Department for Work & Pensions

Peter Schofield CB
Permanent Secretary
Department for Work and Pensions
Caxton House
Tothill Street
LONDON
SW1H 9DA

Rt Hon Stephen Timms MP
Chair
Work and Pensions Select Committee
House of Commons
London
SW1A 0AA
Sent electronically

12 August 2021

Dear Stephen

GUARANTEED MINIMUM PENSION (GMP) INDEXATION

In my letter to you of 28 May 2021 I reported on the progress we had made on implementing the Parliamentary and Health Service Ombudsman's (PHSO) recommendations on their investigation on behalf of two complaints about the way the Department communicated the change in GMP indexation policy.

I mentioned in my letter that the factsheet was being prepared to meet two recommendations PHSO had made on (1) explaining the policy change in a straightforward way and (2) giving others who may have felt the same injustice as that reported by PHSO the opportunity to come forward. I also mentioned that on 9 November 2020 PHSO had asked that the factsheet be User Tested and that the factsheet and the results of the User Testing be sent onto the Committee. The User Testing report, with the factsheet shown on pages 2 to 4, is attached to this letter.

Our user testing team began their work on the factsheet in February with a review of content followed by a survey of individuals. The response rate to the survey of 7 from a poll of 40 individuals is typical for this type of work and content, and the user testing results were, in the main, positive. At pages 8 -10 of the report the user testing team provide an overview of the challenges of engaging individuals on State Pension related matters, a situation that can only get easier as we move further away from the complexities of the old scheme.

We have today published the factsheet on GOV.UK. As you will know material of this kind is user tested in live running and will be formally reviewed six months after publication. If you have any observations on the factsheet, I would welcome these, and we would then consider these at the review point.

Yours Peter

Peter Schofield CB
Permanent Secretary

Research Plan Guaranteed Minimum Pension

User-centred Design

DWPDigital is committed to using User-Centred Design (UCD). This means our ‘users’ (the people who use our services and products) and their needs are at the heart of our design and development work.

Our user researchers plan, design and carry out research with our users. This helps us get a deep understanding of what people need and their use of government services. Teams then have a clear understanding of the user, their needs, and frustrations.

Content designers and user researchers work together closely, using research and evidence to make decisions and ensuring content is as accessible as possible. A range of processes are then used to test, review, and develop accurate content. Good content design results in clear content that people can understand and if needed, complete a task.

We can design content about complex policy issues, using UCD. This means people can better understand if they have been affected and what their next steps are.

Before publishing content on GOV.UK we need to evidence our understanding of our users’ needs and show how the content meets those needs.

Guaranteed Minimum Pension (GMP) factsheet background

Guidance on Guaranteed Minimum Pension (GMP) and the effect of New State Pension was published in July 2015.

The Pension Act 2014 introduced the flat rate single tier new State Pension.

The introduction of the new State Pension in April 2016 stopped government in effect paying indexation on GMP.

A factsheet is to be created, user tested and released on GOV.UK. This research plan will also be presented to the Parliamentary and Health Service Ombudsman and the Work and Pensions Select Committee.

The fact sheet targets people who were negatively impacted by indexation stopping. This group is likely to have reached State Pension age between 2016 and 2021 and did not gain from building new State Pension qualifying years after 2016, a policy introduced as part of the transition to the new State Pension and of particular benefit to people who had been contracted out.

It aims to clearly set out what GMP is, who may have been negatively impacted over time, and includes a call for action. The calls for action are for people who were either:

- disadvantaged
- on reading the fact sheet would have acted differently

Or,

- people who considering the triple lock, would still have taken further action to put them in the same position as someone who reached State Pension age prior to 6 April 2016

The iterations of the factsheet are in Appendixes G,I and K. The final, for publication version, is at Appendix A.

The content design and user research process:

The GMP factsheet content has been researched and developed using User-Centred Design (UCD).

A multi-disciplinary team of user research, content design and policy was established to work on the development of the GMP factsheet.

The user researcher and content designer work on pre-retirement DWP live services. They have an established understanding of the user group for the GMP factsheet.

The content design of the factsheet has been informed by existing research for pre-retirement planning. This included search listening research and content design analysis, involving design critiques and readability reviews. Working with policy ensured that the content was accurate and aligned to policy and legislation.

The original format of the factsheet was a PDF document. This was changed to a HMTL page on GOV.UK for accessibility, inclusivity and readability reasons.
The user researcher has researched the GMP factsheet using a qualitative survey. This focused on the readability, usability and understanding of the content provided.
The survey included participants who have a GMP and those that do not. This was to establish the level of understanding without prior awareness of GMPs. The survey responses were positive and did not lead to change recommendations for the content.
The design process, survey analysis and the factsheet have been reviewed by the content designer and user researcher. No further iteration of the factsheet content in the GOV.UK format is recommended.
The design aim has been satisfied through the content design and user research processes. It has supported the iteration of the factsheet, so that it enables a person to understand:

- what is GMP
- how they could be negatively affected by New State Pension stopping government in effect paying indexation on GMP
- what to do next if they think they have been negatively affected

As with our live DWP services and products, User Research recommends a number of activities take place 6 months after publication. These include:

- an analytics review to establish usage of the GMP factsheet page, including mapping the routing in and from the factsheet
- a thematical feedback review on feedback received through GOV.UK Feedex
- a review of the contacts triggered by the factsheet to establish if people contacting are those that have been targeted from the policy intent

Factsheet for publication (Appendix A: factsheet in GOV.UK format):

Guaranteed Minimum Pension (GMP) and the effect of the new State Pension

If you have a Guaranteed Minimum Pension (GMP) the New State Pension could affect the amount of money you get when your reach your State Pension age.

Who does this affect?

You could be affected if:

- you have a Guaranteed Minimum Pension (GMP) and
- you reach State Pension age on or after 6 April 2016

What is a Guaranteed Minimum Pension (GMP)?

A GMP is a minimum pension that a workplace pension scheme normally provides.

It only applies to people who were contracted out of the Additional State Pension from 6 April 1978 to 5 April 1997.

The GMP you get from a workplace pension scheme is usually the same, or more than, the Additional State Pension you would have got if you had not been contracted out.

New State Pension ended government paying living cost increases on your GMP

Each year pension schemes have to increase the amount of GMP built up from April 1988 to April 1997 in line with living costs, this is capped at 3%. This is called 'indexation'.

Pension schemes did not have to provide indexation to GMPs built up between April 1978 and April 1988.

To stop people with GMPs losing out they could be paid increases to cover living costs by government through the Additional State Pension. It only applied to people reaching State Pension age before 6 April 2016.

The new State Pension started on 6 April 2016. If you reach your State Pension age on or after this date you will get the new State Pension. You will not get the Additional State Pension from the government which would have included your indexation. These increases ended when the new State Pension started.

Example of how this might negatively affect you:

- If you got a weekly GMP of £35 in 2015 and inflation was 2%, then the next year your Additional State Pension would be a maximum of 70 pence per week higher.
- If you reach State Pension age on or after 6 April 2016 you do not get Additional State Pension or these increases.

The weekly loss is small for the first year but can build up over time. Somebody with a large GMP reaching State Pension age from April 2016 to March 2017could have a notable loss over their whole retirement.

How private or public sector pensions affect your GMP

If you have a private sector pension and left before the scheme's pension age your GMP may have a fixed rate revaluation until you reach retirement age. This means your GMP could be higher and so you would not have received indexation from the government.

If you have a public sector pension any indexation you built up from April 1978 to April 1988 is protected. It will be paid by your pension scheme.

How you could build up more pension under new State Pension

The new State Pension was introduced in 2016. It means some people who had been contracted out can build up a maximum of over £2150 a year more pension (based on 2021 to 2022 rates) than they could under the old State Pension.

New State Pension adjustments for living costs

Since 2011, the new State Pension has increased each year to reflect living costs, by whichever is higher of:

- the growth in prices
- the growth in earnings
- 2.5%

This is known as the 'Triple lock'. This means the State Pension has increased by £16.80 a week more (based on 2021 to 2022 rates) than people could have expected.

How to check your State Pension

If you are over State Pension age call the Pension Centre.

If you are under State Pension age, use the Check your State Pension forecast service to find out how much State Pension you could get.

Contact us

You should contact us if you reached State Pension age after 5 April 2016 and after reading:

- how private or public sector pensions affect your GMP
- how indexation stopped on GMPs
- how you could build up more pension under new State Pension
- new State Pension adjustments for living costs

You would like advice about what difference these factors have made to your state pension.

Complete our online form or you can write to:

Ministerial Correspondence Team
Department for Work and Pensions
Caxton House
Tothill Street
London
SW1H 9NA

Content design and User Research methodology

These methodologies show the process the factsheet went through to create a final draft to be published.

Example GOV.UK format for GMP factsheet

Appendix A: Example GOV.UK format for GMP factsheet

Overview of State Pension pre-retirement research

Appendix B: State Pension pre-retirement

Readability review #1 February 2021:

Appendix C: Initial 2020 draft fact sheet for review
Appendix D: Readability review using Hemmingway

Search Listening February 2021:

Appendix E: Search listening review of the term Guaranteed Minimum Pension using Answerthepublic.com.

Content Critique #1 February 2021:

Appendix F: A content critique of the initial draft fact sheet with content designers across DWP Retirement and Bereavement services.

Iterated factsheet #1 February 2021:

Appendix G: Iterated factsheet developed by content design using pre-retirement research overview, search listening report and content critique.

Content Critique #2 March 2021:

Appendix H: A content critique of the iterated factsheet #1 with content designers across DWP Retirement and Bereavement services.

Iterated factsheet #2 March 2021:

Appendix I: Iterated factsheet developed by content design using content critique recommendations.

Readability review #2 March 2021:

Appendix J: A readability review of the iterated factsheet #2 using Hemingway.

Iterated factsheet #3 March 2021: Policy review of iterated factsheet (10 March 2021)

Appendix K: Iterated factsheet developed by content design using Policy review feedback. Factsheet approved by Policy for research survey.

Qualitative survey March - April 2021:

Appendix L: A qualitative survey was co-designed by content design and user research, published in March 2021. Analysis and report developed by user research in collaboration with content design.

Readability review #3 May 2021:

Appendix M: A readability review of the final factsheet #3 using Hemingway.

Further research productions to be iterated before use, if further user research is triggered by post publication reviews:

Appendix N: Discussion guide

Appendix A: Example GOV.UK format for GMP factsheet

Guaranteed Minimum Pension (GMP) and the effect of the new State Pension

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Pension schemes did not have to provide indexation to GMPs built up between April 1978 and April 1988

To stop people with GMPs losing out they could be paid increases to cover living costs by government through the Additional State Pension. It only applied to people reaching State Pension age before 6 April 2016.

The new State Pension started on 6 April 2016. If you reach your State Pension age on or after this date you will get the new State Pension. You will not get the Additional State Pension from the government which would have included your indexation. These increases ended when the new State Pension started.

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How private or public sector pensions affect your GMP

If you have a private sector pension and left before the scheme's pension age your GMP may have a fixed rate revaluation until you reach retirement age. This means your GMP could be higher and so you would not have received indexation from the government.

If you have a public sector pension any indexation you built up from April 1978 to April 1988 is protected. It will be paid by your pension scheme.

How you could build up more pension under new State Pension

The new State Pension was introduced in 2016. It means some people who had been contracted out can build up a maximum of £2000 a year more pension (based on 2020 to 2021 rates) than they could under the old State Pension.

New State Pension adjustments for living costs

The new State Pension has increased each year to reflect living costs, by whichever is higher of:

- the growth in prices
- the growth in earnings
- 2.5%

This is known as the 'Triple lock'. This means your State Pension has increased by £13.50 a week (based on 2020 to 2021 rates) more than you could have expected.

How to check your State Pension

If you are over State Pension age call the Pension Centre.

If you are under State Pension age, use the Check your State Pension forecast service to find out how much State Pension you could get.

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You should contact us if you reached State Pension age after 5 April 2016 and after reading:

- how private or public sector pensions affect your GMP
- how you could build up more pension under new State Pension
- new State Pension adjustments for living costs

You would have planned your retirement differently.

Complete our online form or you can write to:

Department for Work and Pensions
Caxton House
Tothill Street
London
SW1H 9NA

Print entire guide

GOV.UK Prototype Kit v9.11.2 Clear data

Note: example does not include final factsheet content

Appendix B: State Pension pre-retirement research

This is an overview of pre-retirement research findings. It was created using existing User Research from the DWP pre-retirement service (Check your State Pension forecast) and wider User Research on State Pension understanding and confidence. Research was completed using a range of methods. Including, but not limited to, Social listening, Search listening, user interviews.

User needs for pre-retirement

Overarching needs

The people who use the Check your State Pension forecast service have an overarching **need to understand their State Pension position. And a clear need for personalised information.** This can be broken down into further user needs depending on:

- a person's situation
- the time left until retirement
- a person's intent (to continue working for example)
- the type of National Insurance record

For all customers **trust is a reactionary need.** This is triggered mainly through negative media, reducing a person's trust in information provided.

We see across all research methodologies that **People find State Pension confusing**. Understanding of how State Pension works is low, and so leads to a common need to be more confident in their understanding.

Specific needs

The introduction of the new State Pension in 2016 has created a transitional period for many.

Complexities in National Insurance records before 2016 mean that these need to be understood first, to enable a person to understand their State Pension position. For example, 'contracting out'.

Research has shown that people who have been 'contracted out' are not always aware they have been. This is even after receiving and retaining information about both their State and private pensions. This kind of State Pension complexity also transitions to their private pensions.

The State Pension forecast includes a 'contracted-out pension equivalent' (COPE) figure. People attempt to find that figure within private pensions and also attempt to add or take away the amount from their State Pension forecast.

This adds another complexity for people to understand. Caused by the lack of understanding of 'contracting out' and the impact on State and private pensions. These people have a clear **need to understand they were contracted out and how it affects their State Pension.**

Creation of pension myths

People believe a range of what we've termed 'Pension myths'. Pension myths are simple but inaccurate explanations about State Pension. They can often be traced back to media and publications that can cause this kind of cognitive bias.

Cognitive bias, like a belief in pension myths, can occur when something is explained simply, using plain English and is easy to understand. It is then taken to be true – even when it is not true, or not true for everyone.

A problematic and mass believed pension myth is:

> **EVERYONE who has worked 35 years will ALWAYS get full State Pension.**

This pension myth can lead people to interact with their State Pension quite late in their working life, sometimes close to their State Pension age.

Some have already planned for retirement based on this myth. This can reduce the options available for a person to improve their State Pension income.
We see through a range of research methodologies that these pension myths build up a framework of understanding. People then try and interpret information about their own State Pension position, using this understanding. For example, "I've worked for over 35 years, I should get full State Pension"

Pension information is hard to understand

There is a wealth of information available about pensions and State Pension across many sources. We have seen in research this volume of information can cause confusion for people trying to understand pensions and plan for retirement.
Information is often inconsistent, with varying explanations and levels of complexity. Use of technical jargon and a lack of plain English causes readability issues and is a barrier to understanding.
Explaining complex issues requires user research to understand the user need and content design to communicate it effectively. Content designers transform complex concepts and policy into clear, accessible content using plain English.

User behavior

Top level findings
People tend to keep pension paperwork for a long time.
However, they generally find information confusing and do not understand their pension position.
People also don't always believe changes in State Pension apply to them.
They tend to refer to any paperwork they might have received in the past. This paperwork is taken as evidence of what State Pension they will receive.
People attempt to resolve questions and a lack of understanding.
Across research methodologies we found people calling for support from DWP agents and reaching out to third party organisations for assistance to help them understand their situation.
Through Social Listening we saw many resort to asking for help on social media, including open forums. They shared a high level of personal information to get answers.
Interactions on social media are another way pension myths are shared and spread. People ask for help online and the responses given are not always accurate. They are generally simple to understand using everyday language, so these explanations are then taken to be true.
This behaviour helps maintain pension myths. It can also cause further confusion for people, and an inaccurate understanding of their State Pension position.
These behaviours illustrate a person attempting to satisfy their overarching **need to understand their State Pension position** and plan for retirement**.**
People want one place to plan their retirement income.
There is a clear desire seen across pre-retirement services that people want a single place to be able to plan for retirement. This includes looking at private pensions, State Pension, and reconnecting with lost pensions quickly and easily.
People want to 'model' different life choices.
To understand their potential retirement income, people want to see the effect of different life choices. For example, stopping work at a specific age. For State Pension, this includes being able to see a mixture of contributing future years and paying gaps in their National Insurance record.

Research headlines

Lack of understanding of State Pension, State Pension complexities, and the belief in pension myths, leads to a reduced understanding of a person's State Pension position. This reduces their ability to make informed decisions when planning for retirement.

- Pensions in general are seen as confusing
- Pension myths are believed and used to interpret State Pension information
- Media impacts trust and confidence in information given by certain sources

- Content available online is often full of technical jargon, complex and not personalised to a person’s situation
- Lack of understanding leads to longer user journeys, with different interactions and reviewing multiple sources. This delays or prevents a person making informed decisions and plans for retirement

Appendix C: Initial 2020 draft fact sheet

Getting the new State Pension when you have a Guaranteed Minimum Pension

This guidance explains how you might be affected when you get the new State Pension if you have a Guaranteed Minimum Pension (GMP).
This guidance has been created following a recommendation from the Parliamentary Ombudsman.

The new State Pension

You are able to claim the new State Pension if you are:

- a man born on or after 6 April 1951
- a woman born on or after 6 April 1953

You get a weekly amount. The actual amount you get depends on your National Insurance record.

Guaranteed Minimum Pension (GMP)

A GMP is a minimum pension that a workplace pension scheme would normally provide its members. It only applies to people who were contracted out of the Additional State Pension (also known as 'SERPs') between 6 April 1978 and 5 April 1997.

What is contracting out

If you were contracted out of the Additional State Pension your National Insurance contributions were usually lower because you were a member of a private pension.

The Additional State Pension is an extra amount of money you could get on top of the basic State Pension.

The GMP you get from a contracted-out pension scheme is usually the same, or more than, the Additional State Pension you would have got if you did not contract out.

Check if you have been contracted out.

Changing the amount of pension based on living costs

Each year pension schemes have to increase the amount of GMP built up between April 1988 and April 1997 to meet the changes in living costs.
This would be up to a maximum increase of 3%. This is called 'indexation'.
Pension schemes did not have to provide indexation to GMPs built up between April 1978 and April 1988. However, the Additional State Pension was increased each year with living costs. To stop people with GMPs losing out they could be paid increases to cover living costs through the Additional State Pension. This increase for those with GMPs built up between April 1978 and April 1988 only applied to people reaching State Pension age before 6 April 2016.

How you might be negatively affected if you reached State Pension age after April 2016

The new State Pension started on 6 April 2016. If you reach your State Pension age on or after 6 April 2016 you will get the new State Pension. You will not get the Additional State Pension or the linked inflation increases on your GMP. These increases ended when the new State Pension started.

Example of how this might negatively affect you:

> If you got a GMP of £35 in 2015 and inflation was 2%, then the next year your Additional State Pension would be 70 pence per week.
> If you reach State Pension age on or after 6 April 2016 you do not get Additional State Pension or these increases.

The weekly loss is small for the first year but losses build up over time. Somebody with a large GMP reaching State Pension age between April 2016 and March 2017 could have a notable loss over their whole retirement.

Calculating your new State Pension

Each person with a National Insurance record before 6 April 2016 has a ‘starting amount’ for the new State Pension.

If your starting amount is less than the full rate of new State Pension

You can get a higher State Pension by adding more qualifying years to your National Insurance record after 5 April 2016. You can do this until you reach the full rate of new State Pension or you reach State Pension age - whichever is first.

How to add extra National Insurance qualifying years

You can add an extra National Insurance qualifying year to your record by:

- making or being treated as making National Insurance contributions through employment or self-employment
- getting National Insurance credits
- making voluntary National Insurance contributions

Check whether you are entitled to National Insurance credits before making voluntary contributions.

Find out more information about qualifying years and your State Pension.

How the calculation benefits some people

If your starting amount is less than the full rate of new State Pension you are able to add more qualifying years and build up a higher amount of State Pension.
Under the old State Pension, your State Pension was adjusted for contracting out when you reached State Pension age and no further pension could be built up.
Under the new State Pension, this adjustment happened in April 2016 and this means some people will now be able to build up a maximum of £2000 a year more pension (based on 2020 to 2021 rates) than what they would have got under the old State Pension.
If you reached State Pension age in the early years of the new State Pension, you cannot build another qualifying year unless you are paying National Insurance contributions or receiving credits. If you reached State Pension age in the 2016 to 2017 tax year you are not able to build a qualifying year at all.
If you are under State Pension age, you can check how much State Pension you will get.

If you have a private sector pension

If you were in a private sector scheme and left before the scheme's pension age then you could have benefitted from a fixed rate revaluation to provide increases to your GMP until you reach retirement age. This means that your GMP could be higher (and in some cases much higher) than the Additional State Pension and no indexation would be paid.
Check the example of how much additional State Pension you could have had through indexation to your GMP.

If you have a public sector pension

If you reach State Pension age between 6 April 2016 and 5 April 2021, the indexation of your GMP built up between April 1978 and April 1988 is protected and will be paid by your pension scheme.
More information about indexation of GMPs in public sector pension schemes.

Triple lock

The Triple Lock guarantees that the basic and new State Pension will increase each year. They will increase by whichever is the highest of:

- the growth in prices
- the growth in earnings
- 2.5%

This means that if you had the full amount of basic State Pension included in your new State Pension starting amount, you will receive around £700 (around £13.50 per week in 2020 to 2021 rates) more a year than if the pension had been uprated by just growth in earnings alone since April 2010.

More information

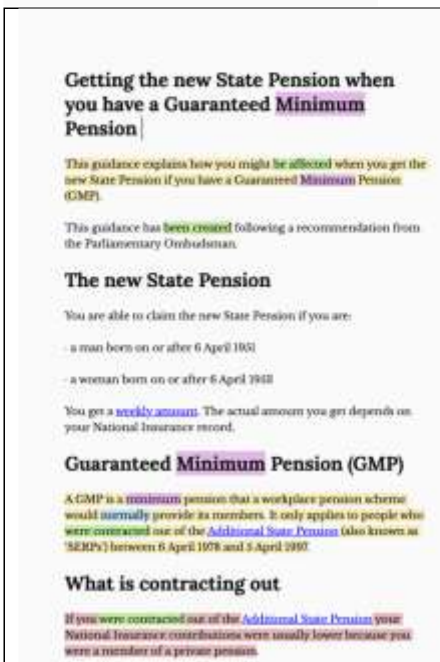
The Department for Work and Pensions published an Impact Assessment in January 2016 which explained the different types of impact the new State Pension may have on people turning State Pension age after 6 April 2016.
It explains in detail the reasons why people might receive a notionally higher or lower amount of State Pension than if the old State Pension was still in place. The assessment includes specific consideration of people who had built up a GMP from April 1978 to April 1988.

If you're unhappy with how the department has communicated this information

If you reached State Pension age from 6 April 2016 and are unhappy with the way the DWP has explained the changes to GMP indexation to you, you can let us know using an online form.
Or you can write to:
Caxton House
Tothill Street
London
SW1H 9NA

Appendix D:
Readability review #1

Source: http://www.hemingwayapp.com/



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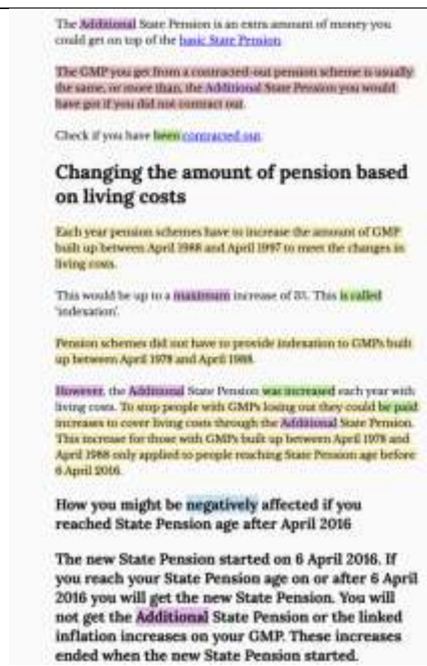

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How the calculation benefits some people

If your starting amount is less than the full rate of new State Pension you are able to add more qualifying years and build up a higher amount of State Pension.

Under the old State Pension, your State Pension was adjusted for contracting out when you reached State Pension age and no further pension could be built up.

Under the new State Pension, this adjustment happened in April 2016 and this means some people will now be able to build up a maximum of £2000 a year more pension (based on 2020 to 2021 rates) than what they would have got under the old State Pension.

If you reached State Pension age in the early years of the new State Pension, you cannot build another qualifying year unless you are paying National Insurance contributions or receiving credits. If you reached State Pension age in the 2016 to 2017 tax year you are not able to build a qualifying year at all.

If you are under State Pension age, you can check how much State Pension you will get.

If you have a private sector pension

If you were in a private sector scheme and left before the scheme's pension age then you could have benefitted from a fixed rate revaluation to provide increases to your GMP until you reach retirement age. This means that your GMP could be higher (and in some cases much higher) than the Additional State Pension and no indexation would be paid.

Check the example of how much additional State Pension you could have had through indexation to your GMP.

If you have a public sector pension

If you reach State Pension age between 6 April 2016 and 5 April 2021, the indexation of your GMP built up between April 1978 and April 1988 is protected and will be paid by your pension scheme.

More information about indexation of GMPs in public sector pension schemesja.

Triple lock

The Triple Lock guarantees that the basic and new State Pension will increase each year. They will increase by whichever is the highest of:

- the growth in prices

- the growth in earnings

- 2.5%

This means that if you had the full amount of basic State Pension included in your new State Pension starting amount, you will receive around £700 (around £13.50 per week in 2020 to 2021 rates) more a year than if the pension had been uprated by just growth in earnings alone since April 2010.

More information

The Department for Work and Pensions published an Impact Assessment in January 2016 which explained the different types of impact the new State Pension may have on people turning State Pension age after 6 April 2016.

It explains in detail the reasons why people might receive a notionally higher or lower amount of State Pension than if the old State Pension was still in place. The assessment includes specific consideration of people who had built up a GMP from April 1978 to April 1988.

If you're unhappy with how the department has communicated this information

If you reached State Pension age from 6 April 2016 and are unhappy with the way the DWP has explained the changes to GMP indexation to you, you can let us know using an online form.

Or you can write to:

Caxton House
Tothill Street
London
SW1H 9NA

Appendix E:
Search Listening Report February 2021

Background

Searchlistening.com
'Search listening:

1. *The monitoring of Google searches for thoughts and searches around your brand or specific keywords, topics, competitors, or industries, followed by an analysis to gain insights and act on those opportunities.*
2. *An under-utilised method for gaining consumer insight, which can complement other more established research methods.'*

Seth Stephens-Davidowitz, former Google data scientist and author of "Everybody Lies"
'Google searches are the most important dataset ever collected on the human psyche'
Answerthepublic.com
*'There are **3 billion** Google searches every day, and **20%** of those have never been seen before.*

AnswerThePublic listens into autocomplete data from search engines like Google then quickly cranks out every useful phrase and question people are asking around your keyword.

It's a goldmine of consumer insight you can use to create fresh, ultra-useful content, products and services. The kind your customers really want.'

Research aim

Gain an understanding of questions and queries surrounding Guaranteed Minimum Pension (GMP).

Search listening findings

The main theme from search listening is people seeking understanding of GMP.
For example:

What is (are) guaranteed minimum pension (s)
What is guaranteed minimum pension uk

This is followed by *questions, relations, related* and *comparisons* about:

- payability and who pays GMP
- transfer
- how it is calculated and how much it is
- when it was introduced
- equalisation
- savings

A theme of GMP increases is found in *comparison* and *related*:

comparisons:

Guaranteed minimum pensions and section 9(2b) rights

Related:

Guaranteed minimum pension increases

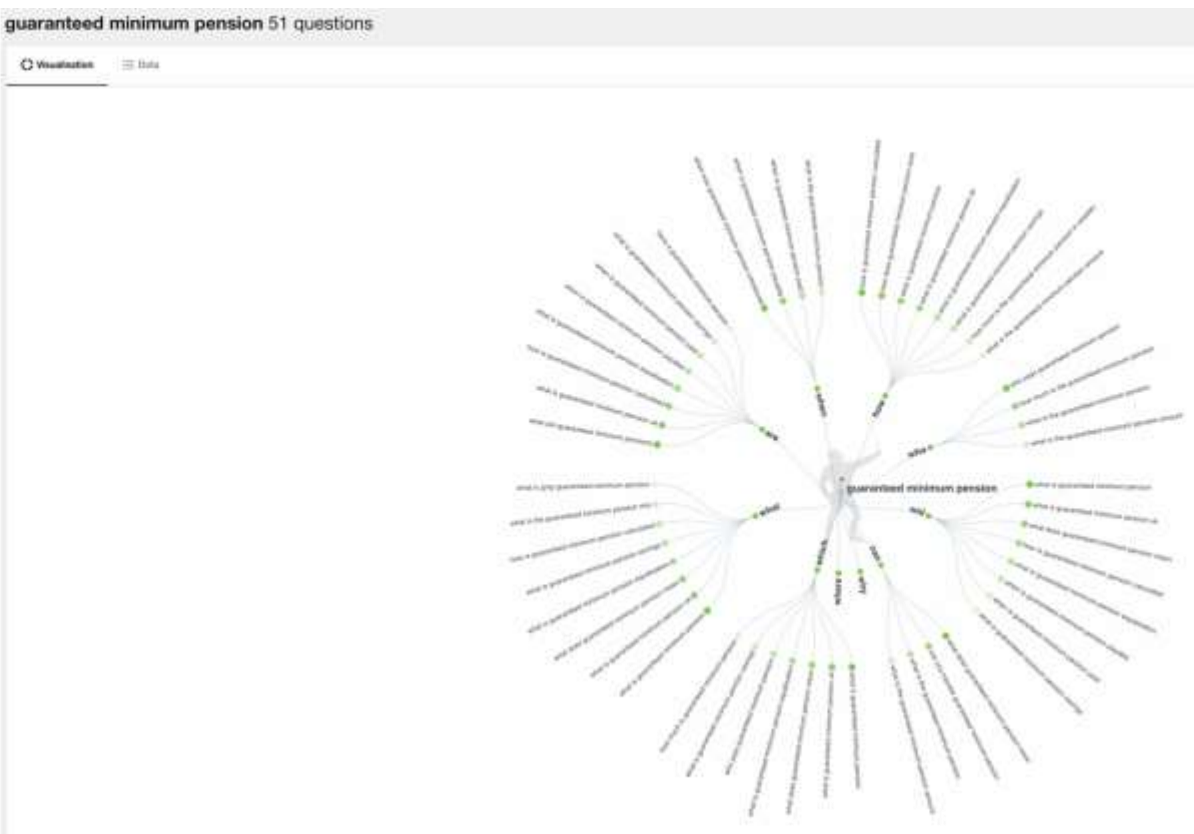
A theme of GMP for widows is found in *propositions*:

Guaranteed minimum pension for widows

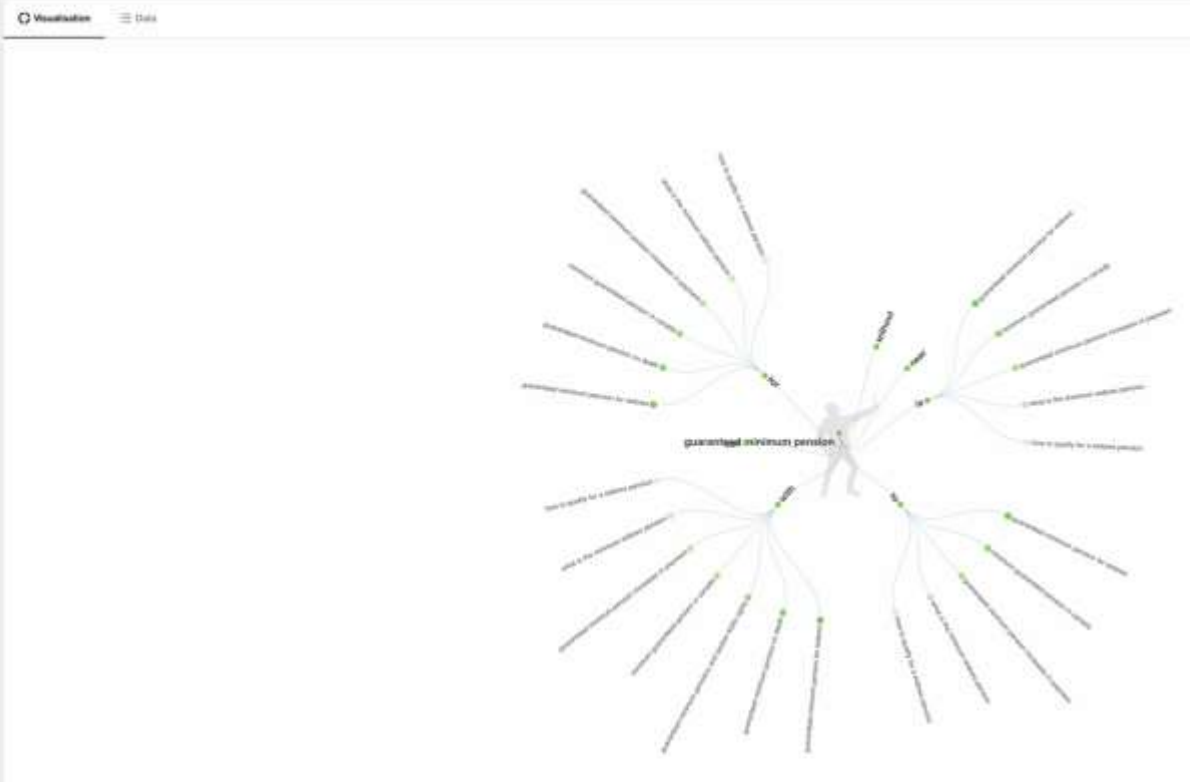
This search listening has shown that those searching have a low understanding of GMP.

Search listening data

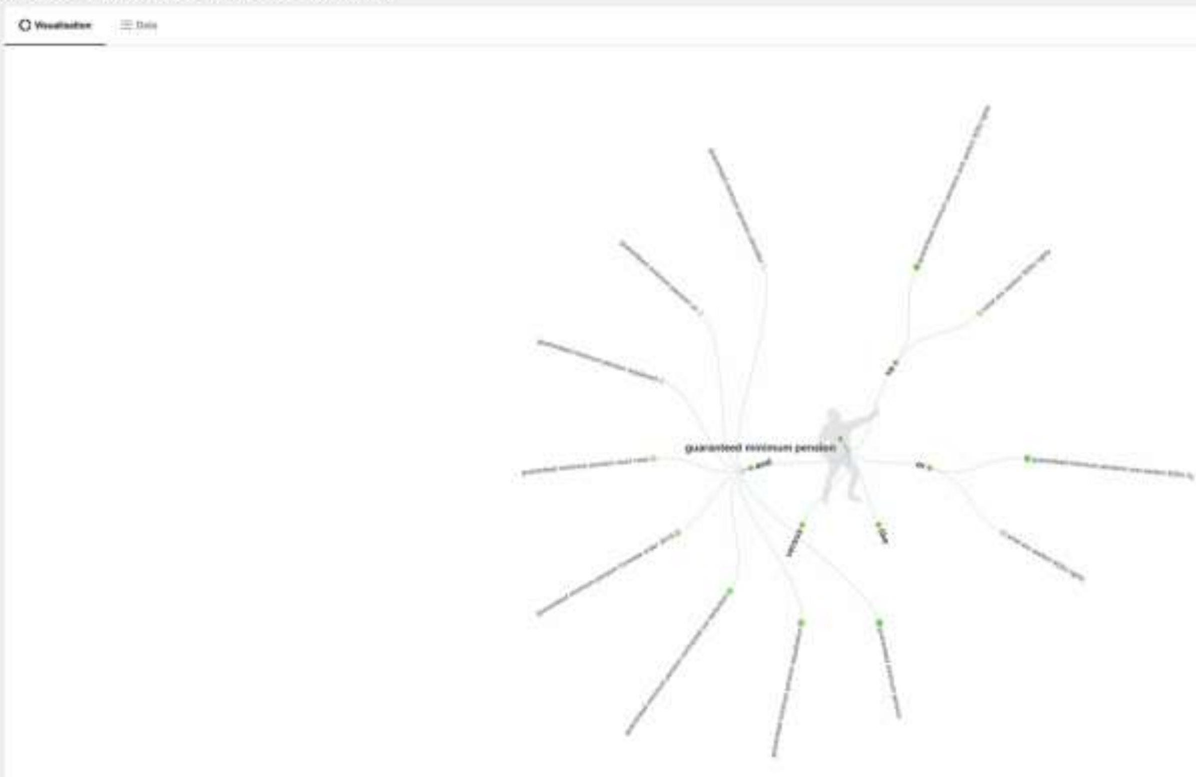
Source: https://answerthepublic.com/reports/37b4a42a-131e-4f20-a65f-2c2ce12ddeae

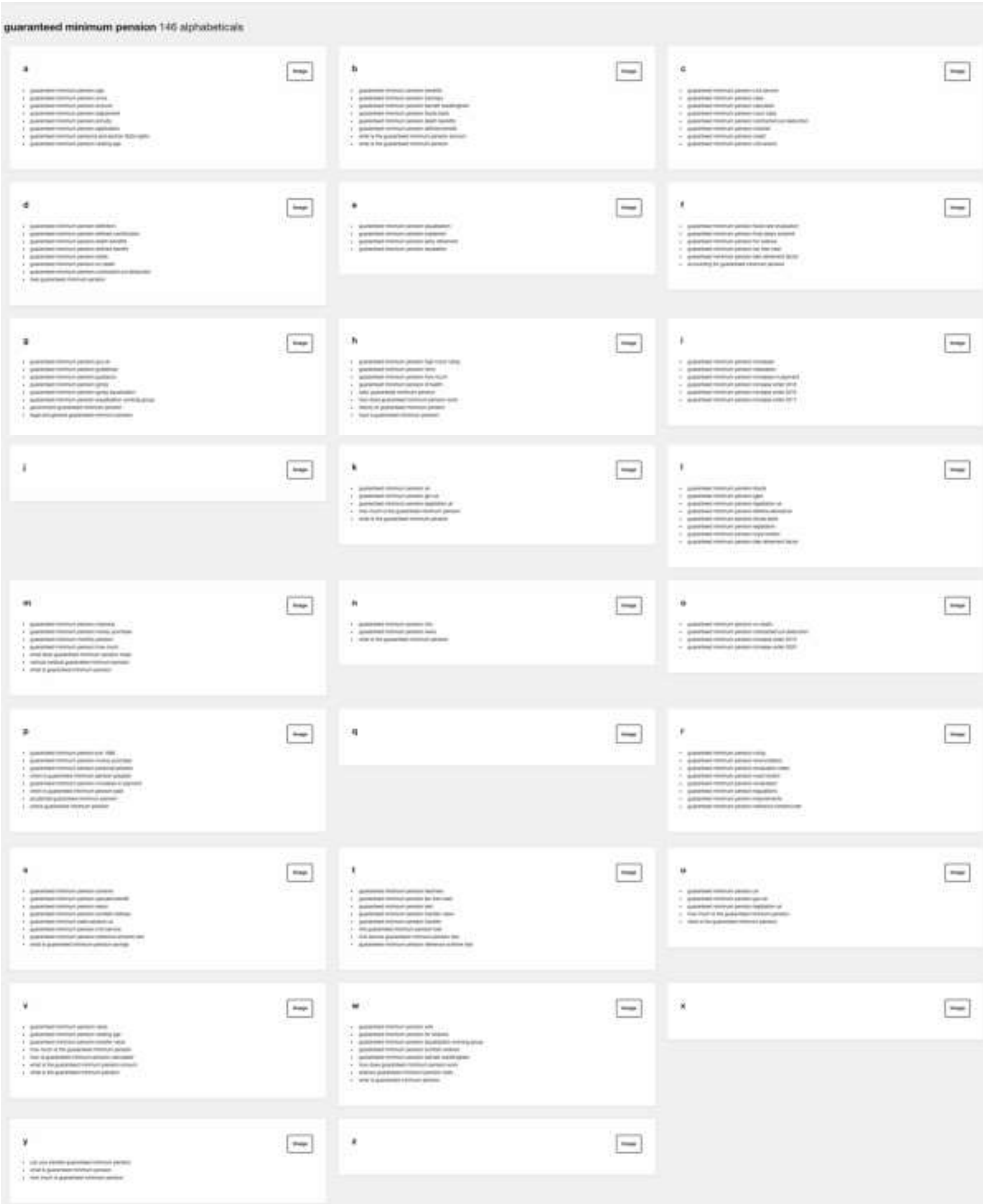


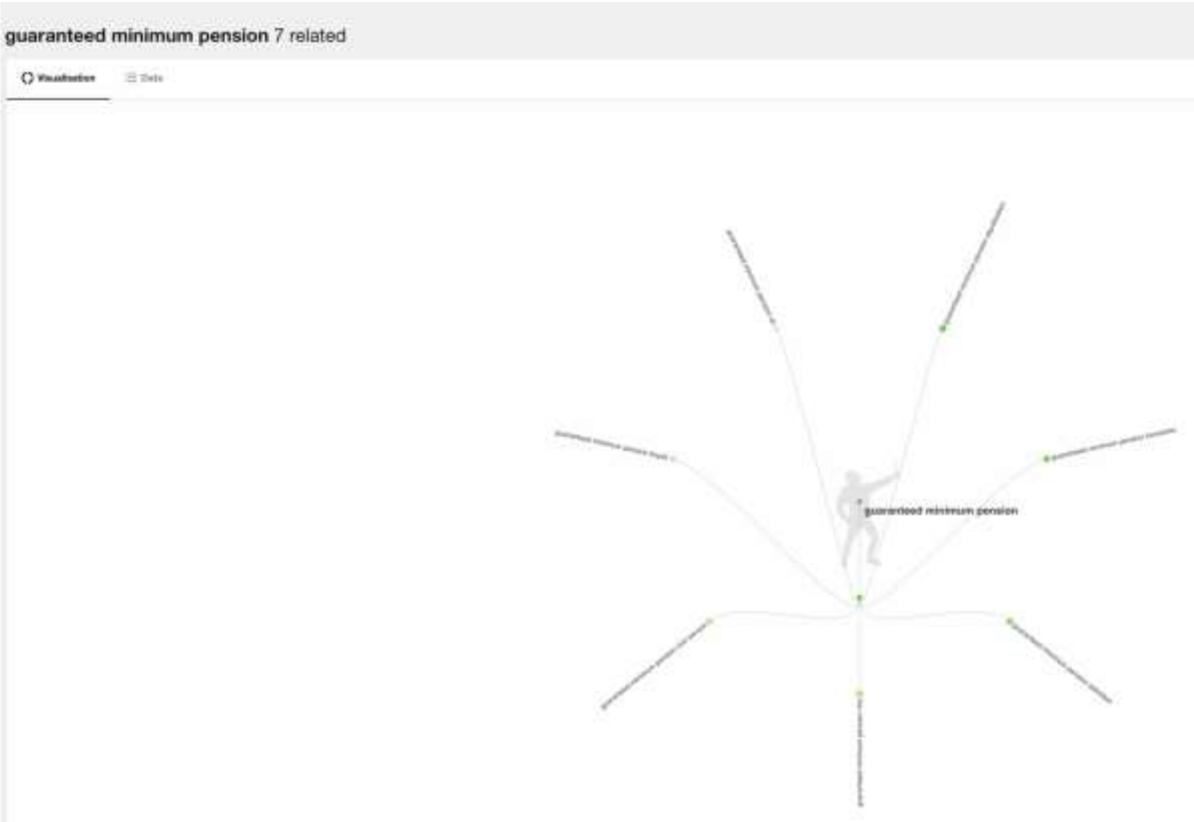
guaranteed minimum pension 23 prepositions



guaranteed minimum pension 12 comparisons




guaranteed minimum pension 146 alphabeticals
a
b
c
d
e
f
g
h
i
j
k
l
m
n
o
p
q
r
s
t
u
v
w
x
y
z


guaranteed minimum pension 7 related
guaranteed minimum pension

Appendix F: Content Critique 22 February 2021

Content critiques (Crits) are held by content designers in DWPDigital

This content crit was run with content design professionals across DWP Retirement and Bereavement services. It was a meeting to discuss and give objective feedback on the factsheet. Feedback is drawn from everyone's experience, understanding of content standards, styles, and content best practice to develop the factsheet to improve the product. This session incorporated the user researcher to support sharing findings from research.

Findings:

The factsheet is presented in PDF format:

- PDFs are not accessible for all users
- PDF formats create difficult users for all users from hyperlinks, as the ability to go back is restricted and the factsheet needs to be downloaded to view.
- The factsheet is not being created for print so should be in a HTML page by default.

The factsheet incorporates lengthy content which is complicated to understand. Issues raised:

- The use of technical language compromises the readability
- The level of detail and content length might not be required
- Cognitive load is high, risking users not reading or understanding the content, triggering unnecessary content
- Links could be simplified
- Heading could be more descriptive

Prioritisation of content:

- Need to be clearer and explicit at the start who this affects and who it does not. It's not relevant for all users so an early 'criteria' check could let majority leave page early knowing they are not affected
- Should be clearer about what it means for the users affected
- Finally needs to end with what they can do next – clear call to action needed, too general to say 'contact if not happy'

Recommendations:

- Challenge use of PDF – HTML page recommended for accessibility and usability
- Simplify content to reduce length and focus on priority GMP messages for users:
    1. Who it effects
    2. What does it mean for them
    3. What do they can do about it
- Make headings more descriptive
- Avoid technical jargon
- Simplify links
- Add a clear call to action

Appendix G: Iterated factsheet #1

Guaranteed Minimum Pension (GMP) and the effect of the new State Pension

If you have a Guaranteed Minimum Pension (GMP) and your State Pension age is after 5 April 2016, you could have been negatively affected by the introduction of the new State Pension.
If your State Pension age is before 6 April 2016 this will not affect your GMP.

What is a Guaranteed Minimum Pension (GMP)?

A GMP is a minimum pension that a workplace pension scheme normally provides.
It only applies to people who were contracted out of the Additional State Pension between 6 April 1978 and 5 April 1997.
The GMP you get from a contracted-out pension scheme is usually the same, or more than, the Additional State Pension you would have got if you had not been contracted out.

How the new State Pension effects your GMP

Each year pension schemes have to increase the amount of GMP built up between April 1988 and April 1997 due to increases in living costs, this is capped at 3%. This is called 'indexation'.
Pension schemes did not have to provide indexation to GMPs built up between April 1978 and April 1988.
To stop people with GMPs losing out they could be paid increases to cover living costs by government through the Additional State Pension. This increase built up between April 1978 and April 1988. It only applied to people reaching State Pension age before 6 April 2016.

The new State Pension started on 6 April 2016. If you reach your State Pension age on or after 6 April 2016 you will get the new State Pension. You will not get the Additional State Pension or the indexation by government on your GMP. These increases ended when the new State Pension started.

> Example of how this might negatively affect you:
> If you got a GMP of £35 in 2015 and inflation was 2%, then the next year your Additional State Pension would be 70 pence per week.
> If you reach State Pension age on or after 6 April 2016 you do not get Additional State Pension or these increases.

The weekly loss is small for the first year but losses build up over time. Somebody with a large GMP reaching State Pension age between April 2016 and March 2017 could have a notable loss over their whole retirement.

How private or public sector pensions effect your GMP

If you have a private sector pension and left before the scheme's pension age your GMP may have a fixed rate revaluation until you reach retirement age. This means your GMP could be higher and so you would not have received indexation from the government.
If you have a public sector pension and reach State Pension age between 6 April 2016 and 5 April 2021, any indexation you built up between April 1978 and April 1988 is protected. It will be paid by your pension scheme.

New State Pension adjustments for living costs

The new State Pension was introduced in 2016. It meant some people could build up a maximum of £2000 a year more pension (based on 2020 to 2021 rates) than what they would have got under the old State Pension.
The new State Pension is increased each year to reflect living costs, by whichever is higher:

- the growth in prices
- the growth in earnings
- 2.5%

This is known as the 'Triple lock'.

How to check your State Pension

If you are over State Pension age call the Pension Centre.
If you are under State Pension age, use the Check your State Pension forecast service to find out how much State Pension you could get.

If you think your GMP could have been negatively affected

Contact DWP for a Guaranteed Minimum Pension review using our online form.
Or you can write to:
Caxton House
Tothill Street
London
SW1H 9NA

Appendix H: Content Crit 8 March 2021

Content critiques (Crits) are held by content designers in DWPDigital

This content crit was run with content design professionals across DWP Retirement and Bereavement services. It was a meeting to discuss and give objective feedback on the factsheet. Feedback is drawn from everyone's experience, understanding of content standards, styles, and content best practice to develop the factsheet to improve the product. This session incorporated the user researcher to support sharing findings from research.

Findings:

- An introduction section clarifying who exactly this impacts might be clearer, consider using a heading to help
- Be more explicit. Does negatively impacted mean less money?
- Consistency with 'contracted-out' phrasing throughout content
- When using dates, use 'from' and 'to'. It helps with clarifying which dates are inclusive
- 'Due to increases with living costs' better to say 'in line with' to be consistent with other GOV.UK pages
- Use 'this date' to avoid using the date twice so closely in a paragraph
- Make the 'How the new State Pension effects your GMP' title a little more specific for clarity
- Make the call to action clearer

Question:

- Is there a named department we can add to the address before the building name?

Appendix I: Iterated factsheet #2

Guaranteed Minimum Pension (GMP) and the effect of the new State Pension

If you have a Guaranteed Minimum Pension (GMP) the New State Pension could affect the amount of money you get when your reach your State Pension age.

Who does this affect?

You could be affected if:

- you have a Guaranteed Minimum Pension (GMP) and
- you reach State Pension age on or after 6 April 2016

What is a Guaranteed Minimum Pension (GMP)?

A GMP is a minimum pension that a workplace pension scheme normally provides.
It only applies to people who were contracted out of the Additional State Pension from 6 April 1978 to 5 April 1997.
The GMP you get from a workplace pension scheme is usually the same, or more than, the Additional State Pension you would have got if you had not been contracted out.

New State Pension ended government paying living cost increases on your GMP

Each year pension schemes have to increase the amount of GMP built up from April 1988 to April 1997 in line with living costs, this is capped at 3%. This is called 'indexation'.
Pension schemes did not have to provide indexation to GMPs built up between April 1978 and April 1988.
To stop people with GMPs losing out they could be paid increases to cover living costs by government through the Additional State Pension. This increase built up from April 1978 to April 1988. It only applied to people reaching State Pension age before 6 April 2016.

The new State Pension started on 6 April 2016. If you reach your State Pension age on or after this date you will get the new State Pension. You will not get the Additional State Pension or the indexation by government on your GMP. These increases ended when the new State Pension started.

> Example of how this might negatively affect you:
> If you got a GMP of £35 in 2015 and inflation was 2%, then the next year your Additional State Pension would be 70 pence per week.
> If you reach State Pension age on or after 6 April 2016 you do not get Additional State Pension or these increases.

The weekly loss is small for the first year but can build up over time. Somebody with a large GMP reaching State Pension age from April 2016 to March 2017 could have a notable loss over their whole retirement.
If you have a private sector pension and left before the scheme's pension age your GMP may have a fixed rate revaluation until you reach retirement age. This means your GMP could be higher and so you would not have received indexation from the government.

If you have a public sector pension and reach State Pension age from 6 April 2016 to 5 April 2021, any indexation you built up from April 1978 to April 1988 is protected. It will be paid by your pension scheme.

New State Pension adjustments for living costs

The new State Pension was introduced in 2016. It meant some people could build up a maximum of £2000 a year more pension (based on 2020 to 2021 rates) than what they would have got under the old State Pension.
The new State Pension is increased each year to reflect living costs, by whichever is higher:

- the growth in prices
- the growth in earnings
- 2.5%

This is known as the 'Triple lock'.

How to check your State Pension

If you are over State Pension age call the Pension Centre.
If you are under State Pension age, use the Check your State Pension forecast service to find out how much State Pension you could get.

Contact us if you think you will get less money because of the introduction of New State Pension.

Complete our online form or you can write to:
Caxton House
Tothill Street
London
SW1H 9NA

Appendix J: Readability review #2

Source: http://www.hemingwayapp.com/

Guaranteed Minimum Pension (GMP) and the effect of the new State Pension

If you have a Guaranteed Minimum Pension (GMP) the New State Pension could affect the amount of money you get when your reach your State Pension age.

Who does this affect?

You could be affected if:

- you have a Guaranteed Minimum Pension (GMP) and
- you reach State Pension age on or after 6 April 2016

What is a Guaranteed Minimum Pension (GMP)?

A GMP is a minimum pension that a workplace pension scheme normally provides.

It only applies to people who were contracted out of the Additional State Pension from 6 April 1978 to 5 April 1997.

The GMP you get from a workplace pension scheme is usually the same, or more than, the Additional State Pension you would have got if you had not been contracted out.

New State Pension ended Government paying living cost increases on your GMP

Each year pension schemes have to increase the amount of GMP built up from April 1988 to April 1997 in line with living costs, this is capped at 3%. This is called 'indexation'.

Pension schemes did not have to provide indexation to GMPs built up between April 1978 and April 1988.

To stop people with GMPs losing out they could be paid increases to cover living costs by government through the Additional State Pension. This increase built up from April 1978 to April 1988. It only applied to people reaching State Pension age before 6 April 2016.

The new State Pension started on 6 April 2016. If you reach your State Pension age on or after 6 April 2016 you will get the new State Pension. You will not get the Additional State Pension or the indexation by government on your GMP. These increases ended when the new State Pension started.

Example of how this might negatively affect you:

If you got a GMP of £35 in 2015 and inflation was 2%, then the next year your Additional State Pension would be 70 pence per week.

If you reach State Pension age on or after 6 April 2016 you do not get Additional State Pension or these increases.

The weekly loss is small for the first year but losses build up over time. Somebody with a large GMP reaching State Pension age from April 2016 to March 2017 could have a notable loss over their whole retirement.

If you have a private sector pension and left before the scheme's pension age your GMP may have a fixed rate revaluation until you reach retirement age. This means your GMP could be higher and so you would not have received indexation from the government.

If you have a public sector pension and reach State Pension age from 6 April 2016 to 5 April 2021, any indexation you built up from April 1978 to April 1988 is protected. It will be paid by your pension scheme.

New State Pension adjustments for living costs

The new State Pension was introduced in 2016. It meant some people could build up a maximum of £2000 a year more pension (based on 2020 to 2021 rates) than what they would have got under the old State Pension.

The new State Pension is increased each year to reflect living costs, by whichever is higher:

- the growth in prices
- the growth in earnings
- 2.5%

This is known as the 'Triple lock'.

How to check your State Pension

If you are over State Pension age call the Pension Centre.

If you are under State Pension age, use the Check your State Pension forecast service to find out how much State Pension you could get.

Contact us if you think you will get less money because of the introduction of New State Pension.

Complete our online form or you can write to:

Caxton House
Tothill Street
London
SW1H 9NA

Appendix K: Iterated Factsheet #3

Guaranteed Minimum Pension (GMP) and the effect of the new State Pension

If you have a Guaranteed Minimum Pension (GMP) the New State Pension could affect the amount of money you get when your reach your State Pension age.

Who does this affect?

You could be affected if:

- you have a Guaranteed Minimum Pension (GMP) and
- you reach State Pension age on or after 6 April 2016

What is a Guaranteed Minimum Pension (GMP)?

A GMP is a minimum pension that a workplace pension scheme normally provides.

It only applies to people who were contracted out of the Additional State Pension from 6 April 1978 to 5 April 1997.

The GMP you get from a workplace pension scheme is usually the same, or more than, the Additional State Pension you would have got if you had not been contracted out.

New State Pension ended government paying living cost increases on your GMP

Each year pension schemes have to increase the amount of GMP built up from April 1988 to April 1997 in line with living costs, this is capped at 3%. This is called ‘indexation’.

Pension schemes did not have to provide indexation to GMPs built up between April 1978 and April 1988.

To stop people with GMPs losing out they could be paid increases to cover living costs by government through the Additional State Pension. It only applied to people reaching State Pension age before 6 April 2016.

The new State Pension started on 6 April 2016. If you reach your State Pension age on or after this date you will get the new State Pension. You will not get the Additional State Pension from the government which would have included your indexation. These increases ended when the new State Pension started.

Example of how this might negatively affect you:

- If you got a weekly GMP of £35 in 2015 and inflation was 2%, then the next year your Additional State Pension would be a maximum of 70 pence per week higher.
- If you reach State Pension age on or after 6 April 2016 you do not get Additional State Pension or these increases.

The weekly loss is small for the first year but can build up over time. Somebody with a large GMP reaching State Pension age from April 2016 to March 2017could have a notable loss over their whole retirement.

How private or public sector pensions affect your GMP

If you have a private sector pension and left before the scheme's pension age your GMP may have a fixed rate revaluation until you reach retirement age. This means your GMP could be higher and so you would not have received indexation from the government.

If you have a public sector pension any indexation you built up from April 1978 to April 1988 is protected. It will be paid by your pension scheme.

How you could build up more pension under new State Pension

The new State Pension was introduced in 2016. It means some people who had been contracted out can build up a maximum of £2000 a year more pension (based on 2020 to 2021 rates) than they could under the old State Pension.

New State Pension adjustments for living costs

The new State Pension has increased each year to reflect living costs, by whichever is higher of:

- the growth in prices
- the growth in earnings
- 2.5%

This is known as the 'Triple lock'. This means your State Pension has increased by £13.50 a week (based on 2020 to 2021 rates) more than you could have expected.

How to check your State Pension

If you are over State Pension age call the Pension Centre.

If you are under State Pension age, use the Check your State Pension forecastservice to find out how much State Pension you could get.

Contact us

You should contact us if you reached State Pension age after 5 April 2016 and after reading:

- how private or public sector pensions affect your GMP
- how you could build up more pension under new State Pension
- new State Pension adjustments for living costs

You would have planned your retirement differently.

Complete our online form or you can write to:

Department for Work and Pensions

Caxton House
Tothill Street
London
SW1H 9NA

Appendix L: GMP survey initial report

The research participants were recruited from the demographic of people likely to be affected by GMP. We excluded recruiting through organisations with a high knowledge level of GMP and people who are, or have ever been, civil servants to reduce knowledge bias. Ensuring that a person with little to no knowledge of GMP would be able to use the factsheet effectively.

This report was created in April 2021 based on 7 survey participants. This survey is qualitative research not quantitative analysis.

Participant overview

3 participants have a GMP, 2 do not have a GMP. 2 participants didn't know if they have a GMP, and both had not heard of a GMP prior to the survey.

Responses to the survey were overall positive:

6 out of 7 participants answered positively to understanding the explanations given, 5 answering 'Yes, most of them'.

6 out of 7 participants answered positively to finding the language easy to understand, 4 answering 'Yes, the language was easy to understand'.

5 out of 7 participants answered positively to thinking the factsheet showed a potential negative financial impact on people with a GMP. With 3 stating 'Yes, it shows it clearly'. However 2 answered 'Yes, but it was not explicit' and 2 'No, that is not clear'.

There was a mixed awareness of GMP, analysis of the survey will be split across two groups:

Aware of GMP: 4 participants think they know what GMP is.

Not aware of GMP: 3 participants had not heard of GMP prior to the survey.

Aware of GMP

Participants aware of GMP understood the explanations given in the factsheet and answered positively to finding the language easy to understand.

The question **Do you think this factsheet shows a potential negative impact on people with a GMP?** Was answered by all. 2 participants answered 'Yes, it shows it clearly' with 1 answering positively 'Yes, but it was not explicit' and 1 'No, that is not clear'.

Not aware of GMP

Participants not aware of GMP gave mainly positive answers to each question. Responses crossed both positive Yes responses and one negative for each question:

- **Do you think this factsheet shows a potential negative impact on people with a GMP?**
- **Did you understand the explanations given?**
- **Did you find the language easy to understand?**

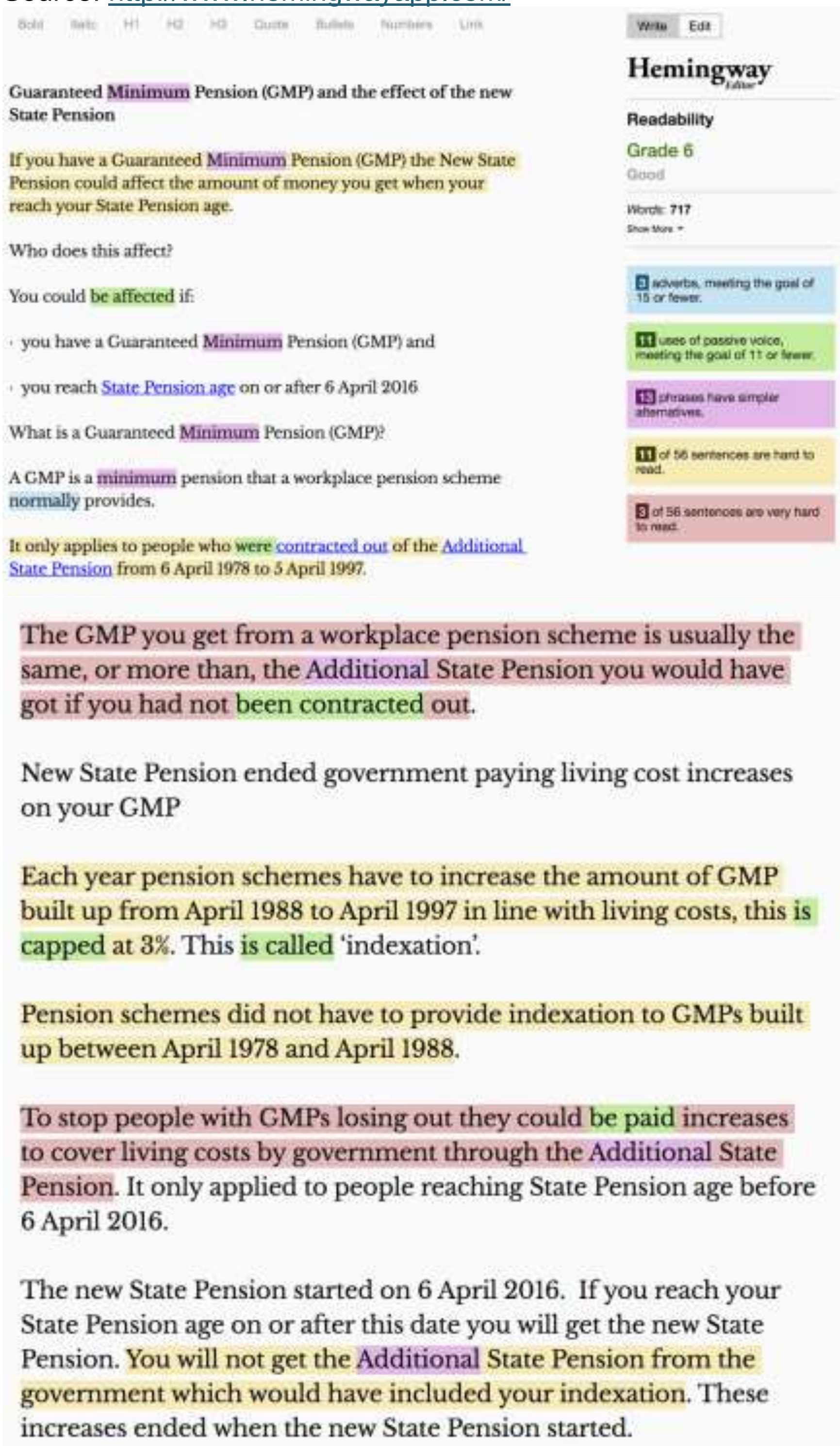
Findings:

The responses to the survey were mainly positive. However, the factsheet includes an array of complex issues. To fully understand the intent of the factsheet, these complex issues need to be understood first. This was raised by participants within the comments.

There are no clear improvements to the factsheet that have arisen from this survey.

Appendix M: Readability review #3

Source: http://www.hemingwayapp.com/



Guaranteed Minimum Pension (GMP) and the effect of the new State Pension

If you have a Guaranteed Minimum Pension (GMP) the New State Pension could affect the amount of money you get when your reach your State Pension age.

Who does this affect?

You could be affected if:

- you have a Guaranteed Minimum Pension (GMP) and
- you reach State Pension age on or after 6 April 2016

What is a Guaranteed Minimum Pension (GMP)?

A GMP is a minimum pension that a workplace pension scheme normally provides.

It only applies to people who were contracted out of the Additional State Pension from 6 April 1978 to 5 April 1997.

The GMP you get from a workplace pension scheme is usually the same, or more than, the Additional State Pension you would have got if you had not been contracted out.

New State Pension ended government paying living cost increases on your GMP

Each year pension schemes have to increase the amount of GMP built up from April 1988 to April 1997 in line with living costs, this is capped at 3%. This is called 'indexation'.

Pension schemes did not have to provide indexation to GMPs built up between April 1978 and April 1988.

To stop people with GMPs losing out they could be paid increases to cover living costs by government through the Additional State Pension. It only applied to people reaching State Pension age before 6 April 2016.

The new State Pension started on 6 April 2016. If you reach your State Pension age on or after this date you will get the new State Pension. You will not get the Additional State Pension from the government which would have included your indexation. These increases ended when the new State Pension started.

Example of how this might negatively affect you:

- If you got a weekly GMP of £35 in 2015 and inflation was 2%, then the next year your Additional State Pension would be a maximum of 70 pence per week higher.

- If you reach State Pension age on or after 6 April 2016 you do not get Additional State Pension or these increases.

The weekly loss is small for the first year but can build up over time. Somebody with a large GMP reaching State Pension age from April 2016 to March 2017could have a notable loss over their whole retirement.

How private or public sector pensions affect your GMP

If you have a private sector pension and left before the scheme's pension age your GMP may have a fixed rate revaluation until you reach retirement age. This means your GMP could be higher and so you would not have received indexation from the government.

If you have a public sector pension any indexation you built up from April 1978 to April 1988 is protected. It will be paid by your pension scheme.

How you could build up more pension under new State Pension

The new State Pension was introduced in 2016. It means some people who had been contracted out can build up a maximum of over £2000 a year more pension (based on 2021 to 2022 rates) than they could under the old State Pension.

New State Pension adjustments for living costs

Since 2011, the new State Pension has increased each year to reflect living costs, by whichever is higher of:

- the growth in prices
- the growth in earnings
- 2.5%

This is known as the 'Triple lock'. This means the State Pension has increased by £16.80 a week more (based on 2021 to 2022 rates) than people could have expected.

How to check your State Pension

If you are over State Pension age call the Pension Centre.

If you are under State Pension age, use the Check your State Pension forecast service to find out how much State Pension you could get.

Contact us

You should contact us if you reached State Pension age after 5 April 2016 and after reading:

- how private or public sector pensions affect your GMP
- how you could build up more pension under new State Pension
- new State Pension adjustments for living costs

You would have planned your retirement differently.

Complete our online form or you can write to:

Ministerial Correspondence Team

Department for Work and Pensions

Caxton House
Tothill Street
London
SW1H 9NA

Appendix N: Discussion guide for GMP factsheet research – prepared if required

Research product:

Live factsheet pages on GOV.UK

Introduction

Hey ____________, I’m ____________ a User Researcher from the Department for Work and Pensions. I’m going to be walking you through this session today.

Before we begin, I have some information for you, and I’m going to read it to make sure that I cover everything.

You probably already have a good idea of why we asked you here but let me go over it again briefly. We’re asking people to look at information about Guaranteed Minimum Pension that we are working on so we can see whether it is clear and easy to understand. This session should take about 45 minutes.

The first thing I want to make clear is that we’re testing the information, not you. You cannot do anything wrong here.

As you read through the information, I’m going to ask you as much as possible to try and think out loud: to say what you’re looking at, what you’re trying to understand or work out, and what you’re thinking. This will be a big help to us.

Also, please don’t worry that you’re going to hurt our feelings. We’re doing this to improve the quality of information we give out, so we need to hear your honest reactions.

If you have any questions as we go along, just ask them. I may not be able to answer them right away, since we’re interested in how people think if they don’t have someone sitting next to them to help. But if you still have any questions when we’re done, I’ll try to answer them then. And if you need to take a break at any point, just let me know.

Also, there are a few people from my team on the call, listening to this session so they can take notes.

Do you have any questions so far?

<Space for their questions>

Ok, before we look at the information, I’d like to ask you a few quick questions, first.

Do you know when you will reach State Pension age?

Your State Pension age is the earliest date you can get your State Pension.

- I am already getting or have deferred my State Pension
- I reach State Pension age before 2026
- I reach State Pension age in or after 2026
- I don’t know

Have you heard of a Guaranteed Minimum Pension (GMP)?

- Yes, and I think I know what that is
- Yes, but I don’t know what that is
- No

If Yes, can you tell me what you think it means?

Do you have a Guaranteed Minimum Pension (GMP)?

- Yes, I know I have a GMP
- Yes, I think I have a GMP
- No

Have you heard of ‘contracted out’?

- Yes, and I think I know what it is
- Yes, but I don’t know what it is
- No

If Yes, can you tell me what you think it means?
Do you know if you have been 'contracted out'?

- Yes, I know I have been
- Yes, I think I have been
- I don't know
- No, I know I haven't been

I am going to ask you to read through the information now and please remember to think out loud as much as possible about what you:

What you are looking at
What you think
If there is something you don't understand etc.

Follow up questions:

How did you find that?
What did you think of the factsheet overall?
Can you tell me what you understood overall from the factsheet?
Was there anything that you struggled with?
Did you understand the explanations given?

- *Yes, most of them*
- *Yes, some of them*
- *No, none of them*

If Yes, some or No, what explanations didn't you understand?
How could we make it clearer, what you need to know?

Did you find the language easy to understand?

- *Yes, the language was easy to understand*
- *Yes, some of the language was easy to understand*
- *No, the language was hard to understand*

If Yes, some or No, what language was hard to understand?
How could we make it clearer?
Do you think this factsheet clearly shows the potential negative impact?

- *Yes, it shows it clearly*
- *Yes, the information is there*
- *No, that is not clear*

Do you think it shows where you could benefit under new State Pension?

- *Yes, it shows it clearly*
- *Yes, the information is there*
- *No, that is not clear*

How could we improve the factsheet overall?
Was there anything you thought was missing?
Is there any other information you would need?
Do you think you could use this factsheet to see if you were affected?
How comfortable do you feel with checking if you have a GMP?
If you thought you were negatively affected, would you do anything before contacting DWP?
How comfortable do you feel with contacting DWP?
How would you contact DWP?
What information would you give DWP?
Where would you expect to find this information?