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Pension Credit
information booklet



Part of the Department
for Work and Pensions

Pension Credit

What you need to tell us about

INF4(PC)02/09

About this information booklet

This information booklet is a guide to the types of changes you need to tell us about.

We need to know about certain changes in your circumstances or your partner's circumstances so that we can make sure you get the right amount of money.

We use *partner* to mean:

- a person you are married to or a person you live with as if you are married to them, or
- a civil partner or a person you live with as if you are civil partners.

Please take time to read this booklet. Keep it in a safe place with the Pension Credit decision letter that came with it. If your circumstances change you can use the booklet to check whether you need to tell us about the change.

You may not have to tell us about all changes. The changes you need to tell us about depend on whether you have an assessed income period.

If you or your partner are aged 65 or over the decision letter that came with this booklet will tell you whether we have given you an assessed income period. Page 3 of this booklet tells you more about assessed income periods.

If you are not sure if we need to know about a change, tell us anyway.

Page 4 lists the changes we need to know and how you can report changes to us.

This information booklet gives general guidance on the rights and responsibilities of customers. It should not be treated as being a current and comprehensive statement of the law.

Assessed income period.

What is an assessed income period?

By *assessed income period* we mean a period when you do not have to tell us about changes to your pensions, savings or investments. But you can tell us about any changes if it means you may get more Pension Credit.

Who can have an assessed income period?

You may have an assessed income period if you:

- are single and aged 65 or over
- have a partner, and one of you is aged 65 or over and the other is aged 60 or over.

For a couple, the person applying for Pension Credit can be between 60 and 65, as long as their partner is aged 65 or over.

How will I know if you have given me an assessed income period?

Your Pension Credit decision letter tells you if we have given you an assessed income period.

How long does an assessed income period last?

An assessed income period starts from the date you become entitled to Pension Credit and will normally last up to five years.

But if you are aged 75 or over, your assessed income period may not have an end date. This means you do not need to tell us about changes to your pensions, savings and investments when you are getting Pension Credit, unless we tell you to.

If you change your assessed income period at any time, we will write to you and let you know the new dates.

Changes you must report

If you have an assessed income period you must report changes about:

- Your family
- Where you live
- Earnings
- Benefits, allowances or tax credits
- Hospitals and care homes
- Caring for someone
- Going abroad
- Coming from abroad.

If you do not have an assessed income period you must report changes about:

- Your family
- Where you live
- Earnings
- Benefits, allowances or tax credits
- Hospitals and care homes
- Caring for someone
- Going abroad
- Coming from abroad.

And also:

- Savings and investments
- Personal or work-related pensions
- Income from annuities.

Please see pages 6 and 7 to find out more.

If you are not sure if you have to tell us about a change, tell us anyway.

How to tell us about changes

You can tell us about a change of circumstances for you or your partner

- by phone. But we may ask you to write to us to confirm some of the changes
- by filling in a Pension Credit reply slip, if you have one
- by writing to us.

Our phone number and address are at the top of the letter that we sent you with this booklet.

If we have given you an assessed income period

If you have an assessed income period you do not have to tell us about the following changes unless we write to you again:

- savings and investments
- personal or work-related pensions
- income from an annuity.

But please do contact us if you think any changes to these will mean you may get more Pension Credit. If you tell us about any of these changes, your Pension Credit will not go down until the end of the assessed income period.

Even if you have an assessed income period, you must still tell us about the rest of the changes on pages 6 and 7 of this booklet.

If you are not sure if you have to tell us about a change, tell us anyway.

Pensions

If you have a personal or work-related pension, we work out how much they go up each year using the information you or your pension provider have given us.

If you were not able to give us this information, we assume that the pension goes up in April, by an amount based on the previous September's retail price index.

Changes you must tell us about

Your family

Tell us if

- you get married, form a civil partnership or start living with someone as if you are married or civil partners
- you separate from your partner, get divorced or have your civil partnership dissolved
- someone living in your home dies.

Tell us if you or your partner

- go to prison or are held in custody
- become a member of a religious order.

Where you live

Tell us if you or your partner

- move to a different address
- buy the home where you live, or take out a mortgage or home loan
- change your mortgage or home loan to a different lender
- pay off all or part of a mortgage or home loan
- have a change to the amount you pay for your service charge.

Tell us if someone

- comes to live in your home or leaves your home
- has a change to their financial circumstances while living in your home.

Housing Benefit and Council Tax Benefit

If you get Housing Benefit or Council Tax Benefit, your local council will tell you what changes you need to tell them about.

Your local council may use what you have told us about to work out any Housing Benefit or Council Tax Benefit you get.

Earnings

Tell us if you or your partner

- start any paid work
- start to earn more or less money
- stop working.

Changes you must tell us about continued

Benefits, allowances or tax credits

Tell us if you or your partner start to get any social security benefits, allowances or tax credits.

If you or your partner are already getting any of these, you must tell us if there are any changes to them.

Please tell us if anyone caring for you is awarded Carer's Allowance

Hospitals and care homes

Tell us if you or your partner go into or come out of

- hospital
- a care home.

Caring for someone

If you are a carer tell us if the person you are caring for

- goes into hospital or a care home
- changes address
- stops getting Attendance Allowance or Disability Living Allowance.

Please also tell us if the person you are caring for dies.

If you are getting Carer's Allowance tell us if it stops for any reason.

Going abroad

You should tell us if you go abroad whatever the reason. You should also tell us if you go to Northern Ireland, the Isle of Man or the Channel Islands. If you go abroad for medical treatment we will pay you Pension Credit for as long as you are getting the treatment. In other cases we may be able to pay Pension Credit for up to 13 weeks while you are abroad, as long as your absence from the United Kingdom (UK) is temporary.

Coming from abroad

If you have come from abroad and are not a UK national, the conditions of your stay in the UK may change.

Tell us if the leave to stay for you or your family changes.

If we have not given you an assessed income period

If we have not given you an assessed income period, you must tell us about all changes which may affect the amount of Pension Credit you get. We need to know about these changes so that we can make sure you are getting the right amount of Pension Credit.

As well as the changes on pages 6 and 7 of this booklet you must also tell us about the following changes:

Savings and investments

Tell us if

- your savings go above £6,000
- your savings go above £10,000 if you always live in a care home
- you and your partner's total savings go above £6,000

If you have

- savings of more than £6,000, or
 - savings of more than £10,000 if you always live in a care home, or
 - you and your partner's total savings are more than £6,000
- tell us if your savings go up or down.

Pensions and annuities

Tell us if you or your partner start to get any

- personal or work related pensions
- income from an annuity.

If you or your partner are already getting these you must also tell us if they change.