

bdb's Step by Step Guide to Obtaining your State Pension Forecast & Identifying gaps in your National Insurance Record

You may want to see your State Pension forecast as it will estimate how much State Pension you could receive, when you are eligible to receive it and if it's possible to increase how much you receive.

The forecast is contingent on how many qualifying years of National Insurance contributions you have. If your forecast shows that you have some gaps in your National Insurance record (resulting in a lowered State Pension entitlement) it is worth checking to see if those gaps can be bought back. Here is how to do it:

Obtaining your State Pension forecast:

1. Go to <https://www.gov.uk/check-state-pension>
2. Click on the green "Start now" icon.
3. Sign in if you have an existing account. If you do not then create an account.
4. Your State Pension forecast should now be displayed. However, if it takes you to the tax service personal account home page:
5. Once logged in scroll down to the "Pensions" heading and click on "View your State Pension forecast".

Identifying gaps in your National Insurance Record

1. Under your State Pension forecast click on the link "View your National Insurance record".
2. Click on "view details" for the tax years where it states "year is not in full"
3. The breakdown of the details will give the cost to make up the shortfall where applicable.