

Your State Pension forecast

Please note that the figures quoted are estimates and are not guaranteed.

Important Information

It is important you read the notes below.

- The amounts shown are based on the pension rates in payment at the time of the forecast. They do not take into account any change in pension rates that may occur before you reach State Pension age.
- The amounts shown may change if there are changes in the law.
- Your basic State Pension could be worth more than the amount shown. This is because although the exact date has yet to be fixed, between 2012 and 2015 the rates will go up in line with earnings rather than prices. Further information is available from the leaflet '**Your Pension Statement explained**' (CPF5), which can be obtained from either our website; www.thepensionsservice.gov.uk or by telephoning 0845 731 3233, or via Text phone on 0845 604 0210.
- Between 2012 and 2015 the rules for additional State Pension will also be changing. It will gradually become a simple, single-rate weekly top-up to the basic State Pension. This means that the amount of additional State Pension you actually receive at state pension age may be different from that shown in your forecast.
- The "Current State Pension" estimate is based on **your** National Insurance record at the date of the forecast.
- The "Future State Pension" estimate is based on the assumption that you will pay or be credited with full-rate National Insurance contributions from the date of the forecast until you reach State Pension age. If, for any reason this assumption is incorrect, the estimated amount above could be too high.
- If you are a married woman who has chosen to pay the reduced-rate of National Insurance – sometimes called "the small stamp" - your "Future State Pension" amounts are based on the assumption that you will continue to pay reduced-rate contributions.
- The amount of additional State Pension shown may change if you have been a member of a contracted-out pension scheme.
- The Pensions Act 2007 has indicated the Government's intention to contract defined contribution schemes back into the additional State Pension some time after 2012. So if you are, or become, a member of such a scheme, the amount of additional State Pension we tell you about in this letter may be different by the time you reach State Pension age.
- If you receive more than one State Pension forecast, do not add the amounts together. Always use the more recent forecast you have received.
- The amounts do not include any other income your household might get from income-related benefits such as Pension Credit.
- If you think any of the information in this forecast is wrong, please let the DWP know by telephoning **0845 3000 168**.