## EXPLANATORY NOTE

(This note is not part of the Regulations)

These Regulations amend the Social Security (Claims and Payments) Regulations 1987 ("the Claims and Payments Regulations") and the State Pension Credit Regulations").

Regulation 2(5) inserts regulations 22C and 22D into the Claims and Payments Regulations. The effect of these amendments is to enable retirement pension to be paid weekly, fortnightly, 4 weekly, 13 weekly or annually in arrears and to enable a person's payday to be determined in accordance with their national insurance number. The effect of regulation 22D is to enable retirement pension to be paid at a daily rate for part-weeks where specified conditions are satisfied.

Regulation 2(7) inserts regulation 26BA into the Claims and Payments Regulations to enable state pension credit to be paid weekly, fortnightly, 4 weekly or 13 weekly in arrears and to enable a person's payday to be determined in accordance with their national insurance number.

Regulation 2(2) inserts a definition of "working age benefit" (a term used in the new regulation 22D) into the Claims and Payments Regulations. The remainder of regulation 2 adjusts other provisions of the Claims and Payments Regulations as a consequence of these changes. Regulation 3(2) and (4) make consequential changes to the State Pension Credit Regulations.

Regulation 3(3) amends regulation 13A of the State Pension Credit Regulations to enable income to be taken into account for the purposes of determining the amount of the guarantee credit payable for part-week payment of state pension credit. It also removes the words in regulation 13A(3) of those Regulations which enable any fraction of a penny to be rounded up to the nearest penny. Calculations relating to fractions of a penny in respect of state pension credit will be determined in accordance with regulation 28 of the Claims and Payments Regulations.

A full impact assessment has not been produced for this instrument as it has no impact on the private or voluntary sectors.