

State Pension Forecast



Part of the Department
for Work and Pensions

● Notes about how to get a State Pension forecast

○ Who can get a State Pension forecast

You can get a State Pension forecast if you are more than 30 days away from State Pension age when we process your application.

○ What your State Pension forecast will tell you

Your forecast will tell you how much you are likely to get when you claim your State Pension. If you have a spouse or civil partner, it does not include any State Pension for them.

Basic State Pension

This is the part of your State Pension that is based on the National Insurance (NI) contributions you pay, or are given as credits, during your working life.

Your forecast will tell you at today's prices:

- the amount of basic State Pension you may get at State Pension age, based on your NI contributions so far, and
- the amount of basic State Pension you may get at State Pension age, based on what we expect your future NI contributions to be.

Your forecast will also tell you if there is anything you can do to improve your basic State Pension. If you have little or no basic State Pension and you have a spouse or civil partner, you may be able to get a basic State Pension based on their NI contributions.

Additional State Pension and contracting out

From April 1978 until April 2002, the additional State Pension was a part of your State Pension that depended on your earnings. It was also known as the State Earnings-Related Pension Scheme (SERPS). From 6 April 2002, SERPS was reformed with the introduction of the State Second Pension to provide a more generous additional State Pension for people on low and moderate incomes, certain carers, and people with a long term illness or disability.

Some employees are contracted-out of this scheme into their employer's scheme or a personal pension scheme. If this applies to you, we will give you more information in your forecast.

Your forecast will tell you at today's prices:

- the amount of additional State Pension you may get at State Pension age, based on your NI contributions so far, and
- the amount of additional State Pension you may get at State Pension age, based on what you have earned already and what we expect your future NI contributions to be.

● Notes about how to get a State Pension forecast continued

○ What your State Pension forecast will tell you continued

Graduated Retirement Benefit

This is the part of your State Pension that depends on the amount of graduated NI contributions you may have paid between 1961 and 1975 when the scheme was in force.

Your forecast will tell you at today's prices how much your Graduated Retirement Benefit may be worth.

If you are widowed, a surviving civil partner, divorced or your civil partnership has been dissolved

Your late or former spouse or civil partner's NI contributions can sometimes be used to help you get a better State Pension. Your forecast will tell you at today's prices the amount of State Pension you can expect by using your late or former spouse or civil partner's NI contributions. If this gives you a better State Pension than using your own NI contributions then this will be shown in your forecast.

If you are divorced or your civil partnership has been dissolved

- We will not contact your former spouse or civil partner and any information you give us about them in **Part 8** will only be used to trace their NI contribution record.
- Your forecast will also tell you the amount of any additional State Pension gained or lost as the result of a share order issued by the Court during your divorce or dissolution proceedings.

○ How to get a State Pension forecast

- You can get a State Pension forecast online. Visit our website www.thepensionservice.gov.uk and follow the State Pension forecasting link.
- You can ring the State Pension Forecasting Team and we will take your application over the phone. Our phone number is **0845 3000 168**. Our opening hours are **Monday to Friday** 8am to 8pm and **Saturday** 9am to 1pm. For security and quality purposes your call may be monitored and recorded.
- You can fill in the **BR19**. Please check that you have answered all the questions that apply to you and sign and date the form. Send it to the address below.

If you need any help filling in the form, please get in touch with us on the phone number above or write to us at:

State Pension Forecasting Team
The Pension Service
Tyneview Park
Whitley Road
Newcastle upon Tyne
NE98 1BA.

If you have speech or hearing difficulties you can contact us using a textphone on 0845 3000 169. Or you can use the BT text-direct service by dialling 18001 followed by the textphone number.

○ What happens next

It will take an average of 10 working days to prepare your forecast from the date we receive your application form.

Our records are strictly confidential and we cannot send your forecast to someone else unless we have your permission in writing. If you would like us to send your forecast to someone else, please tick the box in **Part 9** and fill in **Part 10**.

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● Application for a State Pension forecast

○ Part 1 About you

Please tell us about yourself. Use BLOCK CAPITALS.

| | | | |
|---|---|----------------------|----------------------|
| National Insurance (NI) number | Letters | Numbers | Letter |
| | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Surname | <input type="text" value="Mr/Mrs/Miss/Ms"/> | | |
| Other names | <input type="text"/> | | |
| All other surnames you have been known by or are using now. | <input type="text"/> | | |
| Address | <input type="text"/> | | |
| | <input type="text"/> | | |
| | <input type="text"/> | | |
| | <input type="text" value="Postcode"/> | | |
| Correspondence address if different | <input type="text"/> | | |
| | <input type="text"/> | | |
| | <input type="text"/> | | |
| | <input type="text" value="Postcode"/> | | |
| Date of birth | <input type="text" value="/ /"/> | | |

○ Part 2 Marital status

Please tick the description that applies to you and give dates if possible. If you are no longer married or in a civil partnership we will ask you for more information later in the form.

| | | |
|-----------------------------|-----------------------|---|
| Single | <input type="radio"/> | |
| Married | <input type="radio"/> | Date of marriage <input type="text" value="/ /"/> |
| Civil partner | <input type="radio"/> | Date of formation of civil partnership <input type="text" value="/ /"/> |
| Divorced | <input type="radio"/> | Date of divorce <input type="text" value="/ /"/> |
| Civil partnership dissolved | <input type="radio"/> | Date of dissolution <input type="text" value="/ /"/> |
| Widowed | <input type="radio"/> | Date you were widowed <input type="text" value="/ /"/> |
| Surviving civil partner | <input type="radio"/> | Date your civil partner died <input type="text" value="/ /"/> |

● Application for a State Pension forecast continued

○ Part 2 Marital status continued

Marriage annulled

Date of annulment

Please send your certificate of annulment

Civil partnership annulled

Date of annulment

Please send your certificate of annulment

○ Part 3 Contact details

If we need to contact you before we send you your forecast, how would you prefer us to get in touch with you?

By letter to the address given in Part 1

By phone. Please give number below

Home phone number

Daytime phone number, if different

What is this number?

Work

Mobile

Textphone

We can send your forecast in English or Welsh. Which language do you prefer?

English

Welsh

We can only send you a forecast in Welsh if you live in Wales.

We can send you information in braille or large print.

Braille

Large print

Please tick the box if you prefer one of these choices.

○ Part 4 What you are doing now

Please tick all the boxes that describe what you are doing now.

a Working for an employer

g Registered for Jobseeker's Allowance

b Working for an employer and getting Working Tax Credit

h Getting Incapacity Benefit

c Self-employed

i Getting Employment and Support Allowance

d Self-employed and getting Working Tax Credit

j Getting Carer's Allowance previously known as Invalid Care Allowance

e Not working

k Getting Severe Disablement Allowance

f Getting Statutory Sick Pay

About NI contributions

If you have ticked any of the boxes a to d shown above, we need to know about the NI contributions you are paying.

If you can improve your basic State Pension by paying Class 3 voluntary contributions, we will tell you about this in your forecast.

● Application for a State Pension forecast continued

○ Part 4 What you are doing now continued

About NI contributions – continued

Please tick **all** the boxes that apply to you.

- | | | | |
|---|-----------------------|---|-----------------------|
| Paying full-rate NI contributions | <input type="radio"/> | Paying Class 2 self-employed NI contributions | <input type="radio"/> |
| Paying married woman's or widow's reduced-rate NI contributions | <input type="radio"/> | Paying Class 3 voluntary NI contributions | <input type="radio"/> |
| | <input type="radio"/> | Not paying NI contributions | <input type="radio"/> |

If you are working for an employer, please tell us your current earnings **before tax and National Insurance**.

- Each week
- Each month
- Each year

○ Part 5 Living abroad

If you have not lived abroad please go to **Part 6**.

If you have lived outside the United Kingdom since the age of 16, please tell us where you have been. Do not include holidays or periods served in the armed forces.

We use *United Kingdom* to mean England, Scotland, Wales and Northern Ireland.

Please tick the boxes that apply to you.

- Australia – please give dates from to
- Canada
- New Zealand
- Any other country Which countries?

