

# Check your State Pension

Pension statements using DWP template

With legal caveat

Scenario

Reached full amount

Mr J Clark

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



Department  
for Work &  
Pensions

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

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

Telephone: 0345 300 0168  
Textphone: 0345 300 0169

## Your State Pension forecast

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10 February 2017

Dear Mr Clark

**You can get your State Pension on 2 December 2030**  
**Your forecast is**

**£155.65 a week**

£674.48 a month, £8,093.80 a year

Your forecast

- is not a guarantee
- 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.

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

Your forecast may be different if there are any changes to your National Insurance information. There is more about this in the enclosed leaflet.

Yours sincerely,

Newcastle Pension Centre, Futures Group

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

[www.gov.uk/check-state-pension](http://www.gov.uk/check-state-pension)

Scenario

Forecasted full amount  
by contributing NI

Mrs J Burns

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



Department  
for Work &  
Pensions

Mrs J Burns  
10 West Avenue  
Birkenhead  
Wirral  
CH99 1XX

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

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## Your State Pension forecast

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10 July 2017

Dear Mrs Burns

**You can get your State Pension on 2 December 2030**  
**Your forecast is**

**£159.55 a week**

£691.38 a month, £8,296.60 a year

Your forecast

- is not a guarantee
- is based on the current law
- 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 11 years before 5 April 2030

£159.55 a week

**£159.55 a week is the most you can get**

When you reach £159.55, you may still need to pay National Insurance contributions until 2 December 2030 if you're working. They fund other state benefits and the NHS.

Your forecast may be different if there are any changes to your National Insurance information. There is more about this in the enclosed leaflet.

Yours sincerely,

Newcastle Pension Centre, Futures Group

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

[www.gov.uk/check-state-pension](http://www.gov.uk/check-state-pension)

Scenario

Can improve forecast by filling gaps. With COPE amount and Pension Sharing order.

Mr D Adamson

If you call or write to us, please use this reference:  
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Department  
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Pensions

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## Your State Pension forecast

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10 February 2017

Dear Mr Adamson

**You can get your State Pension on 2 December 2020**  
**Your forecast is**

**£127.94 a week**

£554.40 a month, £6,652.88 a year

Your forecast

- is not a guarantee
- is based on the current law
- does not include any increase due to inflation
- does not include any pension sharing order you have in effect

**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 2020

£127.94 a week

When you reach State Pension age on 2 December 2020, you no longer pay National Insurance contributions.

Your forecast may be different if there are any changes to your National Insurance information. There is more about this in the enclosed leaflet.

**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 or National Insurance record 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 State Pension and improve your forecast

The most you can improve your forecast to is

**£141.28 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)

## 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**

This will not affect your State Pension forecast. The COPE amount is paid as part of your other pension schemes, not by the government.

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 total amount of pension paid by your workplace or personal pension schemes will depend on the scheme and on any investment choices.

Find out more about COPE and contracting out on [www.gov.uk/government/publications/state-pension-fact-sheets](https://www.gov.uk/government/publications/state-pension-fact-sheets)

Yours sincerely,

Newcastle Pension Centre, Futures Group



Scenario

Needs to contribute NI until  
SPA to reach forecast

Mr B Douglas

If you call or write to us, please use this reference:  
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Department  
for Work &  
Pensions

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

Newcastle Pension Centre  
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WV98 1LU

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## Your State Pension forecast

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10 February 2017

Dear Mrs B Douglas

**You can get your State Pension on 2 December 2020**  
**Your forecast is**

**£127.94 a week**

£554.40 a month, £6,652.88 a year

Your forecast

- is not a guarantee
- is based on the current law
- 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 2020

£127.94 a week

**£127.94 a week is the most you can get**

When you reach State Pension age on 2 December 2020, you no longer pay National Insurance contributions.

Your forecast may be different if there are any changes to your National Insurance information. There is more about this in the enclosed leaflet.

Yours sincerely,

Newcastle Pension Centre, Futures Group

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

[www.gov.uk/check-state-pension](http://www.gov.uk/check-state-pension)

Scenario

Will reach maximum by  
contributing NI (doesn't  
have 10 years - MQP)

Mr H Ford

If you call or write to us, please use this reference:  
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Department  
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## Your State Pension forecast

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10 February 2017

Dear Mr Ford

**You can get your State Pension on 2 December 2061**  
**Your forecast is**

**£155.65 a week**

£674.48 a month, £8,093.80 a year

Your forecast

- is not a guarantee
- is based on the current law
- 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 a week is the most you can get**

When you reach £155.65, you may still need to pay National Insurance contributions until 2 December 2061 if you're working. They fund other state benefits and the NHS.

Your forecast may be different if there are any changes to your National Insurance information. There is more about this in the enclosed leaflet.

Yours sincerely,

Newcastle Pension Centre, Futures Group

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

[www.gov.uk/check-state-pension](http://www.gov.uk/check-state-pension)

Scenario

Can improve forecast by  
filling gaps (MQP)

Mrs S Young

If you call or write to us, please use this reference:  
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Pensions

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South Wellfield  
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## Your State Pension forecast

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10 February 2017

Dear Mrs Young

**You can get your State Pension on 2 December 2030**  
**Your forecast is**

**£75.60 a week**

£327.60 a month, £3,931.20 a year

Your forecast

- is not a guarantee
- is based on the current law
- 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.

Your forecast may be different if there are any changes to your National Insurance information. There is more about this in the enclosed leaflet.

**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 or National Insurance record 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 State 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)**

Yours sincerely,

Newcastle Pension Centre, Futures Group

Scenario

Doesn't have enough  
time or gaps to get 10  
years by SPA (MQP)

Mrs A Green



If you call or write to us, please use this reference:  
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Department  
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Pensions

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10 Burnbank Road  
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## Your State Pension forecast

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10 February 2017

Dear Mrs Green

### **You'll reach State Pension age on 2 December 2020**

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 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.

These details may be different if there are any changes to your National Insurance information. There is more about this in the enclosed leaflet.

### **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](http://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](http://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](http://www.gov.uk/check-state-pension)**

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

Yours sincerely,

Newcastle Pension Centre, Futures Group

Scenario

Doesn't have enough time to get 10 years by SPA (MQP). Could get them by filling gaps.

Mr S Hanvey

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



Department  
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## Your State Pension forecast

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10 February 2017

Dear Mr Hanvey

### **You'll reach State Pension age on 2 December 2020**

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 5 April 2020.

When you reach State Pension age on 2 December 2020, you no longer pay National Insurance contributions.

These details may be different if there are any changes to your National Insurance information. There is more about this in the enclosed leaflet.

### **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. To find out more go to **[www.gov.uk/new-state-pension](http://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](http://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](http://www.gov.uk/check-state-pension)**

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

Yours sincerely,

Newcastle Pension Centre, Futures Group