

# Broadcast

FACTSHEET: STATE PENSION TOP UP DEADLINE

SPECIAL ISSUE

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We are reaching out with an important update regarding your UK State Pension. The Government has confirmed that the deadline for voluntary National Insurance (NI) contributions has been extended until 5 April 2025. However, if you wish to top up your pension for missing years between April 2006 and April 2018, you must act before 5 April 2025.

## Why this matters

- Maximise Your Pension – If you have gaps in your NI record, you may be entitled to a higher State Pension by making voluntary contributions.
- Limited-Time Opportunity – Normally, you can only backdate contributions for six years, but a special extension allows you to fill gaps going back to 2006.
- Recent Government Funding – An additional £35 million has been allocated to ensure the system can manage top-up requests efficiently.

## What you should do now

- Check Your NI Record – Visit the government's online service to see if you have gaps.
- Get a State Pension Forecast – Use the State Pension forecast tool to see how much you could receive at retirement.
- Consider Making Voluntary Contributions – If you have gaps, you may be able to buy extra years to increase your pension entitlement.
- Seek Advice If Unsure – Not everyone will benefit from voluntary contributions. Contact us or speak with the Future Pension Centre (if under State Pension age) or the Pension Service (if already at pension age).

For all the latest news...

For more information take a look at HMRC's recent Press Release at <https://www.gov.uk/government/news/35-million-added-to-state-pension-pots>

## **Act before 5 April 2025**

If you do have gaps in your contributions record in the critical period (between April 2006 and April 2018), this may be a valuable opportunity to increase your retirement income. If you think you may have missing NI years, we strongly recommend you review your position as soon as possible to avoid last-minute delays.

## **We can help**

Call us on **01753 888 211** or email **info@nhllp.com** if you need any help with the issues raised in this Broadcast. We are here to help.