

If you call or write to us, please use this reference:  
CYSP6 and your National Insurance number



MR J DOE  
13 TEST LANE  
TESTINGTON  
TS7 1NG

Newcastle Pension Centre  
The Pension Service 9  
Mail Handling Site A  
Wolverhampton  
WV98 1LU

Telephone: 0800 731 0175  
Textphone: 0800 731 0176

23 April 2018

## Your State Pension forecast

Dear MR DOE

**You can get your State Pension on 22 December 2046**  
**Your forecast is**

**£159.55 a week**

£693.76 a month, £8325.09 a year

Your forecast

- is not a guarantee and is based on the current law
- does not include any increase due to inflation

**You need to continue to contribute National Insurance to reach your forecast**

Estimate based on your National Insurance record up to 5 April 2017

**£112.56 a week**

Forecast if you contribute another 30 years before 5 April 2046

**£159.55 a week**

**£159.55 a week is the most you can get**

When you reach £159.55, you may still need to pay National Insurance contributions until 22 December 2046 if you're working. They fund other state benefits and the NHS.

Your forecast may be different if there are any changes to your National Insurance information. There is more about this in the enclosed leaflet.

To check your State Pension or National Insurance record at any time go to:

**[www.gov.uk/check-state-pension](http://www.gov.uk/check-state-pension)**

## Your Contracted Out Pension Equivalent

In the past you've been 'contracted out' of the additional State Pension.

When you were contracted out

- you and your employers paid lower rate National Insurance contributions, or
- some of your National Insurance contributions were paid into another pension scheme, such as a personal or stakeholder pension

The amount of additional State Pension you would have been paid if you had not been contracted out is known as the Contracted Out Pension Equivalent (COPE).

Your COPE estimate is

**£0.64 a week**

This will not affect your State Pension forecast. The COPE amount is paid as part of your other pension schemes, not by the government.

In most cases the private pension scheme you were contracted out to:

- will include an amount equal to the COPE amount
- may not individually identify the COPE amount

The total amount of pension paid by your workplace or personal pension schemes will depend on the scheme and on any investment choices.

Find out more about COPE and contracting out on  
**[www.gov.uk/government/publications/state-pension-fact-sheets](http://www.gov.uk/government/publications/state-pension-fact-sheets)**

Yours sincerely,

Newcastle Pension Centre, Futures Group

# More about your State Pension



Department  
for Work &  
Pensions

Your State Pension forecast is provided for your information only. When planning for your retirement, you should consider seeking professional advice.

You can get free, impartial advice from the Money Advice Service  
**[www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)**

The information about your State Pension is based on details from your National Insurance record at the time you use the service. While we will make every effort to keep your record up to date, we do not guarantee that it is or will be error and omission free.

To check your State Pension forecast at any time go to **[www.gov.uk/check-state-pension](http://www.gov.uk/check-state-pension)**

This information in this leaflet is a guide and does not cover every circumstance. It is correct at the time of publishing. It is possible that some of the information may become inaccurate overtime, for example because of changes to the law.

## Your State Pension age

This is the earliest date you can get your State Pension. It is regularly reviewed and may change in the future.

You can claim your State Pension even if you carry on working. However, you can put off claiming which could increase the amount you get.

Find out more about putting off claiming at **[www.gov.uk/deferring-state-pension](http://www.gov.uk/deferring-state-pension)**

## Your State Pension forecast may change

There are things that could change your State Pension forecast. For example:

- you may not reach your State Pension forecast if you do not add any more years to your National Insurance record
- your State Pension forecast is based on the current State Pension rate. This usually increases every year
- your State Pension forecast is based on your own National Insurance record. In certain circumstances, you may be able to inherit some State Pension from your spouse or civil partner

Find out more about inheriting State Pension at **[www.gov.uk/new-state-pension](http://www.gov.uk/new-state-pension)**

## How you contribute National Insurance to your State Pension

You contribute to your State Pension by:

- paying enough National Insurance while working
- being treated as paying National Insurance contributions
- getting National Insurance credits if you can't work, for example because of unemployment, illness, disability or caring for someone

Find out more at [www.gov.uk/national-insurance-credits](https://www.gov.uk/national-insurance-credits)

## Pension sharing on divorce

When a marriage or civil partnership ends, the courts could make a pension sharing order. This is an amount which is added to or taken away from your State Pension.

For more information on your share order please call 0800 731 0175

## Paying tax on your State Pension

You might have to pay tax on your State Pension, depending on your income and the tax rate that applies to you.

Find out more at [www.gov.uk/tax-on-pension](https://www.gov.uk/tax-on-pension)

## If you've worked or lived overseas

Your State Pension forecast is based on your UK National Insurance record. You may also get a State Pension from the country you worked or lived in if you meet the eligibility for that country. You'll have to claim your pension from that country.

Find out more go to [www.gov.uk/new-state-pension](https://www.gov.uk/new-state-pension)

## Claiming your State Pension

You won't get your State Pension automatically - you'll have to claim it. You should receive a letter 4 months before you reach State Pension age telling you how to do this.

## Retiring abroad

You can claim your State Pension overseas. It will only increase each year if you live in a country where the UK must pay annual increases to the State Pension. For example, in countries where the UK has a social security agreement that provides for annual increases to be paid.

Find out more about the new State Pension [www.gov.uk/new-state-pension](https://www.gov.uk/new-state-pension)

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**Enquiries: 8am to 6pm, Monday to Friday**

Phone: 0800 731 0175  
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**From outside the UK**

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Textphone: +44 191 218 2051