



State Pension Forecast

● 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**.



State Pension Forecast

● Application for a State Pension forecast

○ Part 1 About you

Please tell us about yourself. Use BLOCK CAPITALS.

	Letters	Numbers	Letter
National Insurance (NI) number	<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"/>		
	Postcode		
Correspondence address if different	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	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"/> |
| | | 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?

● Application for a State Pension forecast continued

○ Part 6 Widowed or a surviving civil partner?

If this does not apply to you, please go to **Part 7**.

If you are currently widowed or a surviving civil partner please tick the boxes that apply to you.

Are you getting or did you get

Widow's benefit or
bereavement benefits

War Widow's Pension

War Widower's Pension

Industrial Death Benefit

How much Industrial Death Benefit do you get each week?

£

Please also tell us if

You were getting
bereavement benefits
which have now stopped

You have voluntarily given
up your entitlement to
Widow's Benefit

You are currently disqualified
from getting Widow's Benefit

○ Part 7 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. If not, go to **Part 8**.

If you put off claiming your
State Pension

Please tell us the date you
want to put off claiming
your State Pension to

If you stop work before you
reach State Pension age

Please tell us the date you
may stop working

If you go to live abroad

Please tell us the country you
may go to

If your annual earnings change
Do not include pension income

Please tell us what they
might change to

If you are married or a civil
partner but are about to get
divorced or dissolve your civil
partnership

Please tell us your expected
date of divorce or dissolution

● Application for a State Pension forecast continued

○ Part 10 Your representative

Please give details of your representative. If you are a Personal Acting Body, please give your name and address.

Surname

Mr/Mrs/Miss/Ms

Other names

Organisation's name
if this applies

Address

Postcode

Daytime phone number

Code

Number

Ext

Fax number

Code

Number

Reference number if you know it

Please go to **Part 11**.

○ Part 11 Signature

Please sign and date this form.

Signature

Date

/ /

● Application for a State Pension forecast continued

○ Tracing a lost occupational or personal pension

If you have changed jobs a number of times over your working life, it is easy to lose contact with an old employer and their pension scheme.

The Pension Tracing Service may be able to help you if you are not sure of the details but

- you think you may have an old occupational or personal pension, or
- you think you may be a beneficiary of an old pension scheme, or
- you are acting on behalf of someone else.

Tracing all your pension benefits now will help you with any future decisions you need to take about saving for your retirement. This will help you to make sure that you get all the pension benefits that you are entitled to when you retire.

You can trace a pension by

- calling us on **0845 600 2537**. We will do the trace over the phone or send you an application form. Opening hours are Monday to Friday 8am to 6pm.
- visiting www.thepensionservice.gov.uk. Click on the Pension Tracing Service link and fill in our online form.
- writing to:
 - The Pension Tracing Service
 - Tyneview Park
 - Whitley Road
 - Newcastle upon Tyne
 - NE98 1BA

We need to know at least the name of your previous employer or pension scheme.

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.

○ Claiming State Pension

When you are within 4 months and 4 days of State Pension age you will be sent a letter and a booklet about your State Pension and what you need to do to claim it. Take time to read the booklet as it gives useful information about making your claim.

When you decide to claim, the quickest and easiest way is to phone The Pension Service on **0800 731 7898** Monday to Friday from 8am to 8pm. When you call you will be guided through the claims process, without the need for you to complete a claim form. You will be asked for personal information, for example dates of marriage or divorce, and you may need to send evidence of these dates. You can also make an application for Pension Credit or claim Housing Benefit and Council Tax Benefit at the same time you call to claim your State Pension. You need to have details about your income, savings and housing costs when you call.

If you have speech or hearing difficulties, you can contact us using a textphone on **0800 731 7339**. Or you can use the BT text-direct service by dialling **18001** followed by the textphone number.

● Application for a State Pension forecast continued

○ How we collect and use information

The information we collect about you and how we use it depends mainly on the reason for your business with us. But we may use it for any of the Department's purposes, which include

- social security benefits and allowances
- child support
- employment and training
- private pensions policy, and
- retirement planning.

We may get information from others to check the information you give to us and to improve our services. We may give information to other organisations as the law allows, for example to protect against crime.

To find out more about how we use information, visit our website www.dwp.gov.uk/privacy.asp or contact any of our offices.