

**Senior women could be owed thousands ££££ - check if you are one of them!**

Until April 1977 married women could opt to pay a lower rate of National Insurance (NI) contributions (known as the 'small stamp').

As a consequence they gave up the right to claim a full state pension in their own right.

Many married women who paid small stamp are however still entitled to a Basic State pension, at 60% of the full rate, because of their husband's NI record.

This issue potentially affects women born before 6 April 1953 - particularly widows, married or divorced women and those aged over 80.

Unfortunately Usdaw **does not have access** to your State Pension records so if you want to check if you are owed any money contact:

Pension Service on 0800 731 0469 (option 4, then option 2).

You may have a partner, friend, sister, auntie, mother or grandmother who is affected –so please pass this on.