



Department
for Work &
Pensions

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3 May 2023

Your State Pension estimate

If you would like braille, British Sign Language, a hearing loop, translations, large print, audio or something else, please telephone 0800 731 0469 or textphone 0800 731 7339.

Dear Research Participant,

You will reach State Pension age on 15 June 2023. Your current State Pension estimate is **£176.49** a week. Your estimate is based on your National Insurance record up to 5 April 2022.

Your forecast up to 5 April 2023 is **£185.15** a week.

Your forecast:

- is not a guarantee and is based on the current law
- does not include any increase because of inflation.

You need **1 qualifying year** to increase your State Pension amount.

£185.15 a week is the most you can get.

Ways to increase your State Pension amount

You can increase your State Pension amount by:

- working and making National Insurance contributions
- being treated as paying National Insurance contributions
- getting National Insurance credits if you cannot work because of unemployment, illness, disability or caring for someone
- paying voluntary contributions for past and future tax years.

You have gaps in your National Insurance record that you may be able to fill by paying voluntary contributions.

You can only pay for gaps from the last 6 tax years. You can also pay for future tax years if you know you will not be making National Insurance contributions.

Undecided Years

The following years are undecided on your National Insurance record:

2017 to 2018

This means these years have not been included in your State Pension estimate.

You can contact His Majesty's Revenue and Customs (HMRC) to find out why there are undecided years on your record. HMRC can tell you whether you can pay for these years and how much it will cost.

If you can pay for the undecided years, you could increase your State Pension estimate.

Gaps in your National Insurance record

The table below shows tax years with gaps in your National Insurance record during the last 6 tax years. You can fill these gaps and make them count towards your State Pension.

If you decide to pay for any of these years, we have included the amount your weekly State Pension estimate will increase by.

You may be able to reach the maximum weekly amount by continuing to work and making National Insurance contributions.

Current State Pension estimate

£176.49

Tax year	Your weekly State Pension estimate will increase by	This means your new State Pension estimate will be
2019 to 2020	£5.29	£181.78
2020 to 2021	£3.37	£185.15

For more information on gaps in your National Insurance record, go to **www.gov.uk/check-national-insurance-record**

How to pay for gaps in your National Insurance record

You can contact His Majesty's Revenue and Customs (HMRC) to find out how to pay for the gaps in your National Insurance record and how much it will cost.

Call HMRC on **0300 200 3500** or textphone **0300 200 3519**. If you live outside of the UK, call **+44 191 203 7010**.

Or go to **www.gov.uk** and search **Contact HMRC**

What you can do next

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

The Money Helper service offers free money and pensions guidance. To find out more go to **www.moneyhelper.org.uk** or call **0800 138 7777**.

Your State Pension estimate is based on your National Insurance record at the time you contacted us. Your estimate may be different if there are any changes to your National Insurance information.

Yours sincerely,

Newcastle Pension Centre, Futures Group

Treating people fairly

We are committed to the Equality Act 2010 and treating people fairly. To find out more about this law, search 'Equality' on **www.gov.uk**

Call charges

Calls to 0800 numbers are free from personal mobiles and landlines.

Why DWP needs personal information and how we treat it

We treat personal information carefully. We may use it for any of our purposes. To learn more about information rights and how we use information, please see our DWP Personal Information Charter at **www.gov.uk/dwp/personal-information-charter**