

Check your State Pension forecast

National Insurance contributions (NICs) enable you to qualify for the State Pension as well as certain benefits such as maternity allowance, jobseeker's allowance, and bereavement benefits. They are only payable if you are under State Pension age.

How to qualify for a State Pension

To access any form of State Pension you must be able to show at least 10 years NICs. To get the full basic State Pension you need to have contributed for 35 years (if you reach State Pension age on or after April 2016).

Gaps in your National Insurance record

You can slip through the net and attain gaps in your National Insurance record without perhaps realising it. These gaps can occur if you were employed but had low earnings: were unemployed and not claiming benefits: self-employed but did not pay contributions due to small profits: or you lived abroad. If this is applicable to you, we would recommend that you check your National Insurance record. HMRC do not automatically inform you if you have any gaps. So, if you do have any and they are not remedied before you reach retirement age - you will not receive the full State Pension. This could then affect your retirement plans and therefore is definitely worth verifying.

Voluntary contributions

As part of transitional arrangements to the new State Pension, the government has extended the voluntary National Insurance deadline from 5 April to 31 July 2023 to give taxpayers more time to fill gaps in their National Insurance contributions.

Taxpayers can make voluntary contributions to any incomplete years in their National Insurance record between April 2006 and April 2016, to help increase the amount they receive when they retire. From the 31 July, the timeframe for making voluntary contributions will revert back to the normal six years.



On GOV.UK eligible taxpayers can find out how to check their National Insurance record, obtain a State Pension forecast, decide if making a voluntary National Insurance contribution is worthwhile for them and their pension, and how to make a payment. Taxpayers can also check their National Insurance record, via the HMRC app or their Personal Tax Account.

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