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Only a Matter of Days to State Pension top-up deadline

Top-up missing years NIC contributions between
April 2006 and April 2018 BEFORE 5 April 2025



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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 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 6 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.

If you need assistance in assessing your eligibility or making contributions, please get in touch.
