



M+A

Partners

- + Chartered Accountants
- + Tax Specialists
- + Business Advisers

Check your State Pension now!

M+A Partners has been helping clients to grow their businesses and achieve their ambitions for over a century - and we're immensely proud of our history.

We are a forward-looking firm with an emphasis on innovation, new technology and finding pioneering ways to give our clients the best possible service.

Our Norfolk-based firm is led by nine partners who are some of the most high-profile and well-respected experts in their fields locally, supported by a talented team of over a hundred staff.

We have a well-earned reputation for building excellent relationships with clients and the wider business community. That has always been, and continues to be, our number one priority.

State Pension is available to those who have paid sufficient national insurance contributions. In general, to qualify for the maximum 'new state pension' requires 35 years' contributions.

Currently, voluntary contributions can be made to fill gaps going back to April 2006, but as from 1 August 2023 this will be curtailed to go back only 6 years.

To check whether you are forecast to receive a full state pension and view your national insurance record **click here:** [➤](#)

If you have missing years and **your gaps are in the years 2006 to 2017** then you need to **take action** to fill these **by 5 April 2025**.

You may be eligible to claim free credits, so check this first. The criteria and how to claim can be **found here:** [➤](#)

If you are not eligible for free credits, **you can buy more years**. Whether this is worthwhile depends on a number of factors and can be quite complicated.

The Government have set up a **free** advice service; the **Future Pension Centre**, who can advise you on your individual circumstances.

The Future Pension Centre helpline contact details are as follows:

Telephone: **0800 731 0175**

Telephone from outside the UK: **+44 (0)191 218 3600**

Welsh language telephone: **0800 731 0175**

Textphone: **0800 731 0176**

Textphone from outside the UK: **+44 (0)191 218 2051**

Welsh language textphone: **0800 731 0456**

Relay UK (if you cannot hear or speak on the phone): **18001** then **0800 731 0175**

British Sign Language (BSL) video relay service >

if you are on a computer - to find out how to use the service on mobile or tablet **click here:** >

Monday to Friday, 8am to 6pm.

To find out about call charges **click here:** >

Details on how to make the payment can be found here: > for which you will need your 18-digit reference number. If you do not have your 18-digit reference number, you need to call the National Insurance helpline on **0300 200 3500** to obtain this.

We understand that the phone lines are extremely busy and perseverance may be required.

For further information and assistance please contact our experts - Clare Goodswen and Tessa Morgan (details top right).



Clare Goodswen
Partner

☎ 01603 227600

✉ clare.goodswen@mapartners.co.uk



Tessa Morgan
Director of Private Client Services

☎ 01603 227600

✉ tessa.morgan@mapartners.co.uk

MA Partners LLP

7 The Close Norwich
Norfolk NR1 4DJ

2 Cyprus Court Queens Square
Attleborough Norfolk NR17 2AE

12 Church Street Cromer
Norfolk NR27 9ER

☎ 01603 227600

✉ enquiries@mapartners.co.uk

mapartners.co.uk



mapartnersuk

