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Ask the Experts: A wife's pension

GH writes: I am due to retire this July, but have been asked to stay on by my firm. My wife paid only the married woman's National Insurance 'stamp'. Do I need to take my pension so that she too can have a State pension?

Fiona Sharp replies: Your wife is entitled to a category B State pension, often informally called the married couples pension.

She can claim 60 per cent of any basic State pension your National Insurance contributions have earned when you reach age 65. This is worth up to £58.50 a week. The pension can be awarded to her whether you take your State pension at age 65, or whether you choose to defer it, should you still be working. To claim, call the Department for Work and Pensions on 0800 731 7898.