

I am a couple of years off retirement age. I know I won't now get my state pension at 60 but I'm unclear about exactly when I'll qualify and whether I'll be entitled to a full pension when I stop work. Can you help?

State Pensions are changing from 6 April 2010. If you reach State Pension age on or after that date then you will get a State Pension under the new system. For most people the changes will happen automatically, but you may need to take action to make sure you get everything you are entitled to.

To get a full basic State Pension, currently around £95 per week, you will only need to build up 30 qualifying years of National Insurance contributions or credits. Under the current system, women normally need 39 qualifying years and men 44 qualifying years

To start getting some basic State Pension, you will only need one qualifying year of National Insurance contributions or credits. Under the current system, you need to build up a minimum number of qualifying years to start getting some basic State Pension – 10 years for women and 11 years for men.

Changes to State Pensions will also make it easier to get a full basic State Pension for many people with caring responsibilities.

If you are a woman, the earliest age from which you can start getting your State Pension will increase from the current age of 60. The State Pension age for women is rising gradually between 2010 and 2020 to make it the same as for men, currently 65. Your own State Pension age depends on your exact date of birth.

You can get a forecast telling you how much State Pension you may get when you reach state pension age from the Directgov website. You can also find out what information you'll need before you apply. Go to: www.direct.gov.uk.

Directgov also has lots more information about changes to the State Pension from April 2010. Go to: www.direct.gov.uk.