

State Pension age, the New State Pension and Guaranteed Minimum Pension (GMP)



At a glance - how are you affected?

Males

Born	Before 6/4/1951	From 6/4/1951 to 5/4/1953 inclusive	From 6/4/1953 to 5/12/1953 inclusive	From 6/12/1953 to 5/10/1954 inclusive	From 6/10/1954 to 5/3/1961 inclusive	On or after 6/3/1961
State Pension Age	65	65	65	65-66	66-67	67+
Age at which GMP due	65	65	65	65	65	65
State Pension Age same as GMP Age?	Yes	Yes	Yes	No	No	No
State Pension entitlement	Old, basic State Pension	New State Pension	New State Pension	New State Pension	New State Pension	New State Pension
GMP Increases from Scheme	From age 65: Up to 3% p.a. on post'88 GMP only	From age 65: Up to 3% p.a. on post'88 GMP only	From age 65: Up to 3% p.a. on post'88 GMP only	From age 65: Up to 3% p.a. on post'88 GMP only	From age 65: Up to 3% p.a. on post'88 GMP only	From age 65: Up to 3% p.a. on post'88 GMP only
GMP increases from State	From age 65: Full on pre'88 GMP plus anything over 3% on post'88 GMP	None	None	None	None	None
Triple lock on State Pension?	Yes to 2020	Yes to 2020	Yes to 2020	Yes to 2020	Not known	Not known
Case study	1 - John	2 - Sunil	3 - Nathan	4 - Rakesh	5 - David	6 - Stefan

Source: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/310231/spa-timetable.pdf

GMP case studies - males

Case study	1	2	3	4	5	6
Name	John	Sunil	Nathan	Rakesh	David	Stefan
Gender	Male	Male	Male	Male	Male	Male
Born	5/4/1951	9/5/1952	28/5/1953	5/6/1954	21/11/1956	6/3/1961
State Pension Age	65	65	65	65 + 7 months	66	67
State Pension entitlement	Old State Pension	New State Pension	New State Pension	New State Pension	New State Pension	New State Pension
GMP Age	65	65	65	65	65	65
Example APS/NAPS pension increase	4%	4%	4%	4%	4%	4%
Total pension paid by BA Pensions	£8,700	£16,000	£26,000	£22,200	£11,300	£12,600
APS/NAPS pension component	£3,600	£12,000	£20,200	£15,100	£4,200	£6,500
Pre'88 GMP component	£2,900	£3,000	£3,200	£4,200	£4,200	£3,400
Post'88 GMP component	£2,200	£1,000	£2,600	£2,900	£2,900	£2,700
Actual overall increase	4%*	3.19%	3.4%	3.11%	4% to SPA then 2.26%	2.7%

* Any GMP inflation proofing provided by the Government gets added to the State Pension, not paid with the BA Pension

These case studies include some APS and some NAPS cases. However, the effect of the GMP on pension increases is the same for members of both Schemes.

All pension figures shown are yearly amounts.



Case study 1, John

Male. Born 5 April 1951.

John drew his NAPS pension at age 55.

He reached State Pension age on 5 April 2016 and was entitled to the old, basic State Pension.

John will receive triple-lock increases on his State Pension (up to at least 2020) and the Government will provide inflation proofing on his GMP.

Both his State Pension age and GMP age were the same: age 65.

When John reached age 65, the GMP elements of his pension came into effect.

Assuming a 4% NAPS pension increase, John's pension elements would be treated as follows from age 65:-

Pension element	Yearly pension	Scheme increase	Government increase	Total pension increase
NAPS Pension	£3,600	4%	N/A	4%
Pre'88 GMP	£2,900	N/A	4%	4%
Post'88 GMP	£2,200	3%	1%	4%
Total pension	£8,700	Total overall pension increase		4%

No pension increases apply	N/A
Full pension increases apply	Green
Partial pension increase from Scheme	Yellow
No pension increase from Government	Red



Case study 2, Sunil

Male. Born 9 May 1952.

Sunil drew his APS pension at age 63.

He reached State Pension age on 9 May 2017 and was entitled to the New State Pension.

Sunil will receive triple-lock increases on his State Pension (up to at least 2020). The Scheme is not required to add increases on his Pre'88 GMP from age 65 and the Government will not provide inflation proofing on either his pre'88 GMP or his Post'88 GMP.

When Sunil reached age 65, the GMP elements of his pension came into effect.

Assuming a 4% APS pension increase, Sunil's pension elements would be treated as follows from age 65:-

Pension element	Yearly pension	Scheme increase	Government increase	Total pension increase
APS Pension	£12,000	4%	N/A	4%
Pre'88 GMP	£3,000	N/A	0%	0%
Post'88 GMP	£1,000	3%	0%	3%
Total pension	£16,000	Total overall pension increase		3.19%

No pension increases apply	N/A
Full pension increases apply	Green
Partial pension increase from Scheme	Yellow
No pension increase from Government	Red



Case study 3, Nathan



Male. Born 28 May 1953.

Nathan drew his NAPS pension at age 65.

He reached State Pension age on 28 May 2018 and was entitled to the New State Pension.

Nathan will receive triple-lock increases on his State Pension (up to at least 2020). The Scheme is not required to add increases on his Pre'88 GMP from age 65 and the Government will not provide inflation proofing on either his pre'88 GMP or his Post'88 GMP.

When Nathan retired age 65, the GMP elements of his pension immediately came into effect.

Assuming a 4% NAPS pension increase, Nathan's pension elements would be treated as follows from age 65:-

Pension element	Yearly pension	Scheme increase	Government increase	Total pension increase
NAPS Pension	£20,200	4%	N/A	4%
Pre'88 GMP	£3,200	N/A	0%	0%
Post'88 GMP	£2,600	3%	0%	3%
Total pension	£26,000	Total overall pension increase		3.4%

No pension increases apply	N/A
Full pension increases apply	Green
Partial pension increase from Scheme	Yellow
No pension increase from Government	Red



Case study 4, Rakesh



Male. Born 5 June 1954.

Rakesh drew his APS pension at age 60.

Rakesh will reach GMP age (65) in 2019 and State Pension age (65 and 7 months) on 6 January 2020, when he'll be entitled to claim the New State Pension.

The GMP elements of Rakesh's pension will come into effect in 2019. When Rakesh reaches age 65 he won't be able to claim his State Pension for a further 7 months. The Scheme is not required to add increases on his Pre'88 GMP and the Government will not provide inflation proofing on either his pre'88 GMP or his Post'88 GMP. Rakesh will receive triple-lock increases on his New State Pension (up to at least 2020) but the Government will not provide any inflation proofing on his GMP.

Assuming a 4% APS pension increase, Rakesh's pension elements would be treated as follows from age 65:-

Pension element	Yearly pension	Scheme increase	Government increase	Total pension increase
APS Pension	£15,100	4%	N/A	4%
Pre'88 GMP	£4,200	N/A	0%	0%
Post'88 GMP	£2,900	3%	0%	3%
Total pension	£22,200	Total overall pension increase		3.11%

No pension increases apply	N/A
Full pension increases apply	Green
Partial pension increase from Scheme	Yellow
No pension increase from Government	Red



Case study 5, David

Male. Born 21 November 1956.

David drew his NAPS pension from age 58. He'll reach GMP age (65) in 2021 and State Pension age (67) in 2023, when he'll be entitled to claim the New State Pension.

David is currently under GMP age so the GMP elements do not yet affect his pension increases. The GMP elements of David's pension will come into effect in 2021, when David reaches age 65, but he won't be able to claim his State Pension for a further two years. The Scheme is not required to add increases on his Pre'88 GMP and the Government will not provide inflation proofing on either his pre'88 GMP or his Post'88 GMP. If they still apply in 2023, David may receive triple-lock increases on his New State Pension but the Government will not provide any inflation proofing on his GMP.

Assuming a 4% NAPS pension increase, pension increases before GMP age:-

Pension element	Yearly pension	Scheme increase	Government increase	Total pension increase
NAPS Pension	£11,300	4%	N/A	4%
Pre'88 GMP	N/A	N/A	N/A	N/A
Post'88 GMP	N/A	N/A	N/A	N/A
Total pension	£11,300	Total overall pension increase		4%

Pension increases from GMP age (age 60):-

Pension element	Yearly pension	Scheme increase	Government increase	Total pension increase
NAPS Pension	£4,200	4%	N/A	4%
Pre'88 GMP	£4,200	N/A	0%	0%
Post'88 GMP	£2,900	3%	0%	3%
Total pension	£11,300	Total overall pension increase		2.26%

No pension increases apply	N/A
Full pension increases apply	
Partial pension increase from Scheme	
No pension increase from Government	



Case study 6, Stefan



Male. Born 6 March 1961.

Stefan plans to draw his NAPS pension in 2026, when he reaches age 65.

Stefan will reach GMP age (65) in 2026 and State Pension age (67) in 2028, when he'll be entitled to claim the New State Pension.

Stefan will be drawing his NAPS pension from his GMP age so the GMP elements will immediately affect his pension increases. The Scheme is not required to add increases on his Pre'88 GMP and the Government will not provide inflation proofing on either his pre'88 GMP or his Post'88 GMP. If they still apply in 2028, Rakesh may receive triple-lock increases on his New State Pension but the Government will not provide any inflation proofing on his GMP.

Assuming a 4% NAPS pension increase, Stefan's pension elements would be treated as follows from age 65:-

Pension element	Yearly pension	Scheme increase	Government increase	Total pension increase
NAPS Pension	£6,500	4%	N/A	4%
Pre'88 GMP	£3,400	N/A	0%	0%
Post'88 GMP	£2,700	3%	0%	3%
Total pension	£12,600	Total overall pension increase		2.7%

No pension increases apply	N/A
Full pension increases apply	Green
Partial pension increase from Scheme	Yellow
No pension increase from Government	Red