

● 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 4 months away from State Pension age when we process your application.

If you are within 4 months of State Pension age and you have not had a State Pension claim pack, get in touch with your social security office straight away.

What your pension forecast will tell you

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 in today's money values

- the amount of basic State Pension you have earned already.
- the amount of basic State Pension that you can expect at State Pension age based on what you have earned already and what you might earn before you retire.

Your forecast will also tell you if there is anything you can do to improve your basic State Pension.

Additional Pension and Contracted-out Deductions (COD)

Additional Pension is the part of your pension that depends on your earnings since April 1978. It is also known as State Earnings-Related Pension Scheme (SERPS). From 6th April 2002, SERPS was reformed through State Second Pension.

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

Your forecast will tell you in today's money values

- the amount of Additional Pension you have earned already.
- the amount of Additional Pension you can expect at State Pension age based on what you have earned already and what you might earn before you retire.
- the amount of any Additional Pension gained or lost as the result of a share order.

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 operation.

Your forecast will tell you in today's money values how many units of Graduated Retirement Benefit you have and what they are worth.

If you are widowed or divorced

Your late or former spouse's NI contributions can sometimes be used to help you get a better State Pension. We use *spouse* to mean your husband or wife.

Your forecast will tell you in today's money values the amount of State Pension you can expect by using your late or former spouse's NI contributions, if this will give you a better State Pension than using your own NI contributions.

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What to do now

Please fill in form **BR19** *Application for a State Pension forecast*.

Check that you have answered all the questions that apply to you. And check that you have signed and dated the form.

Please keep these notes for your information.

If you need any help filling in the form, please get in touch with us.

Our address is

The Pension Service

RPFT

Tyneview Park

Newcastle upon Tyne

NE98 1BA

Telephone number: **0845 3000168**.

Office hours **Monday - Friday 8am to 8pm**

Saturday 9am to 1pm.

This is also the address to send your completed form **BR19**.

To improve our service your call may be monitored.

If you have a speech or hearing problem, we have a textphone service. Just ring **0845 3000169**. If you do not have your own textphone system, they are available in some libraries or Citizens Advice Bureau offices.

The textphone service is **only** for people with speech or hearing problems.

What happens next

We will send your State Pension forecast to you as soon as we can.

If you have filled in Part 12, we will send your State Pension forecast to the person or company you have told us about.

When we have received your application form, it may take us up to 40 working days to prepare your forecast.

Application forms are subject to security checks if you fill in Part 12.

Please tear off this page and keep it for your information

● Application for a State Pension forecast - continued

Part 6 About Child Benefit

Are you getting Child Benefit?

No Go to **Part 7**.

Yes Is your name the first or only name on the order book or letter about having your money paid into an account?

No Go to **Part 7**.

Yes What is the date of birth of your youngest or only child?

What is the date of birth of your oldest child if you have more than one child?

Part 7 About what you are doing now

Please tick all the descriptions that apply to you.

- | | | | |
|--|-----------------------|---|-----------------------|
| A Working for an employer | <input type="radio"/> | F Getting Statutory Sick Pay | <input type="radio"/> |
| B Working for an employer and getting Disabled Person's Tax Credit | <input type="radio"/> | G Registering for Jobseeker's Allowance | <input type="radio"/> |
| C Self-employed | <input type="radio"/> | H Getting Incapacity Benefit | <input type="radio"/> |
| D Self-employed and getting Disabled Person's Tax Credit | <input type="radio"/> | I Getting Carer's Allowance | <input type="radio"/> |
| E Not working | <input type="radio"/> | J Getting Severe Disablement Allowance | <input type="radio"/> |

Part 8 About NI contributions

If you have ticked G, H, I or J in **Part 7**, you do not need to fill in **Part 8**.

If you have ticked A, B, C, D, E or F in **Part 7**, we need to know about the NI contributions you are paying.

Please tick all the boxes that apply to you.

Paying full rate NI contributions

Paying married woman's or widow's reduced rate NI contributions

Paying Class 2 self-employed NI contributions

Paying Class 3 voluntary NI contributions

Not paying NI contributions

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

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Part 9 Living abroad

We need to know if you have ever lived outside the United Kingdom since the age of 16.

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

Do not include holidays or periods in the armed forces.

Tick the boxes that apply to you.

Canada Channel Islands

New Zealand

Any other country
or countries

Which countries?

Part 10 Extra information

We can also tell you what may happen to your State Pension in different situations. If you want extra information in your forecast, please tick the things you want to know about.

You put off claiming your State Pension past your State Pension age

You stop work before you reach your State Pension age

You go to live abroad

You stop paying married woman's or widow's reduced rate NI contributions and start paying full rate NI contributions

Your annual earnings change.
Do not include pension income.

Please tell us the date you may stop working

Please tell us the country you may go to

Please tell us the date you might change

Please tell us what your annual earnings are now

Please tell us what they might change to

Part 11 Your signature

Please sign and date this form.

Your signature

Date

If you want your State Pension forecast sent to someone else, you **must** also fill in and sign **Part 12**.

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Part 12 Sending your forecast to someone else

The Department's records are strictly confidential and your State Pension forecast cannot be sent to someone else unless we have your written consent to do so.

If you would like us to send your State Pension forecast to someone else instead of directly to yourself, please fill in the following authorisation.

I **authorise** The Pension Service to send my State Pension forecast to my representative who will act on my behalf and to whom you may disclose any information held on my National Insurance (NI) record which is relevant to my State Pension.

My representative is named below. Use BLOCK CAPITALS.

Their name Mr / Mrs / Miss / Ms

Address

 Postcode

Daytime phone number Code Number

Company reference number,
if appropriate

Please sign and date this authorisation.

Your signature

Date / /