Social Security

- How to get a Retirement Pension forecast

Who can get a Retirement Pension forecast
You can get a Retirement Pension forecast if you are more than 4 months away from state Retirement Pension age when we process your application.

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

What your pension forecast will tell you

Basic Pension
This is the part of your state Retirement 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 Pension you have earned already
- the amount of Basic 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 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 will be 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 that 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 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 pension. We use spouse to mean your husband or wife.

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

Please fill in form BR19 Application for a Retirement 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 1am.

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 Retirement Pension forecast to you as soon as we can. If you have filled in Part 12, we will send your Retirement 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

The Pension Service is part of the Department for Work and Pensions

Part 12  Sending your forecast to someone else

The Department’s records are strictly confidential and your Retirement 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 Retirement Pension forecast to someone else instead of directly to yourself, please fill in the following authorisation.

I authorise The Pension Service to send my Retirement 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 Retirement Pension.

My representative is named below. Use BLOCK CAPITALS.

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<th>Mr / Mrs / Miss / Ms</th>
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<td>Daytime phone number</td>
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<td>Company reference number, if appropriate</td>
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Please sign and date this authorisation.

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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  O  Channel Islands  O
New Zealand  O
Any other country or countries  O  Which countries?

Part 10  Extra information
We can also tell you what may happen to your Retirement 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 Retirement Pension past your state pension age  O
You stop work before you reach your state pension age  O
You go to live abroad  O
You stop paying married woman’s or widow’s reduced rate NI contributions and start paying full rate NI contributions  O
Your annual earnings change. Do not include pension income.  O
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 Retirement Pension forecast sent to someone else, you must also fill in and sign Part 12.
Part 3  Marital status—more information
We need more information if you are
● married but about to get divorced, or
● divorced, or
● widowed.
Please tell us about your last spouse here.

Date of marriage

Spouse’s full name

Spouse’s date of birth

Spouse’s National Insurance (NI) number

Spouse’s last address

Part 4  If you have been married more than once
Were you widowed before April 1978?

No  ○  Go to Part 5.

Yes  ○
What date did you marry your late husband?

What date were you widowed?

What date did you remarry?

Part 5  About HM Forces and the Civil Service
Have you ever been in HM Forces or worked in the Civil Service?

No  ○

Yes  ○

Part 6  About your employer—continued
Are you still with the same employer to which this part time ruling applies?

No  ○

Yes  ○

What is the date you think you should have been entitled to join the pension scheme of this employer?

Part 7  About what you are doing now
Please tick all the descriptions that apply to you.

A  Working for an employer  ○
B  Working for an employer and getting Disabled Person’s Tax Credit  ○
C  Self-employed  ○
D  Self-employed and getting Disabled Person’s Tax Credit  ○
E  Not working  ○
F  Getting Statutory Sick Pay   ○
G  Registering for Jobseeker’s Allowance  ○
H  Getting Incapacity Benefit  ○
I  Getting Carer’s Allowance  ○
J  Getting Severe Disablement Allowance  ○

Part 8  About NI contributions
If you have had more than one employer over the last 6 months, what are the dates of employment.

from  / /  to  / /

If you are deciding to join an occupational pension scheme for more than one employer, please give the dates when you would expect to join.

from  / /  to  / /

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 Pension by paying Class 3 voluntary contributions, we will tell you about this in your forecast.