

WE LIKE TO HELP YOUR STATE PENSION

Many of our clients ask us about their state pension and we have devised a simple system to help them.

You may like to consult our [dedicated web page](#) where you will find comprehensive information about your basic state pension, additional state pension, and the new state pension.

Your State Pension Age

Your state pension age is determined by your date of birth and your gender. To check when you will start to receive your state pension simply click '[Check Your State Pension Age](#)'.

Please note that state pensions are under review and this date could change in the future so you may need to check again.

Your State Pension Forecast

To discover the projected value of your state pension you have to complete form [BR19](#). You complete this form on screen, save, print, sign*, and send to the address below. Alternatively send to us and we will check it for you and send on your behalf.

(*The Pension Service requires a 'wet' signature and they do not currently accept digital signatures.)

Newcastle Pension Centre, Futures Group
The Pension Service 9
Mail Handling Site A
Wolverhampton
WV98 1LU United Kingdom

Your state pension may be made of three different elements: Basic State Pension, Additional State Pension, and Graduated Retirement Benefit. When we receive your pension forecast, we will share it with you and provide advice if you request it.

Online Application

Some of you may prefer to apply for your [state pension forecast online](#). You will have to log in using your Government Gateway or your [GOV.UK Verify](#) account and if you haven't already got an account this will take about 15 minutes to register. Feedback and experience has suggested that the GOV.UK Verify is cumbersome to use. Some clients love it and some clients hate it. In order to help [we have prepared a guide](#) which you may find useful.

If this option is chosen and you are a client or you would like advice please send us your pension forecast when it is received.

Lifetime Cashflow Modelling

Obtaining information about your state pension allows us to prepare your lifetime cashflow model with a more accurate picture of your potential income in retirement.

Pension Planning

If we are providing financial advice regarding your pensions and investments it is important to have a comprehensive view of your potential retirement income.