

When and How to Claim

A claim for Age Benefit should be submitted no later than three months after the insured person's 62nd birthday.

When Can Age Pension Payments Begin?

You can begin receiving Age Pension payments as early as the month of your **62nd** birthday.

Other Important Matters

Your Social Security Age Pension payments will usually arrive in the last three banking days of each month.

We strongly recommend that you take advantage of our Direct Deposit service to have your benefit payments automatically deposited to your bank account monthly.

Contact your nearest Social Security Office for more information on how to sign up for Direct Deposit.

Head Office

Robert L. Bradshaw Building
P.O. Box 79, Bay Road
Basseterre
St. Kitts

PH: 869/465 2535

FX: 869/465 5051

Email: pubinfo@socialsecurity.kn

Branch Office

Pinney's Estate
St. Thomas' Parish
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"Striving for Social Justice"



AGE BENEFIT

St. Christopher and Nevis
Social Security Board

AGE BENEFITS

Introduction

There are two types of Age Benefits. There are **Age Pension** and **Age Grant**. An insured person receiving the age of 62 years may qualify for one or the other.

What Is Age Pension?

A Social Security Age Pension is a monthly payment that is made to a person who has made the required number of contributions to the Social Security Fund and has reached the age

QUALIFYING CONDITIONS

An insured person who:

- has attained the age of 62 years
- has actually paid, or on whose behalf at least 150 contributions have been paid, and who
- has a combined total of at least 500 paid and credited contributions (of which at least 150 must be paid contributions).

Age Pensions are not started automatically. One must apply to the Social Security Board.

WHAT IS AN AGE GRANT?

An Age Grant is payable as a lump sum payment of six times the average weekly wages for each unit of 50 contributions. This is paid when the claimant does not qualify for an Age Pension.

Who Qualifies?

An insured person who:

- **has attained the age of 62 years, and who**
- **has paid or credited between 50 and 499 contributions into the Social Security Fund.**

Rate of Benefit:

A pension ranging between 16% and 60% of an insured person's average annual wages or of his or her maximum insurable earnings, (based on the three best contribution years) may be awarded this benefits

DURATION OF AGE PENSION

An Age Pension is payable for life. Once a person has begun receiving an Age Pension, he or she may continue to work without affecting the pension payment. However no deductions will be made from wages paid. The employer nonetheless, will pay 1% for Employment Injury coverage.

What Happens If Someone Dies Before Applying For An Age Pension?

If a contributor who has reached and surpassed age 62 dies without having applied, an Age Pension or part thereof is still due and payable to a claimant approved by the Board. A spouse or common-law partner may also be eligible for a Survivor Benefit. Dependent children may qualify for benefits as well. You should contact the Social Security Office for advice.