



Do you know how much State Pension you will be entitled to when you retire?



From April 2010, you only need 30 qualifying years of National Insurance credits for the full State Pension.

This may seem easily achievable, but if you have ever been self employed or employed and out of work or on unpaid leave, and therefore missed either a week or a month of receiving the necessary National Insurance credits, this will reduce the amount of weekly State Pension you receive.

What can you do?

To ensure you receive the maximum due to you, you should complete a State Pension Forecast. This forecast will indicate your current entitlement, and highlight any shortfalls now.

Early indications of any shortfall in National Insurance contributions will allow more time to rectify this, and give sufficient time to look at alternative financial planning, to ensure your retirement is a more comfortable one.

Did you also know....

Legislation has altered retirement ages, for not only the State Pension but also personal and employer funded pension schemes. This will also have an impact on your retirement planning.

To complete a Forecast and review your retirement position, please contact [Carrie Taylor](#) or [Kevin Collier](#) as soon as possible, so that we can help you plan ahead for a more prosperous retirement.

