

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

Completing the form

If you need any help, please phone us on **0845 3000 168** (if you live in the UK) or **+44 191 218 3600** (if you live outside the UK), or write to us at:

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

Other ways to get a State Pension forecast

If you live in the UK you can get a forecast:

- online by visiting the website www.direct.gov.uk/pensionforecast and following the State Pension Forecasting links.
- by calling 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.

If you have speech or hearing difficulties you can contact us using a textphone on **0845 3000 169**. Or you can use Text Relay by dialling **18001 0845 3000 168**.

If you live outside the UK

You can call the State Pension Forecasting team by dialling **+44 191 2183600**. Lines are open 8am to 5pm Monday to Friday

What your State Pension forecast will tell you

Your forecast will give you, using today's prices, estimates of the basic and additional State Pension (and Graduated Retirement Benefit if appropriate) that you may get at State Pension age, based on:

- your National Insurance (NI) contributions so far, and
- what we expect your future NI contributions to be.

If you have a spouse or civil partner, it does not include any State Pension for them.

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.

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

Sending your forecast to someone else

Our records are strictly confidential and we cannot send your forecast to someone else unless they are authorised to act on your behalf (for example, they have Power of Attorney) or we have your permission in writing. If your representative is authorised to act on your behalf we need to see proof of that authority before we can send your forecast to them. If you would like us to send your forecast to someone else, please tick the box in **Part 9** and fill in **Part 10**.

Tracing a lost occupational or personal pension

The Pension Tracing Service

It's easy to lose contact with a previous employer and their pension scheme if, for example, you have changed jobs several times. If you think you have one or more old company or personal pensions, but you don't know the full details, contact the Pension Tracing Service. If you can give details of the company who you worked for, or the provider you had your pension(s) with, the Pension Tracing Service may be able to give you the scheme's contact details. You do not have to pay for this service.

Once you have the contact details, you can ask the pension provider to check whether you have a pension with them.

You can contact the Pension Tracing Service by:

- phoning **0845 600 2537** (lines are open from 8am to 6pm Monday to Friday). If you are calling from abroad, the phone number is **+44 191 2154491**
- textphone on **0845 3000 169**. Or you can use Text Relay by dialling **18001 0845 600 2537**.
- going to the website at **www.direct.gov.uk/pensions**
- writing to:
The Pension Tracing Service
Tyneview Park
Whitley Road
Newcastle upon Tyne
NE98 1BA
United Kingdom

Claiming State Pension

You cannot use this form to claim your State Pension.

To find out how to claim your State Pension go to **www.direct.gov.uk/pensions**

However, further information will be sent to you with your forecast.

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-policy** or contact any of our offices.

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 or family name	<input type="text" value="Mr/Mrs/Miss/Ms"/>		
Other names	<input type="text"/>		
All other surnames or family names 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"/>		

○ 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="DD / MM / YYYY"/>
Civil partner	<input type="radio"/>	Date of formation of civil partnership <input type="text" value="DD / MM / YYYY"/>
Divorced	<input type="radio"/>	Date of divorce <input type="text" value="DD / MM / YYYY"/>
Civil partnership dissolved	<input type="radio"/>	Date of dissolution <input type="text" value="DD / MM / YYYY"/>
Widowed	<input type="radio"/>	Date you were widowed <input type="text" value="DD / MM / YYYY"/>
Surviving civil partner	<input type="radio"/>	Date your civil partner died <input type="text" value="DD / MM / YYYY"/>

● 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 NI 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

Paying Class 2 self-employed NI contributions

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

Paying Class 3 voluntary NI contributions

Not paying NI contributions

Not paying NI contributions

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 outside the United Kingdom (UK)

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

If you have not lived outside the UK please go to **Part 6**.

If you have lived outside the UK at any time since the age of 16, please tell us where you have been. Do not include holidays or periods served in HM forces.

Please tick the boxes that apply to you.

Australia – please give dates

from

DD / MM / YYYY

to

DD / MM / YYYY

Canada

New Zealand

Any other country Which countries?

If you are currently living outside the UK, please provide details of the country you are living in and when you went to live there:

Country

From

DD / MM / YYYY

● 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 when you may want to start claiming your State Pension

If you stop work before you reach State Pension age

Please tell us the date you may stop working

If you currently live in the UK but may go to live outside the UK

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 or family name

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

Where to send the form

Please send the form to the address below.

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