

# Bereavement Benefits

## Help for widows, widowers and surviving civil partners

- **Bereavement Payment**
- **Widowed Parent's Allowance**
- **Bereavement Allowance**

### **This pack contains**

- **more information about bereavement benefits**
- **a bereavement benefits claim form**

## What are bereavement benefits?

We use bereavement benefit to mean any of these

- Bereavement Payment
- Widowed Parent's Allowance
- Bereavement Allowance.

They are all based on your spouse or civil partner's National Insurance (NI) contributions.

By your *spouse or civil partner* we mean the person you were legally married to, or were in a civil partnership with, at the time of their death.

### **For people who live or have lived in Scotland**

Please get in touch with us if you live or have lived in Scotland and you are not sure if you were legally married.

## Can I get bereavement benefits?

You may be able to get bereavement benefit if your spouse or civil partner had paid enough NI contributions.

You cannot get bereavement benefit if at the time of death

- you were divorced from your spouse, **or**
- your civil partnership had been dissolved, **or**
- you were living together as if you were married or civil partners, but you were not legally married or had not formed a civil partnership, **or**
- you had remarried or formed a civil partnership, **or**
- you were living with another person as if you were married or civil partners.

The information in these notes will help you see if you are able to get any of the bereavement benefits.

You can find out more about bereavement benefits on our website at **[www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)**

But if you are still not sure if you can get bereavement benefit, claim anyway.

## Bereavement Payment

Answer these 3 questions to find out if you may be able to get a Bereavement Payment.

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1 Were you under state pension age when your spouse or civil partner died? **No**   
**Yes**

---

2 Was your spouse or civil partner under state pension age when they died? **No**   
**Yes**

---

3 Was your spouse or civil partner over state pension age when they died **and not** entitled to a basic pension based on their own contributions? **No**   
We call this a category A pension. **Yes**

---

You may be able to get a Bereavement Payment

- if you have answered **Yes** to at least one of these questions, **and**
- if your spouse or civil partner had paid enough NI contributions.

If you are entitled to a Bereavement Payment, it will be paid as a lump sum.

You may be able to get Widowed Parent's Allowance or Bereavement Allowance as well as a Bereavement Payment.



## Bereavement Allowance

Answer this question to find out if you may be able to get Bereavement Allowance.

- 
- 1 Were you aged 45 or over when your spouse or civil partner died? **No**
- Yes**
- 

You may be able to get Bereavement Allowance

- if you have answered **Yes** to this question, **and**
- if your spouse or civil partner had paid enough NI contributions.

If you are entitled to Bereavement Allowance, the amount that you can get depends on your age when your spouse or civil partner died and your spouse or civil partner's NI contributions.

If you were aged 55 or over, you may get the full rate of Bereavement Allowance. But if you were aged under 55, you will get less than the full amount.

Bereavement Allowance cannot include any Additional Pension and is paid at the basic rate only.

You can usually get Bereavement Allowance for 52 weeks. It will stop if you become entitled to State Pension before the end of the 52 weeks. You can become entitled to State Pension when you are aged 60 or over for women, 65 or over for men.

The State Pension age for women is going to change from 60 to 65. This will be brought in over a 10 year period from 2010 to 2020.

If you were getting Widowed Parent's Allowance for less than 52 weeks and it stops because you are no longer entitled to Child Benefit, you may be able to get Bereavement Allowance which is paid at the basic rate only

- for the remainder of the 52 weeks, or
- until you are entitled to State Pension whichever comes first.

## How to claim

Just fill in claim form **BB1**.

We are sorry that we have to ask you some questions about your spouse or civil partner. This is because bereavement benefit is based on your spouse or civil partner's NI contributions.

If you have any difficulty filling in this claim form, someone else can do it for you. You can ask a friend, a relative or an advice centre. Or ask at your Jobcentre Plus office.

Please make sure that you sign the Declaration in **Part 8** of the claim form, if you can.

## When to claim

You should send us the claim form **BB1** as soon as possible.

- Please send the claim form **BB1** within 3 months of the death of your spouse or civil partner. Failure to do so may affect your entitlement to benefit.
- If your spouse died on or after 1 April 2003 your claim for a Bereavement Payment can be accepted for up to 12 months.
- If your civil partner died on or after 5 December 2005 your claim for a bereavement Payment can be accepted for up to 12 months.

## More about benefits for widows, widowers and surviving civil partners

### **Are benefits for widows, widowers and surviving civil partners affected by earnings?**

No – if you work, your bereavement benefit will not go down because of the money that you earn.

### **Are benefits for widows, widowers and surviving civil partners taxable?**

#### *Bereavement Payment*

This benefit is paid as a lump sum and is tax-free.

#### *Widowed Parent's Allowance or Bereavement Allowance*

These benefits are taxable. If you have to pay tax, they are counted as part of your income when tax is worked out.

### **What happens if you are also entitled to Incapacity Benefit?**

We will normally pay any Widowed Parent's Allowance and Bereavement Allowance rather than Incapacity Benefit.

If you choose to be paid Incapacity Benefit and the amount that you get is less than your bereavement benefit entitlement, you will not lose money. We will pay you an amount of bereavement benefit to make up your full entitlement.

If you wish to be paid Incapacity Benefit, please tell us in **Part 7** of claim form **BB1**.

Incapacity Benefit is not taxable for the first 28 weeks of incapacity.

## More about benefits for widows, widowers and surviving civil partners continued

Short-term Incapacity Benefit can be paid for a maximum of 52 weeks and can continue after age 60 for a woman and age 65 for a man if the incapacity started before then.

Long-term Incapacity Benefit is not payable after age 60 for a woman, age 65 for a man.

## Help and advice

If you want more information about bereavement benefits, or any other benefit, or if you would like advice about employment and training opportunities, please get in touch with your Jobcentre Plus office.

You can find the phone number and address on the advert in the business numbers section of the phone book. Look under **Jobcentre Plus**.

## Voluntary organisations that may be able to advise you

- **For emotional support, contact CRUSE Bereavement Care**

Helpline	<b>0844 477 9400</b>
Email	<b><a href="mailto:helpline@cruse.org.uk">helpline@cruse.org.uk</a></b>
Website	<b><a href="http://www.crusebereavementcare.org.uk">www.crusebereavementcare.org.uk</a></b>

- **Your local Citizens Advice Bureau.**



# Bereavement Benefits



Part of the Department for Work and Pensions

## Part 1 About you

- Benefit you can get because of this claim can be paid more quickly if you
  - answer all the questions on this form that apply to you and your spouse or civil partner
  - send us all the documents we ask for.

If you cannot do this, get in touch with us, but benefit you can get because of this claim may be delayed.

- Please tell us about any other personal details you think we should know about in **Part 7**. For instance, other names or recent previous addresses.

### National Insurance (NI) number

You can find this on your National Insurance (NI) numbercard, letters from the Department for Work and Pensions or payslips.

If you do not know your NI number, have you ever had one or used one at any time?

Letters	Numbers	Letter
<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>

No

Yes

### Surname or family name

### All other names, in full

All other surnames or family names you have been known by or are using now. Please include maiden name, all former married or civil partnership names and all changes of family name where appropriate.

### Address

Postcode

### Daytime phone number

Code	Number
------	--------

What is this number? Please tick.

Home <input type="checkbox"/>	Work <input type="checkbox"/>	Mobile <input type="checkbox"/>	Fax <input type="checkbox"/>
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GBU requested from DO

Referred to decision maker for

BPT decision

WPA / BALLce decision

**Date of birth**

- Please send us your birth certificate, if you have it. We need the real certificate, not a photocopy. **But if you do not have your birth certificate, do not delay sending in this claim form.** If you prefer, you can take your birth certificate to your Jobcentre Plus office. Take this form as well. They will sign this form to show that they have seen your certificate.

**Are you sending your birth certificate with this form?**

You must remember to send us all the documents we ask for. If you do not, benefit you can get because of this claim may be delayed.

No

Yes  We will send your birth certificate back to you as soon as we can.

**What date did you get married or form a civil partnership?**

- Please send us your marriage or civil partnership certificate, if you have it. We need the real certificate, not a photocopy. **But if you do not have your marriage or civil partnership certificate, do not delay sending in this claim form.** If you prefer, you can take your marriage or civil partnership certificate to your Jobcentre Plus office. Take this form as well. They will sign this form to show that they have seen your certificate.

**Are you sending your marriage certificate with this form?**

You must remember to send us all the documents we ask for. If you do not, benefit you can get because of this claim may be delayed.

No

Yes  We will send your marriage or civil partnership certificate back to you as soon as we can.

**Do you have a tax reference number?**

No

Yes  Please tell us your number, if you know it.

For official use only

Nature of evidence

Verified by

Checked by

Certificate returned by

on

Nature of evidence

Verified by

Checked by

Certificate returned by

on

## Part 2 About your spouse or civil partner

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For official use only

Your spouse or civil partner's National Insurance (NI) number

Letters	Numbers	Numbers	Numbers	Letter
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Your spouse or civil partner's surname

Your spouse or civil partner's other names

**Address**

if it was different from your address.

If you do not know their address, write **Not known**.

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

Postcode

Your spouse or civil partner's date of birth

**What date did your spouse or civil partner die?**

Please send us the Certificate of Registration of Death if you have not already sent it to us. You can get this from the registrar. It is free (GB only).

You must remember to send us all the documents we ask for. If you do not, benefit you can get because of this claim may be delayed.

Nature of evidence

Verified by

Checked by

Certificate returned by

on

**Were they getting a State Pension or any other benefits?**

No   
 Yes  Please say which benefits.

**Did they pay NI contributions during the 2 years up to 5 April before they died?**

No   
 Yes  Please tell us about this.

Did they pay these contributions through an employer?

No   
 Yes  Please tell us about any employers they had in this period.

**Employer's name and address**

If you know that pay is dealt with at a different address, please give us this address and phone number.

**Employer 1**

**Employer 2**

Postcode

Postcode

**Clock or payroll number**

If not known, tell us their job or department.

**Date they started work for this employer**

/
/

/
/

**Date they stopped work for this employer**

/
/

/
/

If they had more than 2 employers, tell us about them in **Part 7**.  
 We may have to get in touch with their employers. We will tell them if they have to pay you a pension from your spouse or civil partner's pension scheme.

Were they self-employed?

No

Yes  Please tell us about this in the space below.

---

Were they a member of HM Forces when they died?

No

Yes

---

Were they getting a War Pension when they died?

No

Yes  Please tell us their reference number.  
This is on any letters about their War Pension.

---

Do you think they died because of an accident at work, or because of a disease or illness connected with their work?

No

Yes  May we get medical reports from their doctor and any hospital, if we need them?

No

Yes

If they did, you may be entitled to a bereavement benefit, even if they had not paid enough NI contributions. You can find out which diseases and illnesses you can claim for on our website at

[www.dwp.gov.uk/advisers/db1/appendix/appendix1.asp](http://www.dwp.gov.uk/advisers/db1/appendix/appendix1.asp)

- We need to know about any time that your spouse or civil partner lived or worked outside the United Kingdom (UK). This is because if they paid into the social security scheme in another country, it may count towards your bereavement benefit.

The *United Kingdom* is England, Scotland, Wales and Northern Ireland.

- Please tell us about any time that they lived in
  - a country outside the UK, or
  - the Channel Islands, or
  - the Republic of Ireland.

**Did your spouse or civil partner ever live outside the UK?**

If they only ever lived in England, Scotland, Wales, Northern Ireland or the Isle of Man, tick **No**.

No

Yes  Please tell us about the time they spent outside the UK.

**Country 1**

**Country 2**

Which country did they live in?



When did they live there?

From  /  /

From  /  /

To  /  /

To  /  /

Did they pay into the social security scheme of the country they lived in?

Don't know

Don't know

No

No

Yes  What was their social security reference number?

Yes  What was their social security reference number?



- If they lived in more than 2 countries, tell us about this below.

# Part 3 About children

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**Are you expecting your husband's baby?**  
If you are, you may be able to get extra benefit when the baby is born.

No

Yes  What date is the baby expected?

**Are you getting any Child Benefit?**

No

Yes  Please tell us the Child Benefit reference number  
This is on any letters sent to you about Child Benefit.

Numbers

Letters

How much do you get each week?

**Are you waiting to hear if you can get Child Benefit?**

No

Yes

**When your spouse or civil partner died, were they getting any Child Benefit for any children?**

No

Yes  Please tell us the Child Benefit reference number  
This is on any letters sent to you about Child Benefit.

Numbers

Letters

How much did they get each week?

## What to do next

- If you have answered **No** to all the last 3 questions about Child Benefit, please go to **Part 4**.
- If you have answered **Yes** to one or more of these questions, you may be able to get Widowed Parent's Allowance. Please fill in the rest of **Part 3**.

■ Please tell us about the children you want to claim for.

	Child's surname	Child's other names	Child's date of birth	What relation, if any, are you to the child?	What relation, if any, was your spouse or civil partner to the child?
1st child	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/>
2nd child	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/>
3rd child	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/>
4th child	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/>

- If you want to tell us about more than 4 children, please tell us about them in **Part 7**.
- Please send us the birth certificate for each child, if you have it. We need the real certificates, not photocopies. If you do not have the certificates, we will accept a passport which includes the children.

If you prefer, you can take the birth certificates or passport to your Jobcentre Plus office. Take this form as well. They will sign this form to show that they have seen your certificates. But if you do not have the birth certificates, do not delay sending in this claim form.

**Are you sending the children's birth certificates with this form?**

No

Yes  We will send the birth certificates back to you as soon as we can.

You must remember to send us all the documents we ask for. If you do not, benefit you can get because of this claim may be delayed.

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Name of child	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Nature of evidence	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Verified by	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Checked by	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Certificate returned by	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date returned	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>



**If a child is in hospital**

Which child is in hospital?

What is the name and address of the hospital?

Postcode

What date did the child go into hospital?

**If a child is living with another person**

Which child is living with another person?

What relation, if any, is this other person to the child?

How much do you send each week for the child?

**If a child is in care**

Which child is in care?

What is the name and address of the local authority caring for the child?

Postcode

How much do you send each week for the child?

**Have you told us about any children who you are not a parent of?**

We use *parent* to include step-parents, parents by legal adoption and fathers and mothers of illegitimate children.

If you need to tell us about more than one child, use the space in **Part 7**.

No

Yes  Name of child

Does one of their parents live at the same address as you?

No

Yes  What is their name?

**Are you, or anyone else, getting any benefit or allowance for any of the children you have told us about?**

For example Guardian's Allowance.  
 But tick **No** if you are just getting Child Benefit.

**No**   
**Yes**  Please tell us about this.

Name of the benefit or allowance

--	--

Address of the office it comes from

--	--

Name of the child it is for

--	--

Who gets the benefit or allowance?

**You**   
**Someone else**  Please say who.

**You**   
**Someone else**  Please say who.

--	--

Benefit reference number  
 This is on any letters about the benefit.

--	--

**Are any of the children you have told us about getting any benefit or allowance?**

**No**   
**Yes**  Please tell us about this.

**No**   
**Yes**  Please tell us about this.

Name of the benefit or allowance

--	--

Address of the office it comes from

--	--

Name of the child it is for

--	--

Benefit reference number  
 This is on any letters sent to you about Child Benefit.

--	--

**For more information about money for children see Part 12 About Child Tax Credit.**

**Part 4 About other benefits**

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**Have you claimed bereavement benefit or widow's benefit before?**

Tick **Yes** if you claimed but were turned down.

No

Yes  Did you get bereavement benefit or widow's benefit?

No

Yes

**Are you getting any of these benefits or entitlements?**

Tick **Yes** if you are waiting to hear about a benefit.

- State Pension
- Jobseeker's Allowance
- Job Release Allowance
- Income Support
- Pension Credit
- War Widow's Pension
- Temporary Allowance for Widows, Widowers and Surviving Civil Partners
- Incapacity Benefit
- Severe Disablement Allowance
- Carer's Allowance
- Reduced Earnings Allowance
- Training Allowance
- Unemployability Supplement paid because of
  - a war disability due to service with HM Forces, or
  - an industrial accident or disease
- Guardian's Allowance.
- Armed Forces Compensation Scheme Guaranteed Income Payment

No

Yes  Please tell us about the benefits.

**Name of benefit**

**Reference number**

This is on any letters we have sent you about the benefit.


## Part 5 Hospital treatment

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Have you been in hospital since your spouse or civil partner's death?

No

Yes  Please tell us about this.

Name and address of the hospital

Postcode

What date did you go into hospital?

/	/
---	---

Have you come out of hospital?

No

Yes  Please tell us about this.

What date did you come out of hospital?

/	/
---	---

You can choose how often you want us to pay your benefit.

**How often do you want us to pay your benefit?**

Every week

Every 4 weeks

Every 13 weeks

---

## Payment direct into an account

### **We normally pay your money direct into an account.**

You can use a bank, building society or other account provider. Many banks and building societies will let you collect cash at the post office.

### **How we will pay you**

We will tell you when the first payment will be made and how much it is for. Each payment, after the first one should be the same unless there is a change in your circumstances. We will tell you whenever there is going to be a change in the amount we pay into your account.

### **Finding out how much we have paid into the account**

You can check your payments on the account statements. The statements may show your National Insurance (NI) number next to payments that are from us. If you think your payment is wrong, get in touch with the office that pays you straight away.

### **If we pay you too much money**

We have the right to recover any money paid to you, which you are not entitled to. This may be because of the way the Direct Payment system works. For example, you may give us information, which means you are entitled to less money but we may not be able to change the amount we have already sent out. If this happens, we will contact you before we recover any money.

### **What to do now**

- Tell us about the account you want to use on the next page. By giving us your account details you are agreeing to be paid by Direct Payment and understand the information above about being overpaid.
- If you intend to open an account, please give us your account details as soon as you have them.
- If you do not have an account, please contact us and we will give you more information.

## About the account you want to use

Please tell us your account details below. It is very important you complete ALL boxes correctly including the building society roll or reference number if you have one. If you tell us the wrong account details your payment may be delayed or you may lose money. You can find the account details on your chequebook or bank statements. If you are not sure about the details, ask the bank, building society or other account provider.

## About the account you want to use You can use

- an account in your name
- a joint account, or
- someone else's account,
  - subject to the terms and conditions of the account, and
  - as long as you have the other person's permission and authorise them to use the money in the way you tell them.
- If you are an Appointee or a legal representative acting on behalf of the customer, the account should be in your name only.
- To be paid into a credit union account you must provide the credit union's account details. Your credit union will be able to help you with this.

### Name of the account holder

Please write the name of the account holder exactly as it is shown on the chequebook or statement.

### Full name of bank, building society or other account provider

### Sort Code

Please tell us all six numbers, for example: 12-34-56.

<input type="text"/>	<input type="text"/>	–	<input type="text"/>	<input type="text"/>	–	<input type="text"/>	<input type="text"/>
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### Account number

Most account numbers are 8 numbers long. If your account number has fewer than 10 numbers, please fill in the numbers from the left.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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If you are using a building society account you may need to tell us a roll or reference number. This may be made up of letters and numbers, and may be up to 18 characters long. If you are not sure if the account has a roll or reference number, ask the building society.

### Building society roll or reference number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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You may be getting other benefits and entitlements that are not paid direct into an account. To have them paid into the above account, please tick the box.

*Part 7* **Other information**

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**Please read carefully the notes that came with this form.**  
**Use this space to tell us anything else you think we might need to know.**  
If there is not enough space, please use a separate sheet of paper. Make sure you put your full name and National Insurance (NI) number on each sheet of paper, and sign and date each sheet that you use.



**Part 8 Declaration**

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**I understand** that I must promptly tell the office that pays my benefit of anything that may affect my entitlement to, or the amount of, that benefit.

**I declare** that the information I have given on this form is correct and complete as far as I know and believe.

**I understand** that if I knowingly give information that is incorrect or incomplete, I may be liable for prosecution or other action.

**I declare** that I am a widow, widower or surviving civil partner of the person named in **Part 2** of this form.

**I declare** that I have read and understood the notes which came with this form.

**This is my claim for bereavement benefit.**

**Signature**

**Date**



## Part 9 What to do now

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**1 Check that you have answered all the questions that apply to you and your spouse or civil partner.**

**2 Check that you have shown us all the documents we have asked for, or are sending them with this form.**

Use the checklist below

- the Certificate of Registration of Death
- your birth certificate and marriage or civil partnership certificate
- a birth certificate for each child

**3 Check that you have signed this form.**

**4 Send us your claim as soon as possible.**

- Please send us your claim form within 3 months of the death of your spouse or civil partner. Failure to do so may affect your entitlement to benefit.
- If your spouse or civil partner died on or after 1 April 2003 your claim for a Bereavement Payment can be accepted for up to 12 months.

Return it to your Jobcentre Plus office.  
The address is in the phone book.

## Part 10 What happens next

- If you are entitled to a Bereavement Payment, we will send you a payable order or make payment into your account as soon as we can. If you are not entitled to this benefit, we will write to tell you why.
- It will take a little longer to work out if you are entitled to any other benefit. But we will write to tell you about this as soon as we can.
- Benefit you can get because of this claim can be paid more quickly if you answer all the questions on this form that apply to you and your spouse or civil partner.

If you cannot do this, get in touch with us, but benefit you can get because of this claim may be delayed.

## Part 11 About Child Tax Credit

Child Tax Credit is a payment to support families with children. It can be claimed by those responsible for one or more child or young person.

Child Tax Credit

- is claimed from HM Revenue & Customs
- is paid in addition to Child Benefit
- can provide income for families with children, whether in or out of work
- is normally paid to the main carer.

To find out more about Child Tax Credit or to make a claim online visit [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

Or ring the HM Revenue & Customs helpline on the following numbers:  
England, Scotland and Wales – **0845 300 3900**  
Northern Ireland only – **0845 603 2000**

Textphone for people with hearing or speech difficulties:  
England, Scotland and Wales – **0845 300 3909**  
Northern Ireland only – **0845 607 6078**

Lines are open 8am to 8pm seven days a week, except Christmas Day, Boxing Day, New year's Day and Easter Sunday.  
If you need help or a form in Welsh, please telephone – **0845 302 1489**.  
We are open 8.30am – 5pm, Monday – Friday.

## Part 12 Other organisations that may be able to help you

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- For emotional support, contact **CRUSE Bereavement Care**
  - Helpline **0870 167 1677**
  - Email **info@cruse.org.uk**
  - Website **www.cruse.org.uk**
- Your local Citizens Advice Bureau

## Part 13 How we collect and use information

The information we collect about you and how we use it depends mainly on the reason for your business with us. But we may use it for any of the Department's purposes, which include

- social security benefits and allowances
- child support
- employment and training
- private pensions policy, and
- retirement planning.

We may get information from others to check the information you give to us and to improve our services. We may give information to other organisations as the law allows, for example to safeguard against crime.

To find out more about how we use information, visit our website **[www.dwp.gov.uk/privacy.asp](http://www.dwp.gov.uk/privacy.asp)** or contact any of our offices.