



"Striving for Social Justice"

## Age Benefits

### When And How To Claim

A claim for Age Benefit should be submitted no later than three months after the claimants' 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.

# Age Benefits



St. Christopher and Nevis  
Social Security Board

Prepared by the Social Security Office

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**Head Office:**

Robert L. Bradshaw Building  
Bay Rd., Basseterre  
Tel: (869) 465-2535 Fax: (869) 465-5051

**Branch Office:**

Ivor Stevens Building  
Chapel St., Charlestown  
Tel: (869) 469-5245 Fax: (869) 469-1046

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## Introduction

There are two types of Age Benefits, for one of which a person reaching age 62 may qualify. They are **Age Grant** or **Age Pension**.

## 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 fails to 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.

## 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 of 62.

## 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.**

## 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.

The minimum pension payable is \$400 per month.

## 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 ***Social Security deductions*** will be made from wages paid. The employer, nonetheless, will pay a 1% contribution for Employment Injury coverage.

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

If a contributor 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 be eligible for a Survivor Benefit. Dependent children may qualify for benefits as well. You should contact the Social Security Office for advice.

## When Can Age Pension Payments Begin?

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