

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

£145.65 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

£145.65 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.

To check your State Pension forecast at any time go to

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.