



Department  
for Work &  
Pensions

Mr J Clark  
10 Burnbank Road  
South Wellfield  
Whitley Bay  
NE25 9HQ

3 April 2016  
Reference: MVP1

## Your State Pension forecast

Dear Mr Clark

You can get your State Pension on  
2 December 2030, when you'll be 67. Your forecast is

**£155.65 a week**

**£674.48 a month, £8,093.80 a year**

Your forecast

- is not a guarantee and is based on the current law
- does not include any increase due to inflation
- is based on your National Insurance record up to 5 April 2016

£155.65 a week is the most you can get

You cannot improve your forecast any more.

If you're working you may still need to pay National Insurance contributions until  
2 December 2030 as they fund other state benefits and the NHS.

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



## Department for Work & Pensions

Mrs J Burns  
10 Burnbank Road  
South Wellfield  
Whitley Bay  
NE25 9HQ

3 April 2016  
Reference: MVP1

### Your State Pension forecast

Dear Mrs Burns

You can get your State Pension on  
2 December 2030, when you'll be 67. Your forecast is

**£155.65 a week**

**£674.48 a month, £8,093.80 a year**

Your forecast

- is not a guarantee and is based on the current law
- it 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 2016

**£110.15 a week**

Forecast if you contribute another 10 years before 5 April 2030

**£155.65 a week**

**£155.65 a week is the most you can get**

When you reach £155.65, if you're working you may still need to pay National Insurance contributions until 2 December 2030 as they fund other state benefits and the NHS.

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



# Department for Work & Pensions

Mr D Adamson  
10 Burnbank Road  
South Wellfield  
Whitley Bay  
NE25 9HQ

3 April 2016  
Reference: MVP1

## Your State Pension forecast

Dear Mr Adamson

You can get your State Pension on  
2 December 2030, when you'll be 67. Your forecast is

**£140.65 a week**

**£674.48 a month, £8,093.80 a year**

Your forecast

- is not a guarantee and is based on the current law
- it 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 2016

**£110.15 a week**

Forecast if you contribute until 5 April 2030

**£140.65 a week**

When you reach State Pension age on 2 December 2030, you no longer pay National Insurance contributions.

## You can improve your forecast

You have previous years on your National Insurance record where you did not contribute enough.

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

- paying voluntary contributions can make these years count toward your pension and improve your forecast
- you only need to fill 3 years to get the most you can

The most you can improve your forecast to is

£155.65 a week

For more information on gaps in your National Insurance record, go to [www.gov.uk/check-national-insurance-record](https://www.gov.uk/check-national-insurance-record).



Department  
for Work &  
Pensions

Mr B Douglas  
10 Burnbank Road  
South Wellfield  
Whitley Bay  
NE25 9HQ

3 April 2016  
Reference: MVP1

## Your State Pension forecast

Dear Mr Douglas

You can get your State Pension on  
2 December 2030, when you'll be 67. Your forecast is

**£140.65 a week**

**£674.48 a month, £8,093.80 a year**

Your forecast

- is not a guarantee and is based on the current law
- it 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 2016

**£110.15 a week**

Forecast if you contribute until 5 April 2030

**£140.65 a week**

**£140.65 a week is the most you can get**

When you reach State Pension age on 2 December 2030, you no longer pay National Insurance contributions.

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



Department  
for Work &  
Pensions

Mr H Ford  
10 Burnbank Road  
South Wellfield  
Whitley Bay  
NE25 9HQ

3 April 2016  
Reference: MVP1

## Your State Pension forecast

Dear Mr Ford

You can get your State Pension on  
2 December 2061, when you'll be 68. Your forecast is

**£155.65 a week**

**£674.48 a month, £8,093.80 a year**

Your forecast

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

You need to contribute National Insurance for another 32 years  
to reach your forecast

You have 3 years on your National Insurance record up to 5 April 2016. You need a  
minimum of 10 years on your record to get any State Pension.

**£155.65 is the most you can get**

When you reach £155.65, if you're working you may still need to pay National Insurance  
contributions until 2 December 2030 as they fund other state benefits and the NHS.

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



## Department for Work & Pensions

Mrs S Young  
10 Burnbank Road  
South Wellfield  
Whitley Bay  
NE25 9HQ

3 April 2016  
Reference: MVP1

### Your State Pension forecast

Dear Mrs Young

You can get your State Pension on  
2 December 2030, when you'll be 67. Your forecast is

**£70.65 a week**

**£306.48 a month, £3,673.80 a year**

Your forecast

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

You need to contribute National Insurance for another 14 years  
to reach your forecast

You have 3 years on your National Insurance record up to 5 April 2016. You need a  
minimum of 10 years on your record to get any State Pension.

When you reach State Pension age on 2 December 2030, you no longer pay National  
Insurance contributions.

You can improve your forecast

You have previous years on your National Insurance record where you did not contribute  
enough.

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

- paying voluntary contributions can make these years count toward your pension and improve your forecast
- you only need to fill 3 years to get the most you can

For more information on gaps in your National Insurance record, go to **[www.gov.uk/check-national-insurance-record](https://www.gov.uk/check-national-insurance-record)**.





## Department for Work & Pensions

Mrs A Green  
10 Burnbank Road  
South Wellfield  
Whitley Bay  
NE25 9HQ

3 April 2016  
Reference: MVP1

### Your State Pension forecast

Dear Mrs Green

You'll reach State Pension age on  
2 December 2020, when you'll be 66

**You will not be able to get any State Pension.**

You have 3 years on your National Insurance record up to 5 April 2016. You need a minimum of 10 years on your record to get any State Pension. You won't be able to get these by 5 April 2020.

You also have 2 years on your record which do not count towards your State Pension because you did not contribute enough National Insurance. Filling these won't be enough to reach the 10 years needed to get any State Pension.

When you reach State Pension age on 2 December 2030, you no longer pay National Insurance contributions.

### What you can do next

If you have lived or worked overseas, you may be able to use your time abroad to make up the 10 years you need to get any UK State Pension.

### What else you can do

You may be eligible for Pension Credit if your retirement income is low. To find out more go to **[www.gov.uk/pension-credit](http://www.gov.uk/pension-credit)**

The Money Advice Service offers free impartial advice. To find out more go to **[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)**

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



## Department for Work & Pensions

Mr S Hanvey  
10 Burnbank Road  
South Wellfield  
Whitley Bay  
NE25 9HQ

3 April 2016  
Reference: MVP1

### Your State Pension forecast

Dear Mr Hanvey

You'll reach State Pension age on  
2 December 2020, when you'll be 66.

#### **You may not be able to get any State Pension.**

You have 3 years on your National Insurance record up to 5 April 2016. You need a minimum of 10 years on your record to get any State Pension. You won't be able to get these by 2 December 2020.

When you reach State Pension age on 2 December 2030, you no longer pay National Insurance contributions.

### What you can do next

You did not contribute enough National Insurance during 5 of the years on your record. Filling some of these years may get you some State Pension.

For more information on gaps in your National Insurance record, go to **[www.gov.uk/check-national-insurance-record](http://www.gov.uk/check-national-insurance-record)**.

If you have lived or worked overseas, you may be able to use your time abroad to make up the 10 years you need to get any UK State Pension.

### What else you can do

You may be eligible for Pension Credit if your retirement income is low. To find out more go to **[www.gov.uk/pension-credit](http://www.gov.uk/pension-credit)**

The Money Advice Service offers free impartial advice, to find out more go to **[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)**

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To check your State Pension forecast 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

**£30.50 a week**

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 COPE amount is not paid by the government. It will not affect your State Pension forecast of £155.65 a week.

Find out more about COPE and contracting out on **[www.gov.uk](https://www.gov.uk)**

# More about your State Pension

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.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)**

This information is a guide and does not cover every circumstance. It is correct as of 6 April 2016. It is possible that some of the information may become inaccurate over time, for example because of changes to the law.

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

## Your State Pension age

This is the earliest 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 get less if you do not add any more years to your National Insurance record
- your forecast is based on the current State Pension rate. This usually increases every year
- your 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

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**For more information go to**  
**[www.gov.uk/check-state-pension](http://www.gov.uk/check-state-pension)**

0345 3000 168  
Monday to Friday, 8am to 6pm

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

- 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, courts could make a pension sharing order. This is an amount which is added to or taken away from your State Pension. You will be paid any pension sharing amount you are owed when you reach State Pension age, even if you don't get a State Pension.

## 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.

## 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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