

# *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 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.

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.

# How to get a Retirement Pension forecast – continued

---

## 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

**Benefits Agency  
RPFA Unit  
Pensions and Overseas Benefits Directorate  
Newcastle upon Tyne  
NE98 1BA**

Telephone number: (0191) 21 87585

Office hours: 9am to 5pm.

**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 **0191 218 7280**. 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 13, 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 13.**

**Please tear off this page and keep it for your information**

# Social Security

## Application for a Retirement Pension forecast

For official use only-

CFC

please tick if appropriate

### Part 1 About you

Please tell us about yourself. Use BLOCK CAPITALS.

National Insurance (NI) number	Letters	Numbers	Letter
	<input type="text"/>	<input type="text"/>	<input type="text"/>
Title	<input type="text"/>		
Surname	<input type="text"/>		
Other names	<input type="text"/>		
Any other surnames you have had	<input type="text"/>		
Date of birth	<input type="text"/>		
Address	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
	<input type="text"/>		
Daytime phone number	Code	Number	
	<input type="text"/>	<input type="text"/>	

### Part 2 Marital status

Your Retirement Pension may be affected by a spouse's National Insurance (NI) contributions.

Please tick the description that applies to you and answer the questions.

Single	<input type="checkbox"/>	Go to <b>Part 5</b> .
Married	<input type="checkbox"/>	Date of marriage <input type="text"/> / <input type="text"/> / <input type="text"/> Go to <b>Part 4</b> .
Married but about to get divorced	<input type="checkbox"/>	Expected date of divorce <input type="text"/> / <input type="text"/> / <input type="text"/> Go to <b>Part 3</b> .
Divorced	<input type="checkbox"/>	Date of divorce <input type="text"/> / <input type="text"/> / <input type="text"/> Go to <b>Part 3</b> .
Widowed	<input type="checkbox"/>	Date of widowhood <input type="text"/> / <input type="text"/> / <input type="text"/>

Please tick if you are getting (or have previously received)

Widow's Pension	<input type="checkbox"/>	Widowed Parent's Allowance	<input type="checkbox"/>
Bereavement Allowance	<input type="checkbox"/>	War Widow's Pension	<input type="checkbox"/>
Industrial Death Benefit	<input type="checkbox"/>	How much Industrial Death Benefit do you get each week?	£ <input type="text"/>

Go to **Part 3**.

# Application for a Retirement Pension forecast – continued

## 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 Child Benefit

Are you getting Child Benefit?

No  Go to **Part 7**.

Yes  Is your name the first or only name on the order book or letter about having your money paid into an account?

No  Go to **Part 7**.

Yes  What is the date of birth of your youngest or only child?

What is the date of birth of your oldest child if you have more than one child?

# Application for a Retirement Pension forecast – continued

## Part 7 About what you are doing now

Please tick all the descriptions that apply to you.

A Working for an employer	<input type="checkbox"/>	F Getting Statutory Sick Pay	<input type="checkbox"/>
B Working for an employer and getting Disabled Person's Tax Credit	<input type="checkbox"/>	G Registering for Jobseeker's Allowance	<input type="checkbox"/>
C Self-employed	<input type="checkbox"/>	H Getting Incapacity Benefit	<input type="checkbox"/>
D Self-employed and getting Disabled Person's Tax Credit	<input type="checkbox"/>	I Getting Invalid Care Allowance	<input type="checkbox"/>
E Not working	<input type="checkbox"/>	J Getting Severe Disablement Allowance	<input type="checkbox"/>

## Part 8 About NI contributions

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	<input type="checkbox"/>
Paying married woman's or widow's reduced rate NI contributions	<input type="checkbox"/>
Paying Class 2 self-employed NI contributions	<input type="checkbox"/>
Paying Class 3 voluntary NI contributions	<input type="checkbox"/>
Not paying NI contributions	<input type="checkbox"/>

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

## Part 9 About self-employment

Are you self-employed now? No

Yes  What date did you become self-employed?

Have you been self-employed at any time since 5 April 1975? No

Yes  Please give details

From <input type="text" value="/ /"/>	To <input type="text" value="/ /"/>
From <input type="text" value="/ /"/>	To <input type="text" value="/ /"/>
From <input type="text" value="/ /"/>	To <input type="text" value="/ /"/>

Please turn over ►

# Application for a Retirement Pension forecast – continued

## Part 10 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  Channel Islands

New Zealand

Any other country or countries  Which countries?

## Part 11 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

You stop work before you reach your state pension age  Please tell us the date you may stop working

You go to live abroad  Please tell us the country you may go to

You stop paying married woman's or widow's reduced rate NI contributions and start paying full rate NI contributions  Please tell us the date you might change    
Please tell us what your annual earnings are now

Your annual earnings change **Do not** include pension income.  Please tell us what they might change to

## Part 12 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 13**.

# Application for a Retirement Pension forecast – continued

## Part 13 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 Benefits Agency 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.

Their name	<input type="text"/>	
Address	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
	Postcode	
Daytime phone number	Code	Number
Company reference number, if appropriate	<input type="text"/>	

**Please sign and date this authorisation.**

Your signature	<input type="text"/>
----------------	----------------------

Date	<input type="text" value="/ /"/>
------	----------------------------------