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## The Pension Service - State Pension forecast e-service

This forecast was obtained from the State Pension forecast e-service at <http://www.thepensionsservice.gov.uk>

This screen displays your forecast in a format which is suitable for printing.

**Print this forecast.**

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Your name / **FRANK O'GORMAN**

Your National Insurance number / **YM638246C**

Your forecast reference number / **E0003YM638246C**

If you need to contact us about **this** forecast, please tell us this reference number:  
**E0003YM638246C**

Your forecast is an estimate based on the information you have given us. Amounts shown are at today's rates with the exception of Additional State Pension which is shown at the rate payable when you reach State Pension Age

Your National Insurance (NI) contribution record up to 05 Apr 2011 shows that you have 30 qualifying years, giving you 30/30 of the full amount of Basic Pension

**Total weekly State Pension earned to 05 Apr 2011** **£181.78**

If the information you have provided does not change, then by the time you are 65 you are likely to have 30 qualifying years, giving you 30/30 of the full amount of Basic Pension.

**Estimated total weekly State Pension from 15 Aug 2012** **£181.78**

Our records show that you are not currently a member of a contracted-out pension scheme. This forecast has been calculated on the assumption that you do not join one in the future.

Pension breakdown	05 Apr 2011	15 Aug 2012 - estimated
Basic Pension	£102.15	£102.15
Payable Additional Pension	£74.64	£74.64
Graduated Pension	£4.99	£4.99
<b>Total weekly State Pension</b>	<b>£181.78</b>	<b>£181.78</b>

Thank you for asking for your State Pension forecast.

Up to 5 Apr **2011**, your estimated weekly pension is **£181.78**.

When you reach State Pension age, we expect it to be the same.

This figure is made up of your:

Basic State Pension	<b>£102.15</b>
Additional State Pension	<b>£74.64</b>
Graduated Retirement Benefit	<b>£4.99</b>
<b>Total weekly State Pension:</b>	<b><u>£181.78</u></b>

**Amounts shown are at today's rates with the exception of Additional State Pension which is shown at the rate payable when you reach State Pension Age.**

**Please note that this amount can go up or down depending on changes in your circumstances or the law. In particular Parliament has agreed some significant changes to State Pensions which are likely to affect some of the figures in this estimate.**

**Although the exact date has yet to be fixed, between 2012 and 2015 the rules for additional State Pension will 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.**

**Please read the Help section "[Help with your forecast](#)". It has more information about this, your forecast and pensions generally.**

In certain circumstances you might be entitled to **Pension Credit** or another income-related benefit when you retire, depending on your household income and other savings. Pension Credit guarantees a minimum weekly income for people aged 60 and over of £137.35 for single pensioners and £209.70 a week for couples in 2011/12. These amounts may be more for people who have caring responsibilities, are severely disabled or have certain housing costs. If you are aged 65 and over, you may get extra money even if you have income above the level of the full basic State Pension. From April 2010 the age from which people can get Pension Credit will gradually increase. This will be in line with the State Pension age becoming 65 for women as well as men by 2020. For more information on Pension Credit, please see '*Pension Credit - Pick it up it's yours (PC1L)*'. Information on how you can get this guide can be found in the [Help](#) section.

### **How we work out your pension**

At this point we tell you what information your forecast has been based on, and give you a little more detail about your pension.

You have also told us that:

- you are working and paying, or are treated as actually paying, full-rate National Insurance contributions.

### **Basic State Pension**

The latest information we have on your National Insurance contribution record shows that, up to 5 Apr **2011** you have **30** qualifying years which will give you a basic State Pension at the full

rate. This is **£102.15** a week.

If the details on which we have based your forecast stay the same, by the time you reach State Pension age on **15 Aug 2012** we do not expect this to change.

**Finally, as we have already explained, the pension you actually get could be different from this forecast. This might be because of changes in your circumstances or in the law between now and you reaching State Pension age. If you think that any of the information we have used to prepare this forecast is wrong, please let us know. If any of the information is not correct, or if it has been incorrectly recorded on your National Insurance record, your forecast may be wrong. So, this is not a formal decision about your pension. When you make a claim for the State Pension, we will consider your case in the light of the law that applies at the time. You will then get a formal decision.**

**Please note that your pension is not paid automatically. You need to claim it on the right form. If you do not claim promptly when you want to start to get it you might lose out, as it can only be backdated for 12 months. Normally we send out forms as people approach State Pension age, but if you do not get one you can telephone the Pension Service on 0800 731 7898, and ask for one.**

We are always trying to make our service better. If you are not happy with the service we have given, or you have any comments, please contact the **Helpdesk**.

If you have any questions about your personal forecast, please contact the **Pension Forecasting Team**. If you need to contact us please quote your reference number which is shown at the top of this forecast. To improve our service we may monitor your call.

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