

If you call or write to us, please use this reference:
MVP1 and your National Insurance number



Department
for Work &
Pensions

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Your State Pension forecast

10 February 2017

Dear Mr Gomez

You'll reach State Pension age on 2 December 2020

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 2020, 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. To find out more go to **www.gov.uk/new-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**

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

www.gov.uk/check-state-pension

The Money Advice Service offers free impartial advice. To find out more go to **www.moneyadviceservice.org.uk**

Yours sincerely,

Newcastle Pension Centre, Futures Group