State Pensions

How state pensions generally work, and what to check.

Money

Most countries provide a basic retirement income funded by contributions during working life, with the amount depending on years contributed rather than on investment growth.

BASED ON	CHECK	GAPS
years contributed	your record	often fillable

- Entitlement usually depends on years of contributions.
- Gaps can arise from time abroad, caring or self-employment.
- Many countries allow voluntary contributions to fill gaps.
- Filling a gap is often very good value if it adds a qualifying year.
- State pension age is rising in many countries.
- Forecasts are usually available online for free.

LOOK FOR IT

A single missing year can sometimes be bought for a few hundred and repaid within a few years of retirement.

General education, not financial advice. Rules and deadlines for filling gaps change — check with your own authority.