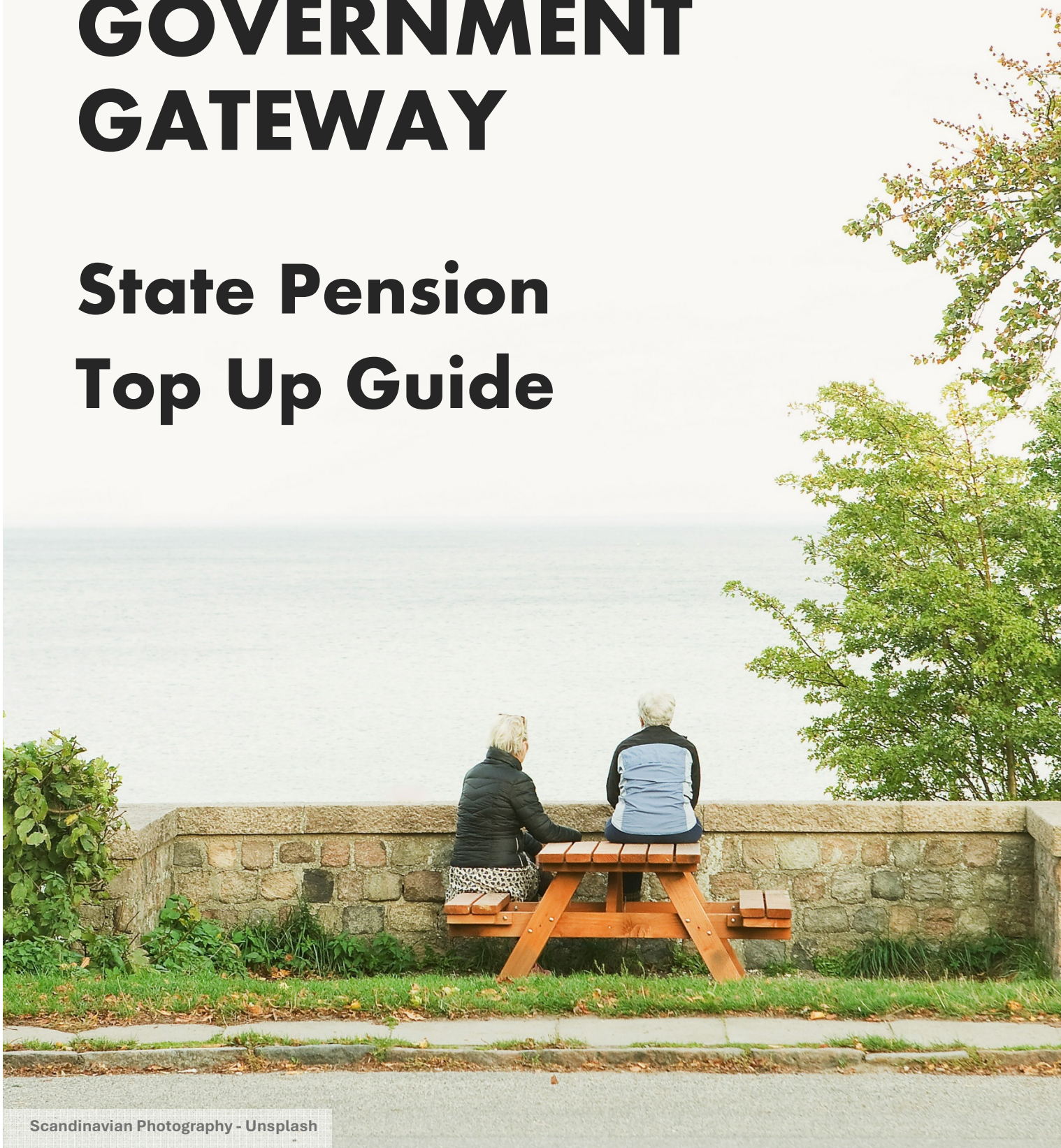


GOVERNMENT GATEWAY

State Pension Top Up Guide



Scandinavian Photography - Unsplash

Follow the below link which will take you to the log in to check your state pension.

<https://www.tax.service.gov.uk/check-your-state-pension/account>

You can usually only pay for gaps in your National Insurance record from the past 6 years.

The deadline for paying gaps between April 2006 and April 2016 has been extended to 5 April 2025.

[Find out more about gaps in your record and how to check them](#)

2011 to 2012	Full year	View details
2010 to 2011	Full year	View details
2009 to 2010	Year is not full	View details
2008 to 2009	Year is not full	View details
2007 to 2008	Year is not full	View details
2006 to 2007	Year is not full	View details

The National Insurance record page will look like this, once you have logged in. Here you will be able to see if you have any gaps. It may state that the year is not full and these will be the 'payable gap' years.

[View payable gaps](#)

Click this to view your payable gaps.

You have 4 payable gaps

This page will then show you how many payable gaps you have.

The green box below will then let you check if you can pay for the gaps online.

The cost of filling each gap depends on the amount of National Insurance already paid in that tax year.

Gaps	Cost of filling gaps
2009 to 2010	£396.25
2008 to 2009	£523.05
2007 to 2008	£824.20
2006 to 2007	£285.30

Next steps

We need to check if you can pay for gaps online. You can then view your options to pay for gaps in your National Insurance record.

[Check if you can pay for gaps online](#)

You will then have to answer a few questions about your employment history and National Insurance.

Depending on your answers, the last page will show your options.

Your options

You have **4 options** to choose from. Each option has an expiry date for payment.

Your options have been sorted from the lowest total cost to the highest.

How your options are calculated

- Your options are made up of only gaps that will increase your State Pension, and the cheapest payable gaps from your National Insurance record.
- When more than one gap has the same cost, we will select the oldest gap first.

Option 1 of 4

Tax year gap	Cost
2006 to 2007	£285.30
Total cost	£285.30

THIS OPTION IS AVAILABLE UNTIL 5 APRIL 2025

[Select option 1](#)

If you contribute National Insurance until 5 April 2056

Current Forecast £124.74 a week

Forecast if you pay £285.3 £141.70 a week

The most you can increase your forecast to is £221.20 a week.

Your forecast:

- is based on your National Insurance record up to 5 April 2024
- assumes that you'll contribute another 17 years
- does not include any increase due to inflation

Payment for gaps in your National Insurance record must be made in full. We do not offer an option to pay in instalments.

[Select a different option](#)

[Make a payment](#)

Once you have selected the option you wish to go ahead with, you can then click here to 'Make a Payment' online.