

## KEY POINTS TO TAKE INTO ACCOUNT FOR YOUR COMPLAINT

My expected state pension age was 60 from the beginning of my working life.

I was age ?? when I first started work.

I have ?? years NI contributions.

I understood I was paying NI contributions towards my state pension to be paid at 60.

I never received written warning of any changes to my date of receipt of state pension as a result of 1995 or 2011 Pension act changes.

Lived at the same address for ?? years.

I have still not received notice that my SP age is age 66.

Throughout my working life I was planning my finances for retirement at age 60.

On request to DWP I have received SP forecast which advises me I am not entitled to £155.65.

I was unaware that I was contracted out & the effect this has on my SP.

The way the SP is paid out across the 1950's women is very unfair with delays of few months to 6 years.

There is no logic in the ages or dates SP paid.

I am requesting that SP be paid out sooner than age 66.

I am losing out on £??k across the 6 year delay. (£? per week x 52 weeks x no of years delay)

This is also having an adverse effect on my family.

I am currently working in a job which is too difficult, heavy, demanding.

I suffer from ill health.

I am unable to find a job.

I am dependent on my family, husband or partner to support me.

I have had to sell my house.

My divorce settlement was based on age 60 State Pension.

I have a mortgage based on receiving my pay plus SP at age 60.