

Check State Pension record

There is currently an extended window of opportunity to pay voluntary contributions to fill gaps in your National Insurance record for the period 6 April 2006 to 5 April 2016, and following an extension to the deadline last year, individuals can now pay voluntary contributions for tax years 6 April 2006 to 5 April 2018.

The new top-up service

The new digital service that allows you to make these top-up payments is called Check your State Pension forecast – and is a joint service provided by HMRC and the Department for Work and Pensions. It has been enhanced to include a fully end-to-end digital solution.

The service will show individuals by how much their State Pension could increase and details of the voluntary NI contributions they would need to pay to achieve this. It allows most people under State Pension age to view gaps in their NI record and pay voluntary contributions to fill those gaps if it will benefit them.

Anyone with NI gaps in some of their tax years that could increase their State Pension if filled, can use the new digital service to choose which years they would like to pay to fill. They can then pay securely through the service and will receive confirmation that their payment has been received and that their NI record will be updated.

Why bother?

If you have missing years of contributions, and you need to make up those missing years of contributions to qualify for the full State Pension, the cost of top-up payments **will likely** be a worthwhile investment if it secures a full State Pension when you reach the State Pension retirement age.

Paying voluntary contributions will not always increase your State Pension but everyone can use the new service to check whether they could be better off in retirement before making any voluntary NI payments.

Checking your records

You can check your State Pension forecast at <https://www.gov.uk/check-state-pension>.

To use this service, you will need to prove your identity using Government Gateway. You will be able to register for Government Gateway if you have not used it before.

Pass on the news

If you know anyone who may be interested in this update, by all means forward them this email, and please let them know that we would be delighted to help if they need more information about this topic.

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