



# Reaching Retirement Age

**When you reach statutory pension age you do not have to retire immediately!**

At **66** (correct as of 2025) you reach retirement age. From this point if you continue working you no longer pay NI employee contributions (though your employer continues to make employer contributions)

<https://www.gov.uk/tax-national-insurance-after-state-pension-age/stopping-paying-national-insurance>

## What happens at State Pension age

You stop paying Class 1 and Class 2 contributions when you reach State Pension age - even if you're still working.

If you choose to defer receiving your state pension the amount you will receive does increase.

<https://www.gov.uk/deferring-state-pension>

## How it works

You do not get your State Pension automatically - you have to claim it. You should get a letter no later than 2 months before you reach State Pension age, telling you what to do.

You can either [claim your State Pension](#) or delay (defer) claiming it.

If you want to defer, you do not have to do anything. Your pension will automatically be deferred until you claim it.

Deferring your State Pension could increase the payments you get when you decide to claim it. Any [extra payments you get from deferring could be taxed](#).

If you contribute to a workplace pension you can continue paying into this after 65. There is also the option to additional contributions at any time, so you could for instance pay the equivalent of your NI contributions into your workplace pension, either as a fixed voluntary amount or as an additional percentage.

If you pay income tax the government automatically adds tax relief to your contribution if you are under 75.