relevant date is on or after 6th April 2016.

(5) The information specified in this paragraph is a valuation of the person's previous shareable old state scheme rights as at the relevant date, where the relevant date is before 6th April 2016 and the request for a valuation is received on or after 6th April 2016.

(6) The information specified in this paragraph is the amount of the person's former entitlement to a category A retirement pension by virtue of section 44(3)(b)^{M25} as at the relevant date and immediately before 6th April 2016, where the relevant date is before 6th April 2016 and the request for information about that amount is received on or after 6th April 2016.

- (7) The information in this paragraph is an explanation of—
 - (a) the shareable new state scheme rights;
 - (b) how a pension sharing order or provision will affect a person's shareable new state scheme rights;
 - (c) how a pension sharing order or provision in respect of a person's shareable new state scheme rights will result in the spouse or civil partner of the person who has shareable new state scheme rights becoming entitled to an amount because of a new state scheme pension credit; and
 - (d) how any amount in sub-paragraph (c) differs from an amount of shared additional pension because of an old state scheme pension credit.

(8) The Department shall furnish the information specified in paragraphs (2) and (4) to (7) to the court, or, as the case may be, to the person who has shareable new state scheme rights within—

- (a) 3 months beginning with the date the Department receives the request or, as the case may be, the order for the provision of that information;

- (b) 6 weeks beginning with the date the Department receives the request or, as the case may be, the order for the provision of the information, if the person who has shareable new state scheme rights has notified the Department by the date the Department receives the request or order that the information is needed in connection with proceedings commenced under any of the provisions referred to in Article 21(1)(a); or
 - (c) such shorter period specified by the court in an order requiring the Department to provide a valuation in accordance with paragraph (2), (4) or (5) or an amount in accordance with paragraph (6).
- (9) Where—
- (a) the request made by the person with shareable new state scheme rights for, or the court order requiring, the provision of information does not include a request or, as the case may be, an order for a valuation under paragraph (2), (4) or (5) or an amount under paragraph (6); or
 - (b) the spouse or civil partner of the person with shareable new state scheme rights requests the information specified in paragraph (7),

the Department shall furnish that information to the person who has shareable new state scheme rights, that person's spouse or civil partner, or the court, as the case may be, within one month beginning with the date the Department receives the request or the court order for the provision of that information.

Information about the sharing of state scheme rights on divorce or dissolution of a civil partnership etc.: valuation of shareable old or new state scheme rights

6. Where an application for financial relief or financial provision under any of the provisions referred to in Article 21(1)(a) has been made or is in contemplation, the valuation of shareable old or new state scheme rights shall be calculated and verified for the purposes of regulation 5(2), (4) and (5) in accordance with guidance from time to time prepared by the Government Actuary.”.

Marginal Citations

- M19** S.R. 2000 No. 362. Regulation 2 and the heading to regulations 2 and 3 were amended by paragraph 7 of Schedule 1 to S.R. 2005 No. 536
- M20** Article 46A was inserted by paragraph 12 of Schedule 11 to the Pensions Act (Northern Ireland) 2015
- M21** Article 46(1) was substituted by paragraph 11 of Schedule 11 to the Pensions Act (Northern Ireland) 2015
- M22** Article 44(3) was inserted by paragraph 9(4) of Schedule 11 to the Pensions Act (Northern Ireland) 2015
- M23** Article 44(2) was amended by paragraph 9(3) of Schedule 11 to the Pensions Act (Northern Ireland) 2015
- M24** 1985 c. 37; section 10(3) was amended by paragraph 16(4) of Schedule 28 to the Civil Partnership Act 2004
- M25** Section 44(3) was amended by paragraph 3 of Schedule 15 to Pensions Act (Northern Ireland) 2015

[^{F6}PART 6**Graduated Retirement Benefit****Textual Amendments**

F6 Pts. 6, 7 added (6.4.2016) by [The State Pension \(Amendment\) Regulations \(Northern Ireland\) 2016 \(S.R. 2016/80\)](#), regs. 1, **2(4)**

Survivor's state pension based on inheritance of graduated retirement benefit

15.—(1) A person (“P”) whose deceased spouse or civil partner paid graduated contributions as an insured person is entitled to a state pension in accordance with this regulation.

(2) P is entitled to a state pension if—

- (a) P has reached pensionable age;
- (b) P’s spouse died while they were married or P’s civil partner died while they were civil partners of each other;
- (c) the marriage took place, or the civil partnership was formed, before 6th April 2016; and
- (d) P is entitled to an inherited amount under regulation 16(1), (2) or (3).

(3) A state pension under this regulation is payable at a weekly rate equal to the inherited amount determined in accordance with regulation 16(4) to (6).

(4) The rate of the state pension for a person under this regulation is to be increased from time to time in accordance with regulation 17.

Survivor's state pension under regulation 15: inherited amount

16.—(1) For the purposes of regulation 15(2)(d), a person (“P”) is entitled to an inherited amount if—

- (a) P’s spouse or civil partner died before 6th April 2016;
- (b) P was under pensionable age when the spouse or civil partner died; and
- (c) P has not married or formed a civil partnership after the death and before the time P reaches pensionable age.

(2) For the purposes of regulation 15(2)(d), P is entitled to an inherited amount if—

- (a) P’s spouse or civil partner reached pensionable age before 6th April 2016 but died on or after 6th April 2016;
- (b) P was under pensionable age when the spouse or civil partner died; and
- (c) P has not married or formed a civil partnership after the death and before the time P reaches pensionable age.

(3) For the purposes of regulation 15(2)(d), P is entitled to an inherited amount if—

- (a) the spouse or civil partner reached pensionable age before 6th April 2016 but died on or after 6th April 2016; and
- (b) P was over pensionable age when the spouse or civil partner died.

(4) The inherited amount is half of the weekly rate of the deceased spouse’s or civil partner’s graduated retirement benefit, determined in accordance with paragraph (5), on the date referred to in paragraph (6) (whether or not the deceased was receiving, or entitled to receive, any such benefit).

(5) The determination for the purposes of paragraph (4) is carried out by—

- (a) taking the weekly rate of graduated retirement benefit appropriate to the amount of graduated contributions paid by the deceased;
- (b) determining that weekly rate as if any provisions in orders under section 132 of the Administration Act (annual up-rating of benefits) which—
 - (i) increase that weekly rate; and
 - (ii) have come into operation since the date of the deceased's death, had come into operation before that date; and
- (c) excluding any addition under—
 - (i) section 35(4) of the 1966 Act (graduated retirement benefit); or
 - (ii) section 36(1) of that Act (special provisions as to graduated retirement benefit for widows, widowers and surviving civil partnerships).
- (6) The date mentioned in paragraph (4) is—
 - (a) where the person falls within paragraph (1) or (2), the date on which the person reaches pensionable age; or
 - (b) where the person falls within paragraph (3), the date on which the person's spouse or civil partner died.

Survivor's state pension under regulation 15: up-rating

17.—(1) The rate of a person's state pension under regulation 15 is to be increased in accordance with the following paragraphs.

- (2) In this regulation, a reference to the rate of a person's state pension is to the rate—
 - (a) without any reduction under regulations made under section 7(4) (survivor's pension based on inheritance of additional old state pension) of the Act (in the case of a state pension under section 7 of the Act);
 - (b) taking into account any reduction under section 14 (pension sharing: reduction in the sharer's section 4 pension) of the Act (in the case of a state pension under section 4 of the Act); and
 - (c) without any increase under section 17 of the Act.
- (3) The rate of a person's state pension is increased in accordance with paragraph (4) where—
 - (a) that rate, when added to the sum of the rate of any state pension to which the person is entitled under section 7 and section 2, 4 or 12 of the Act (entitlement to state pension at various rates), is equal to, or less than, the full rate of the state pension; and
 - (b) the full rate of the state pension is increased at any time.
- (4) Where paragraph (3) applies—
 - (a) the rate of a person's state pension is increased by the same percentage as the increase in the full rate; and
 - (b) that increase of the person's state pension is to be made at the same time as the increase in the full rate.
- (5) The rate of a person's state pension is increased in accordance with either or both of paragraphs (6) and (7) where—
 - (a) both—
 - (i) that rate, when added to the sum of the rate of any state pension to which a person is entitled under section 7 and section 2, 4 or 12 of the Act, exceeds the full rate of the state pension; and

- (ii) the sum of the rate of any state pension to which a person is entitled under section 7 and section 2, 4 or 12 of the Act is less than the full rate of the state pension; and
- (b) either or both of the following occurs at any time—
 - (i) the full rate of the state pension is increased;
 - (ii) an up-rating order comes into operation.
- (6) Where paragraph (5)(a) and (b)(i) applies, the rate of a person's state pension is increased—
 - (a) by an amount equal to the appropriate percentage of the shortfall immediately before the full rate of the state pension is increased ("the appropriate percentage" means the percentage by which the full rate is increased); and
 - (b) at the same time as paragraph (5)(b)(i) applies.
- (7) Where paragraph (5)(a) and (b)(ii) applies, the rate of a person's state pension is increased—
 - (a) by an amount equal to the appropriate percentage of the excess immediately before the up-rating order mentioned in paragraph (5)(b)(ii) comes into operation ("the appropriate percentage" means the percentage specified in that up-rating order); and
 - (b) at the same time as that up-rating order comes into operation.
- (8) The rate of a person's state pension is increased in accordance with paragraph (9) where—
 - (a) the sum of the rate of any state pension to which a person is entitled under section 7 and section 2, 4 or 12 of the Act is equal to, or higher than, the full rate of the state pension; and
 - (b) an up-rating order comes into operation at any time.
- (9) Where paragraph (8) applies—
 - (a) the rate of a person's state pension is increased by the percentage specified in the up-rating order mentioned in paragraph (8)(b); and
 - (b) that increase of a person's state pension is to be made at the same time as that up-rating order comes into operation.
- (10) In this regulation—
 - "the excess" means the amount by which the rate of the state pension, when added to the sum of the rate of any state pension to which a person is entitled under section 7 and section 2, 4 or 12 of the Act, exceeds the full rate;
 - "the shortfall" means the amount by which the sum of the rate of any state pension to which a person is entitled under section 7 and section 2, 4 or 12 of the Act, is less than the full rate;
 - "up-rating order" means an order under section 132B of the Administration Act (up-rating of transitional state pensions under Pensions Act (Northern Ireland) 2015).

Choice of lump sum or state pension based on inheritance of deferred graduated retirement benefit

- 18.—**(1) Subject to paragraph (8), a person ("P") is entitled to a choice under this regulation if—
- (a) P has reached pensionable age;
 - (b) P's spouse died while they were married or P's civil partner died while they were civil partners of each other;
 - (c) the spouse's or civil partner's entitlement to graduated retirement benefit was deferred at the time of death and throughout the period of 12 months ending with the day before the death; and
 - (d) either—

- (i) P was under pensionable age when the spouse or civil partner died and did not marry or form a civil partnership between the date of death and the date P reached pensionable age; or
 - (ii) P was over pensionable age when the spouse or civil partner died.
- (2) P may choose to be paid—
 - (a) a lump sum under regulation 19; or
 - (b) a state pension under regulation 20.
- (3) The manner in which that choice is to be made is the manner set out in regulation 5(2) and (3).
- (4) The period within which that choice is to be made is the period set out in regulation 4(2) and (3) and P may make a late choice after that period where—
 - (a) the Department considers it is reasonable in any particular case; and
 - (b) any amount paid by way of (or on account of) a lump sum under regulation 19 has been repaid to the Department—
 - (i) in full; and
 - (ii) in the currency in which that amount was originally paid.
- (5) Where P fails to make a choice within the period set out in regulation 4(2) and (3), P is to be paid a lump sum under regulation 19.
- (6) The amount of any lump sum to be paid to a person under regulation 19 is reduced to nil where that person makes a late choice under paragraph (4) to be paid a state pension under regulation 20.
- (7) A choice under this regulation may be altered in the circumstances specified in regulation 6(2), and for that purpose—
 - (a) regulation 6(3) applies where the circumstance in regulation 6(2)(f) applies;
 - (b) any references in regulation 6(2) and (3) to “section 8 of the Act” are to be read as references to regulation 19; and
 - (c) any references in regulation 6(2) and (3) to “section 9 of the Act” are to be read as references to regulation 20.
- (8) P is not entitled to a choice under this regulation if P is entitled to a choice under section 8(2) of the Act.
- (9) Where paragraph (1) applies to P and P makes a choice under—
 - (a) section 8(2)(a) of the Act, P is to be paid a lump sum under regulation 19 (subject to paragraph (10));
 - (b) section 8(2)(b) of the Act, P is to be paid a state pension under regulation 20 (subject to paragraph (10)).
- (10) Where paragraph (1) applies to P and P alters a choice under regulation 6—
 - (a) P is to be paid a lump sum under regulation 19 where P’s new choice is to be paid a lump sum under section 8 of the Act;
 - (b) P is to be paid a state pension under regulation 20 where P’s new choice is to be paid a state pension under section 9 of the Act.
- (11) Where paragraph (1) applies to P and P fails to make a choice under section 8(2) of the Act, P is to be paid a lump sum under regulation 19.

Survivor’s lump sum based on inheritance of deferred graduated retirement benefit

19.—(1) Where a person (“P”) is to be paid a lump sum by virtue of regulation 18, P is entitled to a lump sum calculated in accordance with paragraph 10 or, where appropriate, paragraph 20

(calculation of widowed person's or surviving civil partner's lump sum) of Schedule 1 to the Social Security (Graduated Retirement Benefit) Regulations (Northern Ireland) 2005.

(2) In paragraphs 10(6) and 20(6) of Schedule 1 to those Regulations as they apply for the purposes of this regulation, the references to the date on which the person becomes entitled to a Category A or Category B retirement pension or to graduated retirement benefit are to be read as a reference to the date on which the person becomes entitled to make a choice under regulation 18.

Survivor's state pension based on inheritance of deferred graduated retirement benefit

20.—(1) A person ("P") is entitled to a state pension under this regulation if—

- (a) P has reached pensionable age;
- (b) P's spouse died while they were married or P's civil partner died while they were civil partners of each other;
- (c) either—
 - (i) P was under pensionable age when the spouse or civil partner died and did not marry or form a civil partnership between the date of death and the date P reached pensionable age; or
 - (ii) P was over pensionable age when the spouse or civil partner died;
- (d) either—
 - (i) P's spouse or civil partner was entitled to an increase in graduated retirement benefit; or
 - (ii) P's spouse's or civil partner's entitlement to graduated retirement benefit was deferred when the spouse or civil partner died;
- (e) where P is entitled to a choice under regulation 18, P has chosen to be paid a state pension under this regulation; and
- (f) where P is not entitled to a choice under regulation 18 because regulation 18(8) applies to P, P is to be paid a state pension under this regulation by virtue of regulation 18(9)(b) or (10)(b).

(2) Subject to paragraph (3), a state pension under this regulation is payable at a weekly rate equal to half of the weekly rate of—

- (a) the deceased spouse's or civil partner's increase in graduated retirement benefit; or
- (b) where the deceased spouse's or civil partner's entitlement to graduated retirement benefit was deferred when the deceased died, the increase in graduated retirement benefit, determined in accordance with paragraph (4), that would have been payable if the deferral had ended immediately before the deceased's death.

(3) For the purposes of paragraph (2), if at any time an order under section 132B of the Administration Act comes into operation, the rate of P's state pension under this regulation is increased (at that time) by the percentage specified in the order.

(4) For the purposes of paragraph (2), the increase is to be determined as if—

- (a) any provisions in orders under section 132 of the Administration Act which—
 - (i) increase the weekly rate of the graduated retirement benefit; and
 - (ii) have come into operation between the date of the deceased's death and the date on which P reaches pensionable age,
- had come into operation before the date of death; and

(b) the weekly rate of the deceased spouse's or civil partner's increase did not include any addition under section 36(1) of the 1966 Act (special provisions as to graduated retirement benefit for widows, widowers and surviving civil partnerships).

(5) In this regulation, "increase in graduated retirement benefit" means an increase determined in accordance with section 35(4) of the 1966 Act (graduated retirement benefit).

PART 7

Overseas Residents

Entitlement to state pension for overseas residents

21.—(1) An overseas resident who is entitled to a state pension under Part 1 of the Act is not entitled to up-rating increases in accordance with this regulation.

(2) This regulation—

(a) applies in relation to an up-rating increase if Regulations are made—

(i) in consequence of an order under section 132A (annual up-rating) or 132B (up-rating of transitional state pensions under Pensions Act (Northern Ireland) 2015) of the Administration Act or in consequence of any other legislation; and

(ii) which provide that this regulation applies to that up-rating increase; and

(b) is subject to the Regulations referred to in sub-paragraph (a).

(3) Paragraph (4) applies in a case where—

(a) a person's entitlement to a state pension under Part 1 of the Act has been deferred for a period; and

(b) when the deferral period ends, that person is—

(i) entitled to a state pension under Part 1 of the Act; and

(ii) an overseas resident.

(4) Where this paragraph applies, the person mentioned in paragraph (3) is not entitled to any up-rating increases—

(a) in respect of the deferral period if—

(i) the person was an overseas resident at the time of that increase; and

(ii) the person continued to be an overseas resident until the deferral period ended; and

(b) after the deferral period ended if the person is an overseas resident at the time of that increase.

(5) In all other cases, a person is not entitled to up-rating increases where, immediately before the up-rating increase comes into operation, the person was—

(a) entitled to a state pension under Part 1 of the Act; and

(b) an overseas resident.

(6) For the purposes of sections 18(4) and 20(2) and (3) of the Act, the territory specified is any part of the Channel Islands in respect of which an order made under section 155 of the Administration Act is not in operation.

Status: Point in time view as at 27/03/2023.

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

Modifications etc. (not altering text)

- C1** Reg. 21 applied (10.4.2017) by [The Social Security Benefits Up-rating Regulations \(Northern Ireland\) 2017 \(S.R. 2017/60\)](#), regs. 1(1), **3**
- C2** Reg. 21 applied (25.9.2017) by [The Social Security Benefits Up-rating \(No. 2\) Regulations \(Northern Ireland\) 2017 \(S.R. 2017/189\)](#), regs. 1(1), **3**
- C3** Reg. 21 applied (24.3.2018) by [The Social Security \(2017 Benefits Up-rating\) Regulations \(Northern Ireland\) 2018 \(S.R. 2018/57\)](#), regs. 1(1), **3**
- C4** Reg. 21 applied (9.4.2018) by [The Social Security Benefits Up-rating Regulations \(Northern Ireland\) 2018 \(S.R. 2018/60\)](#), regs. 1(1), **3**
- C5** Reg. 21 applied (29.9.2018) by [The Social Security Benefits Up-rating \(No. 2\) Regulations \(Northern Ireland\) 2018 \(S.R. 2018/169\)](#), regs. 1(1), **3**
- C6** Reg. 21 applied (26.3.2019) by [The Social Security \(2018 Benefits Up-rating\) Regulations \(Northern Ireland\) 2019 \(S.R. 2019/48\)](#), regs. 1(1), **3**
- C7** Reg. 21 applied (8.4.2019) by [The Social Security Benefits Up-rating Regulations \(Northern Ireland\) 2019 \(S.R. 2019/59\)](#), regs. 1(1), **3**
- C8** Reg. 21 applied (27.9.2019) by [The Social Security Benefits Up-rating \(No. 2\) Regulations \(Northern Ireland\) 2019 \(S.R. 2019/189\)](#), regs. 1(1), **3**
- C9** Reg. 21 applied (6.4.2020) by [The Social Security Benefits Up-rating Regulations \(Northern Ireland\) 2020 \(S.R. 2020/41\)](#), regs. 1(1), **3**
- C10** Reg. 21 applied (11.4.2022) by [The Social Security Benefits Up-rating Regulations \(Northern Ireland\) 2022 \(revoked\) 2022 \(S.R. 2022/144\)](#), regs. 1(1), **3**
- C11** Reg. 21 applied (28.9.2022) by [The Social Security Benefits Up-rating \(No. 2\) Regulations \(Northern Ireland\) 2022 \(S.R. 2022/232\)](#), regs. 1(1), **3**
- C12** Reg. 21 applied (27.3.2023) by [The Social Security \(2022 Benefits Up-rating\) Regulations \(Northern Ireland\) 2023 \(S.R. 2023/30\)](#), regs. 1(1), **3**

Modification of the amount of an increment for an overseas resident

22.—(1) Subject to regulation 23, this regulation applies in cases where, during any part of the deferral period, a person has been an overseas resident.

(2) For any part of the deferral period during which the person was an overseas resident and was not in Northern Ireland or a territory specified in regulation 21(6), section 17(4) of the Act is modified to provide that the amount of an increment is equal to a percentage specified in regulations of the weekly rate of the state pension to which the person would have been entitled immediately before the start of that part of the deferral period if the person's entitlement had not been deferred.

(3) For any part of the deferral period during which the person was not an overseas resident, section 17(4) of the Act is modified to provide that the amount of an increment is equal to a specified percentage of the weekly rate of the state pension to which the person would have been entitled immediately before the end of that part of the deferral period if the person's entitlement had not been deferred.

Modification of the amount of an increment where regulations 12A and 22 both apply

23.—(1) This regulation applies in a case where section 17(4) of the Act falls to be modified under both regulations 12A and 22 at the same time.

(2) Section 17(4) of the Act is modified to provide that the amount of an increment is determined in accordance with paragraphs (3) to (5).

(3) The amount of the increment is first determined in accordance with the modifications set out in regulation 22.

(4) The amount of the increment is then determined in accordance with the modifications set out in regulation 12A as if the reference in regulation 12A(2) to the weekly rate of the state pension were a reference to the weekly rate referred to in—

- (a) regulation 22(2), for any part of the deferral period during which the person was an overseas resident and was not in Northern Ireland or a territory specified in regulation 21(6); and
- (b) regulation 22(3), for any part of the deferral period during which the person was not an overseas resident.

(5) Any increase or decrease of the increment as determined in accordance with paragraph (4) is then added to, or subtracted from, the amount of the increment as determined in accordance with paragraph (3).]

[^{F7}PART 8

National Insurance Credits

Textual Amendments

F7 Pt. 8 added (6.4.2016) by [The State Pension \(Amendment No. 3\) Regulations \(Northern Ireland\) 2016 \(S.R. 2016/100\)](#), regs. 1, **2(2)**

CHAPTER 1

General

Interpretation

24.—(1) In this Part—

“the 1975 Regulations” means the Social Security (Credits) Regulations (Northern Ireland) 1975;

“the 2015 Order” means the Welfare Reform (Northern Ireland) Order 2015;

“post-commencement qualifying year” and “pre-commencement qualifying year” have the same meaning as in section 4(4) of the Act (entitlement to state pension at transitional rate);

“qualifying year” has the same meaning as in section 2(4) of the Act (entitlement to state pension at full or reduced rate);

“working tax credit” means a working tax credit under section 10 of the Tax Credits Act 2002;

“year” means a tax year.

(2) Nothing in Chapter 3 is to be construed as entitling any person to be credited with earnings or contributions for any day or in respect of any event occurring before 6th April 2016.

General provisions relating to the crediting of earnings or contributions

25.—(1) For the purposes of Part 1 of the Act—

(a) Chapter 2 makes provision for crediting earnings or contributions in respect of a pre-commencement qualifying year;

(b) Chapter 3 makes provision for crediting earnings or contributions in respect of a qualifying year or a post-commencement qualifying year.

(2) Where under this Part, a person would, but for this paragraph, be entitled to be credited with any earnings or contributions for a year, or in respect of any week in a year, that person is only to be credited to the extent necessary to make that year a qualifying year.

(3) Where under this Part a person is entitled to be credited with earnings or a contribution in respect of a week that falls partly in one year and partly in another, that week is to be treated as falling in the year in which it begins and not in the following year.

CHAPTER 2

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

Credits under the 1975 Regulations

26. A person is to be credited with the earnings or contributions to which the person would have been entitled under the 1975 Regulations for the purposes of entitlement to a Category A retirement pension had—

- (a) the amendment made by paragraph 47 of Schedule 12 to the Act (which limits Category A retirement pensions to people who reach pensionable age before 6th April 2016) not come into operation; and
- (b) that person attained pensionable age on 6th April 2016.

Credits for parents and carers

27. A person is to be credited with a Class 3 contribution to which the person would have been entitled under section 23A of the Contributions and Benefits Act (contributions credits for relevant parents and carers) or regulations made under that section, for the purposes of entitlement to a Category A retirement pension had—

- (a) the amendment made by paragraph 47 of Schedule 12 to the Act not come into operation; and
- (b) the person attained pensionable age on 6th April 2016.

Credits for spouses and civil partners of members of Her Majesty's forces

28.—(1) Subject to paragraph (5), a person who satisfies the conditions in paragraph (2) for any part of a week to which this regulation applies is to be credited with a Class 3 contribution in respect of that week.

(2) The conditions are that the person—

- (a) is a spouse or civil partner of a member of Her Majesty's forces, or is treated as such by the Secretary of State for the purposes of occupying accommodation, and
- (b) is accompanying the member of Her Majesty's forces on an assignment outside the United Kingdom or is treated as such by the Secretary of State.

(3) This regulation applies to a week which falls within a year beginning on or after 6th April 1975 and ending before 6th April 2016 for which the earnings factors of the member of Her Majesty's forces exceed the qualifying earnings factor.

(4) Paragraph (1) does not apply to—

- (a) a person in respect of a week in which the person is entitled to be credited with earnings under—
 - (i) regulation 7A (credits for carer's allowance);
 - (ii) regulation 8A (credits for unemployment);
 - (iii) regulation 8B (credits for incapacity for work or limited capability for work), or

- (iv) regulation 9E (credits for certain spouses and civil partners of members of Her Majesty's forces),
of the 1975 Regulations; or
- (b) a woman in respect of a week in any part of which an election made by her under regulations under section 19(4) of the Contributions and Benefits Act (general power to regulate liability for contributions) is in force.
- (5) A person is not entitled to be credited with a Class 3 contribution under paragraph (1) unless an application to be so credited is received by the Department in accordance with paragraph (6).
- (6) An application under paragraph (5) may only be made in respect of a past period and must—
 - (a) be on a form approved by the Department, or made in such manner as the Department accepts as sufficient in the circumstances, and
 - (b) include such information as may be specified by the Department or the Commissioners for Her Majesty's Revenue and Customs.

CHAPTER 3

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

Credits under the 1975 Regulations

29.—(1) Where a person is credited with earnings or contributions under the provisions of the 1975 Regulations specified in paragraph (2), the person is also to be credited with those earnings or contributions for the purposes of Part 1 of the Act.

- (2) The provisions specified are—
 - (a) regulation 7 (credits for approved training);
 - (b) regulation 7A (credits for carer's allowance);
 - (c) regulation 7B (credits for disability element of working tax credit);
 - (d) regulation 8A (credits for unemployment);
 - (e) regulation 8B (credits for incapacity for work or limited capability for work);
 - (f) regulation 9B (credits for jury service);
 - (g) regulation 9C (credits for adoption pay period, additional pay period and maternity pay period);
 - (h) regulation 9D (credits for certain periods of imprisonment or detention in legal custody);
 - (i) regulation 9E (credits for certain spouses and civil partners of members of Her Majesty's forces).

Credits for persons in receipt of working tax credit

30.—(1) Where working tax credit is paid in respect of a person in respect of a week in which the person is—

- (a) an employed earner;
- (b) a self-employed earner whose profits for the year are below the small profits threshold specified by [F8section 11(4)(b)] of the Contributions and Benefits Act (liability for Class 2 contributions), who would otherwise be liable to pay[F9], or would be treated as having actually paid,] a Class 2 contribution; or

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

(c) excepted from liability to pay a Class 2 contribution by virtue of regulation 43 of the Social Security (Contributions) Regulations 2001,
the person is to be credited with earnings equal to the lower earnings limit then in force in respect of that week.

(2) Where working tax credit is paid in respect of a couple, the reference in paragraph (1) to the person in respect of whom working tax credit is paid is a reference to—

- (a) where only one member of the couple is assessed for the purposes of the award of working tax credit as having income consisting of earnings, that member; or
- (b) where the earnings of each member are assessed, the member of the couple to whom working tax credit is paid.

(3) Paragraph 1 does not apply to—

- (a) a person in respect of a week in which the person is entitled to be credited with earnings under—
 - (i) regulation 7B (credits for disability element of working tax credit);
 - (ii) regulation 8A (credits for unemployment), or
 - (iii) regulation 8B (credits for incapacity for work or limited capability for work), of the 1975 Regulations; or
- (b) a woman in respect of a week in any part of which an election made by her under regulations under section 19(4) of the Contributions and Benefits Act (general power to regulate liability for contributions) is in force.

[^{F10}(4) In this regulation “couple” means—

- (a) two people who are married to, or civil partners of, each other and are neither—
 - (i) separated under a court order, nor
 - (ii) separated in circumstances in which the separation is likely to be permanent, or
- (b) two people who are not married to, or civil partners of, each other but are living together as if spouses of each other.]

Textual Amendments

- F8** Words in [reg. 30\(1\)\(b\)](#) substituted (14.12.2022 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\(4\)\(a\)\(i\)](#)
- F9** Words in [reg. 30\(1\)\(b\)](#) inserted (14.12.2022 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\(4\)\(a\)\(ii\)](#)
- F10** [Reg. 30\(4\)](#) substituted (13.1.2020) by [The Marriage \(Same-sex Couples\) and Civil Partnership \(Opposite-sex Couples\) \(Northern Ireland\) Regulations 2019 \(S.I. 2019/1514\)](#), regs. 1(2), [112](#) (with regs. 6-9)

Credits for persons entitled to universal credit

31. A person is to be credited with a Class 3 contribution in respect of a week for any part of which the person is entitled to universal credit under Part 2 of the 2015 Order.

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 Northern Ireland for more than 182 days.

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

- (a) would be liable to pay^[F11], or 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 ^[F12]section 11(4)(b)] of the Contributions and Benefits Act; or
- (b) is excepted from liability to pay 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

- F11** Words in [reg. 32\(4\)\(a\)](#) inserted (14.12.2022 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\(4\)\(b\)\(i\)](#)
- F12** Words in [reg. 32\(4\)\(a\)](#) substituted (14.12.2022 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\(4\)\(b\)\(ii\)](#)

Credits for spouses and civil partners of members of Her Majesty's forces

33.—(1) Subject to paragraph (5), a person who satisfies the conditions in paragraph (2) for any part of a week to which this regulation applies is to be credited with a Class 3 contribution in respect of that week.

(2) The conditions are that the person—

- (a) is a spouse or civil partner of a member of Her Majesty's forces, or is treated as such by the Secretary of State for the purposes of occupying accommodation, and
- (b) is accompanying the member of Her Majesty's forces on an assignment outside the United Kingdom or is treated as such by the Secretary of State.

(3) This regulation applies to a week which falls within a year beginning on or after 6th April 2016 for which the earnings factors of the member of Her Majesty's forces exceed the qualifying earnings factor.

(4) Paragraph 1 does not apply to—

- (a) a person in respect of a week in which the person is entitled to be credited with earnings under—
 - (i) regulation 7A (credits for carer's allowance);
 - (ii) regulation 8A (credits for unemployment);
 - (iii) regulation 8B (credits for incapacity for work or limited capability for work), or

- (iv) regulation 9E (credits for certain spouses and civil partners of members of Her Majesty's forces),
 - of the 1975 Regulations; or
 - (b) a woman in respect of a week in any part of which an election made by her under regulations under section 19(4) of the Contributions and Benefits Act is in force.
- (5) A person is not entitled to be credited with a Class 3 contribution under paragraph (1) unless an application to be so credited is received by the Department in accordance with paragraph (6).
- (6) An application under paragraph (5) may only be made in respect of a past period and must—
- (a) be on a form approved by the Department, or made in such manner as the Department accepts as sufficient in the circumstances, and
 - (b) include such information as may be specified by the Department or the Commissioners for Her Majesty's Revenue and Customs.

Credits in respect of an award of child benefit

34.—(1) A person is entitled to be credited with a Class 3 contribution in respect of a week in which the person is—

- (a) awarded child benefit for any part of that week in respect of a child under the age of 12; or
 - (b) in the circumstances specified by paragraph (2) and subject to paragraph (3), the partner of a person to whom child benefit is awarded.
- (2) The circumstances are that the partner—
- (a) resides with the person to whom child benefit is awarded;
 - (b) shares responsibility with that person for the child in respect of whom child benefit is awarded;
 - (c) is ordinarily resident in Northern Ireland;
 - (d) is not undergoing imprisonment or detention in legal custody; and
 - (e) makes an application to the Commissioners for Her Majesty's Revenue and Customs to be so credited in accordance with regulation 39.

(3) Paragraph 1(b) only applies in respect of a week that falls within a year for which the earnings factors of the person to whom child benefit is awarded exceed the qualifying earnings factor.

(4) In calculating the earnings factors for the purpose of paragraph (3), no account is to be taken of any earnings factors derived from contributions credited by virtue of that person being awarded child benefit.

Credits for persons providing care for a child under the age of 12

35.—(1) Subject to paragraphs (3) and (4), a person ("A") is to be credited with a Class 3 contribution in respect of a week ("the relevant week") in which the conditions in paragraph (2) are satisfied.

- (2) The conditions are that in the relevant week A—
- (a) provided care in respect of a child under the age of 12;
 - (b) was, in relation to that child, a person specified in paragraph (6); and
 - (c) was ordinarily resident in Northern Ireland.

[^{F13}(3) A is not entitled to be credited with a Class 3 contribution unless—

- (a) child benefit was awarded to another person ("B") in respect of—

- (i) the child, or each child, for whom A provided care, and
 - (ii) the week in which A provided that care;
- (b) B's earnings factors, other than those derived from a Class 3 contribution credit awarded under regulation 34, exceed the qualifying earnings factor for the year in which the relevant week falls; and
- (c) A makes an application to the Department to be so credited in accordance with paragraph (5) and regulation 39.]
- [^{F13}(4) Where the requirements relating to the provision of care by A in paragraph (3)(a)(i) can be satisfied by more than one person in respect of a week in which B was awarded child benefit—
- (a) those persons shall elect, with the agreement of B, which of them is to be credited with a Class 3 contribution credit (and then only the elected person is to be so credited), or
 - (b) the Department is to exercise its discretion to determine which of those persons is to be credited with that contribution, in default of the agreement referred to in sub-paragraph (a).]

(5) An application under paragraph [^{F14}(3)(c),] must—

 - (a) include the name and date of birth of the child [^{F15}, or each child,] cared for;
 - (b) where requested by the Department or the Commissioners for Her Majesty's Revenue and Customs, include a declaration by B that the conditions in paragraph (2) are satisfied; and
 - (c) specify the relevant week or weeks in which the child [^{F16}, or each child,] was cared for.

(6) The person specified in paragraph (2)(b) is—

 - (a) a non-resident parent;
 - (b) a grandparent;
 - (c) a great-grandparent;
 - (d) a great-great-grandparent;
 - (e) a sibling;
 - (f) a parent's sibling;
 - (g) a spouse or former spouse of any persons listed in sub-paragraphs (a) to (f);
 - (h) a civil partner or former civil partner of any persons listed in sub-paragraphs (a) to (f);
 - (i) a partner or former partner of any persons listed in sub-paragraphs (a) to (h);
 - (j) a son or daughter of any persons listed in sub-paragraphs (e) to (i);
 - (k) in respect of a son or daughter of a person listed in sub-paragraph (f), that person's—
 - (i) spouse or former spouse;
 - (ii) civil partner or former civil partner, or
 - (iii) partner or former partner.

(7) For the purposes of paragraph (6)(e) and (f), a sibling includes a sibling of the half blood, a step sibling and an adopted sibling.

(8) For the purposes of paragraph (6)(i) and (k)(iii), a partner is a person who is the other member of a couple who are not married to, or civil partners of, each other but are living together as a married couple or as if they were civil partners.

Textual Amendments

- F13** Reg. 35(3)-(4) substituted (16.11.2017) by [The Social Security \(Miscellaneous Amendments No. 2\) Regulations \(Northern Ireland\) 2017 \(S.R. 2017/218\)](#), regs. 1(1), **14(a)**
- F14** Word in reg. 35(5) substituted (16.11.2017) by [The Social Security \(Miscellaneous Amendments No. 2\) Regulations \(Northern Ireland\) 2017 \(S.R. 2017/218\)](#), regs. 1(1), **14(b)(i)**
- F15** Words in reg. 35(5)(a) inserted (16.11.2017) by [The Social Security \(Miscellaneous Amendments No. 2\) Regulations \(Northern Ireland\) 2017 \(S.R. 2017/218\)](#), regs. 1(1), **14(b)(ii)**
- F16** Words in reg. 35(5)(c) inserted (16.11.2017) by [The Social Security \(Miscellaneous Amendments No. 2\) Regulations \(Northern Ireland\) 2017 \(S.R. 2017/218\)](#), regs. 1(1), **14(b)(ii)**

Credits for being a foster parent

36.—(1) Subject to paragraph (3), a person is to be credited with a Class 3 contribution in respect of a week in which the person is a foster parent and is—

- (a) ordinarily resident in Northern Ireland, and
- (b) not undergoing imprisonment or detention in legal custody.

(2) For the purposes of this regulation, a foster parent is a person approved as a foster parent in accordance with Part 2 (approvals and placements) of the Foster Placement (Children) Regulations (Northern Ireland) 1996.

(3) A person is not entitled to be credited with a Class 3 contribution under paragraph (1) unless an application to be so credited is received by the Commissioners for Her Majesty’s Revenue and Customs in accordance with regulation 39.

Credits for persons engaged in caring

37.—(1) Subject to paragraph (5), a person is to be credited with a Class 3 contribution in respect of a week in which the person is engaged in caring.

(2) A person is engaged in caring in a week if the person is—

- (a) caring for another person or persons for a total of 20 or more hours in that week and—
 - (i) that other person is, or each of the persons cared for is, entitled to a relevant benefit for that week, or
 - (ii) the Department considers that level of care to be appropriate; or
- (b) a person to whom one or more of paragraphs 4 to 6 (persons caring for another person) of Schedule 1B (prescribed categories of person) to the Income Support (General) Regulations (Northern Ireland) 1987 applies.

(3) A person is not engaged in caring for the purposes of this regulation during any period in respect of which the person is—

- (a) not ordinarily resident in Northern Ireland; or
- (b) undergoing imprisonment or detention in legal custody.

(4) For the purposes of paragraph 2(a)(i) a “relevant benefit” means—

- (a) attendance allowance in accordance with section 64 of the Contributions and Benefits Act;
- (b) the care component of disability living allowance in accordance with section 72 of the Contributions and Benefits Act (the care component), at the middle or highest rate prescribed in accordance with subsection (3) of that section;
- (c) an increase in the rate of disablement pension in accordance with section 104 of the Contributions and Benefits Act (increase where constant attendance needed);

- (d) any benefit which is payable as if an injury or disease were one in respect of which a disablement pension would for the time being be payable in respect of an assessment of 100 per cent., by virtue of—
 - (i) the Pneumoconiosis, Byssinosis and Miscellaneous Diseases Benefit Scheme 1983;
 - (ii) regulations made under—
 - (aa) paragraph 4(2) of Schedule 8 to the Contributions and Benefits Act (regulations providing for benefit for pre-1948 cases), or
 - (bb) Article 70(3) of the 2015 Order (injuries arising before 5th July 1948);
- (e) a constant attendance allowance payable by virtue of—
 - (i) article 14 of the Personal Injuries (Civilians) Scheme 1983 (constant attendance allowance); or
 - (ii) article 8 of the Naval, Military and Air Forces etc (Disablement and Death) Service Pensions Order 2006 (constant attendance allowance);
- (f) the daily living component of personal independence payment in accordance with Article 83 of the 2015 Order;
- (g) armed forces independence payment in accordance with the Armed Forces and Reserve Forces (Compensation Scheme) Order 2011.
- ^{F17}(h) [the care component of child disability payment at the middle or highest rate in accordance with regulation 11 of the Disability Assistance for Children and Young People (Scotland) Regulations 2021 in circumstances where the person is resident in Northern Ireland and regulation 36(1) of those Regulations applies^{F18};]
- ^{F19}(i) [the daily living component of adult disability payment at the standard or enhanced rate payable in accordance with regulation 5 of the Disability Assistance for Working Age People (Scotland) Regulations 2022, in circumstances where the person is resident in Northern Ireland and regulation 53(1) of those Regulations applies.]
- (5) Except in a case to which paragraph (8) applies, a person is not entitled to be credited with a Class 3 contribution under paragraph (2)(a) unless an application to be so credited is received by the Department in accordance with paragraph (6) and regulation 39.
- (6) An application under paragraph (5) must include—
 - (a) a declaration by the applicant that the applicant cares for a person or persons for 20 or more hours in a week;
 - (b) the name and, where known, the national insurance number of each person cared for;
 - (c) where applicable, which relevant benefit each person cared for is entitled to; and
 - (d) where requested by the Department, a declaration signed by an appropriate person as to the level of care which is required for each person cared for.
- (7) For the purposes of paragraph (6)(d), an appropriate person is a person who is—
 - (a) involved in the health care or social care of the person cared for; and
 - (b) considered by the Department as appropriate to make a declaration as to the level of care required.
- (8) This paragraph applies in the case of a woman in respect of a week in any part of which an election made by her under regulations under section 19(4) of the Contributions and Benefits Act (general power to regulate liability for contributions) is in force.

Status: Point in time view as at 27/03/2023.

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

Textual Amendments

- F17** Reg. 37(4)(h) inserted (17.11.2021) by The Social Security (Scotland) Act 2018 (Disability Assistance for Children and Young People) (Consequential Modifications) (No. 2) Order 2021 (S.I. 2021/1301), arts. 1(2), **6(2)**
- F18** Semi-colon substituted for full stop in reg. 37(4)(h) (21.3.2022) by The Social Security (Scotland) Act 2018 (Disability Assistance and Information-Sharing) (Consequential Provision and Modifications) Order 2022 (S.I. 2022/332), arts. 1(2), **17(2)(a)**
- F19** Reg. 37(4)(i) inserted (21.3.2022) by The Social Security (Scotland) Act 2018 (Disability Assistance and Information-Sharing) (Consequential Provision and Modifications) Order 2022 (S.I. 2022/332), arts. 1(2), **17(2)(b)**

Credits for an additional period in respect of entitlement to carer's allowance and relevant benefits

38.—(1) A person is to be credited with a Class 3 contribution for a period of 12 weeks—

- (a) prior to the date on which that person becomes entitled to carer's allowance by virtue of section 70(1) of the Contributions and Benefits Act (carer's allowance);
- (b) subject to paragraph (2), following the end of the week in which that person ceases to be entitled to carer's allowance by virtue of that subsection;
- (c) following the end of a week in which regulation 37(2)(a) ceases to be satisfied.

(2) A person is not entitled to be credited with a Class 3 contribution under paragraph (1)(b) in a week in respect of which that person is entitled under regulation 7A (credits for carers allowance) of the 1975 Regulations to be credited with contributions by virtue of being entitled to an allowance under section 70 of the Contributions and Benefits Act.

Time limit for making an application for a credit under regulation 34(1)(b), 35, 36 or 37

39. An application must be received—

- (a) where the application is for a credit under regulation 34(1)(b), 36 or 37—
 - (i) before the end of the year following that in which a week, which is the subject of the application, falls; or
 - (ii) within such further time as the Department or the Commissioners for Her Majesty's Revenue and Customs, as the case may be, consider reasonable in the circumstances; or
- (b) where the application is under regulation 35, after the end of the year in which a week, which is the subject of the application, falls.]

Sealed with the Official Seal of the Department for Social Development on 16th July 2015

L.S.

Anne McCleary
A senior officer of the
Department for Social Development

EXPLANATORY NOTE

(This note is not part of the Regulations)

The Pensions Act (Northern Ireland) 2015 (“the Act”), creates a new state pension for people reaching pensionable age on or after 6th April 2016 (see Part 1 of the Act). It replaces the existing state pension. These Regulations set out some of the detailed rules relating to the new state pension.

Part 2 contains provisions about prisoners. For these purposes, prisoners are people who are imprisoned, detained in legal custody or unlawfully at large. They can be a prisoner in Northern Ireland or outside Northern Ireland. These prisoners may not be entitled to be paid any state pension under the 2015 Act.

Regulation 2 lists the prisoners who are not entitled to be paid a state pension. It provides that some prisoners outside Northern Ireland can be paid their state pension if they would not have been imprisoned in Northern Ireland.

Regulation 3 provides that prisoners on remand are not to be paid a state pension if they later receive certain types of sentence.

Part 3 contains provisions about deferral: where a person defers their new state pension and where a person inherits state pension after their deceased spouse or civil partner had deferred their old state pension. A person may defer by choosing not to claim their state pension when they are first entitled to it or by suspending receipt of their state pension after they first claim it. If they defer, they may receive more state pension when they later choose to claim it. Part 3 sets out a number of rules relating to how such deferrals work.

Regulation 4 sets out the period within which a person can choose a lump sum or periodical payment in respect of their deceased spouse or civil partner's deferred old state pension. It also allows a person to make a late choice (section 8 of the Act sets out what happens if the person does not make a choice with the period).

Regulation 5 provides the manner in which such a choice must be made.

Regulation 6 allows the person to alter their choice in certain circumstances.

Regulation 7 sets out the manner in which a person can suspend their new state pension after it has been claimed.

Regulation 8 specifies the date from which any suspension of state pension begins.

Regulation 9 allows a person to cancel the suspension of their state pension by making a claim for it.

Regulation 10 sets the specified percentage to be used to determine the amount of extra state pension to which a person who has deferred their state pension may be entitled.

Regulation 11 lists the days which are not included when calculating the length of time a person has deferred their state pension.

Regulation 12 provides that some parts of weeks are to be treated as full weeks for the purposes of determining the period of deferral.

Part 4 and regulation 13 specify that the minimum number of qualifying years for the purposes of entitlement to state pension at the reduced and transitional rates is ten. State pension is payable at either a full, reduced or transitional rate. The reduced rate of state pension is payable where a person has reached pensionable age and has at least the specified minimum number of qualifying years. The transitional rate of state pension is payable where a person has reached pensionable age and has at least the specified minimum number of qualifying years, at least one of which is a “pre-commencement qualifying year” as defined in section 4(4) of the Act.

Part 5 contains provisions about pension sharing on divorce or dissolution of a civil partnership.

Regulation 14 amends the Sharing of State Scheme Rights (Provision of Information and Valuation) Regulations (Northern Ireland) 2000. Those Regulations set out the information the

Status: Point in time view as at 27/03/2023.

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

Department for Social Development must supply to a person or the court in relation to the sharing of rights to a state pension on divorce or dissolution of a civil partnership etc. The amendments are made in consequence of changes made by sections 13 to 15 of, and Schedules 8 to 11 to, the Act. Those provisions of the Act allow for the continuation of state pension sharing on divorce for people who reach state pension age on or after 6th April 2016 and are entitled to the new state pension at the transitional rate. The amendments distinguish rights to an old state pension which are shareable from rights to a new state pension which are shareable.

Sections 2(3), 4(2), 8(3), (7) and (8), 16(1) and (6), 17(4) and (5), 18(1), and 19 of, and paragraph 4 of Schedule 8 and paragraph 4 of Schedule 10 to, the Act, some of the enabling provisions under which these Regulations are made, were brought into operation on 16th July 2015 for the purpose only of authorising the making of regulations by virtue of the Pensions (2015 Act) (Commencement No. 1) Order (Northern Ireland) 2015 (S.R. 2015 No. 307 (C. 25)).

As these Regulations make in relation to Northern Ireland only provision corresponding to provision contained in regulations made by the Secretary of State for Work and Pensions in relation to Great Britain they are, accordingly, by virtue of section 149(3) of, and paragraph 10 of Schedule 5 to, the Social Security Administration (Northern Ireland) Act 1992 (c. 8), not subject to the requirement of section 149(2) of that Act for prior reference to the Social Security Advisory Committee; and in so far as they are made in exercise of the powers under Part 5 of the Welfare Reform and Pensions (Northern Ireland) Order 1999, the requirement for consultation does not apply by virtue of Article 73(9) of that Order.

Status:

Point in time view as at 27/03/2023.

Changes to legislation:

There are currently no known outstanding effects for the The State Pension Regulations (Northern Ireland) 2015.