If you call or write to us, please use this reference: CYSP3 and your National Insurance number

Department for Work & Pensions

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

Telephone: 0800 731 0175 Textphone: 0800 731 0176

18 January 2018

Mrs J Burns 10 West Avenue Birkenhead Wirral CH99 1XX

Your State Pension statement

Dear Mrs Burns

You can get your State Pension on 6 January 2020

Your State Pension estimate is

£58.80 a week

£254.80 a month, £3,057.60 a year

Your National Insurance record shows that you have paid married women's reduced-rate National Insurance contributions (sometimes known as the 'small stamp').

Your husband reaches State Pension age after you

Because of this, your estimate will increase when your husband reaches State Pension age.

Your estimate will increase to

£71.50 a week

£309.83 a month, £3,718 a year

You may still need to pay National Insurance contributions until 5 April 2019 if you're working. These fund other state benefits and the NHS.

Your estimate:

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

Yours sincerely,

Newcastle Pension Centre, Futures Group

If your marital status changes

Your marital status affects your State Pension estimate.

If this changes, contact us using the details on this letter and we'll send you a revised statement.