

Obtaining a State Pension Forecast and Checking a NI Record

To sign in to your HMRC Personal Tax Account: <https://www.gov.uk/personal-tax-account>. You will then be taken to this page with the following options:

The screenshot shows the HMRC Personal Tax Account dashboard. At the top, there is a black header with the GOV.UK logo, the text 'Personal tax account', and a 'Sign out' link. Below the header, a 'BETA' banner states 'This is a new service - your feedback will help us to improve it.' The user's name 'Paul Clark' and last sign-in time '8:23pm, Friday 12 August 2016' are displayed. The dashboard is divided into several sections: 'How you pay Income Tax' with a link to 'Pay As You Earn (PAYE)'; 'Your State Pension' with links for 'State Pension forecast' and 'National Insurance'; 'Personal details' with links for 'Update your address' and 'Manage your paperless settings'; 'Track your forms and letters'; and 'Your benefits and tax credits' with links for 'Tax credits' and 'Child Benefit forms'.

To:

- Obtain details of your accrued State Pension entitlement and/or a forecast of your likely State Pension entitlement at your State Pension Age (SPA) select “State Pension forecast.
- Check your history of National Insurance “Qualifying Years” (since 2016, individuals need 35 Qualifying years to accrue a full entitlement to the new, Single-tier State Pension) select “National Insurance”.

State Pension Forecast

You will then see the following page:

GOV.UK Check your State Pension Sign out

BETA This is a new service - your [feedback](#) will help us to improve it.

PAUL CLARK, you last signed in 9:23pm, Friday 12 August 2016

[Account home](#)

Your State Pension

Summary

You can get your State Pension on 1 April 2030 when you'll be 67, your forecast is

£155.65 a week

£676.80 a month, £8,121.59 a year

Your forecast

- is not a guarantee and is based on the current law
- does not include any increase due to inflation

Breakdown

This confirms your SPA, based upon the legislation as it currently stands, but remember this is being reviewed once every five-years, so it may change, although the Government have indicated a change will not be made such that it impacts on anyone who is already within 10-years of their SPA.

It also sets out the maximum level of State pension you can qualify for. This is based upon your existing entitlement and, also assumes you continue to accrue entitlement up to your SPA. However, you may not need all of these qualifying years to accrue the maximum State Pension entitlement, but as they explain elsewhere, you still have to pay national Insurance, if the level of your earnings exceed the appropriate thresholds.

The State Pension is shown in weekly, monthly and annual figures. Currently the State Pension is paid into a bank account, once every four-weeks. The DWP are exploring paying other benefits monthly and this may also be extended to the State pension in due course.

Further down the page you are provided with:

- Details of your accrued State pension entitlement based upon the latest national Insurance records held by the DWP. This is driven by how up-to-date, your own and if appropriate, your employer's tax and payroll information is. So if you log in, early in a new tax year (which starts on 6 April) the records may be a year out of date.
- It also states how many Qualifying Years (of national Insurance contributions or credits) are required for you to accrue the full entitlement to your Single-tier State Pension. It also explains

why you may still have to continue making national Insurance Contributions even after qualifying for your maximum Single-tier State Pension entitlements

Breakdown

Estimate based on your National Insurance record up to 5 April 2016

£128.38 a week

Forecast if you contribute another 7 years before 5 April 2029

£155.65 a week

£155.65 is the most you can get

When you reach £155.65, you still need to pay National Insurance until 2030 as it funds other state benefits and the NHS.

[View your National Insurance record](#)

How contracting out affects your pension income

Like most people, you were contracted out of part of the State Pension.

More about [how contracting out has affected your pension income](#).

Your State Pension forecast is provided for your information only and the service does not offer financial advice. When planning for your retirement, you should seek professional advice.

You can select the link “View your National Insurance record” to see an annual breakdown, by tax years, of your national Insurance record.

Your national Insurance Record

You will then see the following page:

 **GOV.UK** Personal tax account [Sign out](#)

BETA This is a new service - your [feedback](#) will help us to improve it.

 HM Revenue & Customs Paul Clark, you last signed in 9:23pm, Friday 12 August 2016

[Account home](#)

National Insurance

Your National Insurance number is NA 90 16 10 C

Check your National Insurance contributions

See a record of the National Insurance contributions which count towards your State Pension and check for any gaps.

[Check your National Insurance contributions](#)

Print proof of your National Insurance number

If you start a new job your employer will ask for your National Insurance number. You may also need your National Insurance number at other times, for example if you apply for a student loan or for certain benefits.

[Print proof of your National Insurance number](#)

National Insurance forms

- [Application for Home Responsibilities Protection](#)
- [Application for credits for parents and carers](#)
- [Application for national insurance class 3 credits](#)
- [Application for refund of Class 2 National Insurance contributions](#)
- [Application for refund of Class 4 National Insurance contributions](#)
- [Apply for deferment of payment of Class 1 National Insurance](#)

Select the link "Check your National Insurance contributions".

You will then be taken to the following page:

The screenshot shows the GOV.UK website interface for checking a State Pension. At the top, there is a navigation bar with the GOV.UK logo, the title 'Check your State Pension', and a 'Sign out' link. Below the navigation bar, a blue banner indicates that the service is in BETA and requests user feedback. A message states 'you last signed in 9:23pm, Friday 12 August 2016'. The main content area is titled 'Your National Insurance record' and includes a sub-header 'Account home' and 'State Pension'. The record shows a list of tax years from 2008-09 to 2016-17. For each year, it indicates whether it was a 'Full year' or if the record is 'not available yet'. A 'Summary' box on the right shows '38 years of full contributions' and '13 years to contribute before 5 April 2029'. For the 2009-10 year, it shows 'Paid employment: £691.68'. The 'Hide details' link for 2009-10 is highlighted with a yellow box.

Year	Record Status	Action
2016-17	Your record for this year is not available yet	
2015-16	Full year	Hide details
You did not make any contributions this year		
2014-15	Full year	View details
2013-14	Full year	View details
2012-13	Full year	View details
2011-12	Full year	View details
2010-11	Full year	View details
2009-10	Full year	Hide details
You have contributions from Paid employment: £691.68		
2008-09	Full year	View details

This page shows each tax year since you were 16.

Initially all you will see by each year is either whether it was a “Full year” i.e. you have no gaps in your national Insurance record, or if it is an incomplete year.

In the case of a “Full year” you can select it and see details other national Insurance contributions that have been made, if it is a year that your earnings were insufficient to be required to pay contributions, you may still have qualified for national Insurance credits if, for example:

- Even though your earnings were below the level at which you had to pay National Insurance, (the Lower Earnings Limit or Lower Profits Limit of £8,060 for 2015/16 and 2016/17) they were above the Lower Earnings Limit of £5,824 at which you qualify for National Insurance Credits.
- You were in receipt of (or registered as being eligible for) Child Benefit.

- In receipt of certain benefits, such as Jobseeker's Allowance

A full list of the eligibility can be found here: <https://www.gov.uk/national-insurance-credits/eligibility>

It is worth checking any years for which you have a "gap" in your National Insurance Record, as it is possibly the DWP records may not be fully accurate.

If you have one or more "gaps" in your National Insurance Record, it is possible to make Voluntary National Insurance Contributions to "close the gap(s)" in your record. This is an area that you should take advice before doing anything, as you may still be able to accrue the required 35 "Qualifying years" by SPA anyway and will achieve a full Single-tier State Pension without making additional Voluntary National Insurance Contributions.