**National Insurance Credits for Spouses accompanying Service personnel overseas outside the UK**

**Spouses** of Military Personnel that are due to retire after 6 April 2016 are now able to claim pension credits towards the new **State Pension** for the years they accompanied their husbands/wives on overseas duty. The DWP has agreed that spouses will be credited for those years spent abroad with members of the Armed Forces **dating back to 6 April 1975.**

At present, to claim the credits one must complete the application on-line, as follows:

Go to gov.uk site and enter “National Insurance Credits – Eligibility”

Scroll Down to “Partners of people in the Armed Forces” – “Apply for Class 3 credits”

Then “Apply for Class 3 Credits”

You will be asked to set up a “Government Gateway Account” which is straight-forward, you will need your passport number and expiry date, NI Number and a Mobile Phone to hand to receive 6 digit code to input. Once signed in you will be asked Name of husband, marriage date, divorce date if applicable (can be more than one husband), NI numbers, NO ARMY NUMBER asked for, then complete dates to best ability for dates overseas. Enter and then await reply/response that might take 28 days or so.