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<<Town / City>>
<<Postcode>>

Resources Directorate
Civic Centre
44 Richmond Rd, Twickenham TW1 3BZ

Mrs Fenella Merry
Email:
Fenella.Merry@richmondandwandsworth.gov.uk

25th January 2023

Dear <<salutation>> <<surname>>

Important: Possible unclaimed Pension Credit worth <<£x>>

We are contacting you because we think you may be eligible for Pension Credit that you aren't yet claiming. If this is the case then it's likely your income is lower than it should be.

What is Pension Credit?

Pension Credit is a payment to top up your income. You can apply for it when you reach state pension age. How much you could get depends on the value of your current state pension, other income and any savings you may have.

How much is it worth?

Pension Credit is made up of two parts: Guarantee Credit and Savings Credit

- **Guarantee Credit** tops up your weekly income to a guaranteed minimum level of £182.60 if you're single or £278.70 if you're a couple. You may get more if you have a severe disability, are a carer or have certain housing costs
- **Savings Credit** is extra money if you've got some savings or your income is higher than the basic state pension. You could get up to £14.48 extra per week if you're single or £16.20 if you're a couple.

Who is eligible for Pension Credit?

You could be eligible for Guaranteed Credit if:



- You are state pension age, this is now 66 years old for both men and women
- Your weekly income is less than £182.60 if you are single, or £278.70 for couples. If your income is more than this you could still get some Pension Credit if you have a severe disability, are a carer or you have certain housing costs
- You have capital of £10,000 or less. There is no savings limit for Pension Credit but if you have capital over £10,000, the amount you get will be reduced
- If you were 66 on or before 6 April 2016 and have savings or a private pension you may be able to claim Savings Credit

Other help you can get with Pension Credit

Claiming Pension Credit is important because it means you may automatically be able to:

- Apply for a free TV licence if you're 75 or over
- Get cold weather payments
- Get £900 in cost of living payments in 2023
- Get help with NHS costs if you get the Guarantee Credit part of Pension Credit. This can include things like prescriptions, dental treatment, glasses and transport costs for hospital appointments

If you are sick, disabled or have caring needs you could also apply for Attendance Allowance. This is extra help for people 66 and over who need help with personal care or supervision because of illness or disability. If you claim Pension Credit you could get an extra £69.40 a week if you also claim Attendance Allowance. Call the Attendance Allowance helpline on **0800 731 0122**.

How to claim Pension Credit

Call the Pension Credit claim line on **0800 99 1234**.

You will need the following information ready:

- Your National Insurance number
- Information about your income, savings and investments
- Your bank account details

If you would like to talk to someone about claiming Pension Credit or Attendance Allowance please contact Age UK Richmond by **email info@ageukrichmond.org.uk** or by telephone on **020 8878 3625**.

Alternatively, you can contact Richmond Council on 020 8891 1411 or Citizens Advice Richmond <https://www.citizensadvice-richmond.org/benefits-advice-email/>.

For more general information on the Councils response to the cost of living crisis, please



access the Cost of Living Hub https://www.richmond.gov.uk/services/cost_of_living_hub.

Yours sincerely

A handwritten signature in black ink that reads 'Fenella Merry'.

Fenella Merry
Director of Resources