HM Revenue
& Customs

PT Operations North East England
PT Operations North East England
BX9 1AN
United Kingdom

XXXXXXXX
XXXXX
XXXXXX
XXXXXX
IRELAND

Phone 03002003500/+441912037010
Monday - Friday 08:00-18:00

Web www.gov.uk

Date 17 September 2025
Our Ref ICW/EU/000084348207
Your Ref AB123456A
NI number AB123456A

Dear

Your reference AB123456A

State Pension

Before paying any shortfall, it's important to find out if your State Pension will increase if you pay voluntary National Insurance contributions (NICs). Please call the Future Pension Centre to find out which tax year will count towards your State Pension.

Their number to call is:

- 0800 731 0175 if you live in the UK
- +44 191 218 3600 if you live outside the UK

You can also get a State Pension statement. To do this, go to GOV.UK and search 'check your state pension forecast'.

If you don't have access to the internet, please call the Future Pension Centre on the numbers shown above.

We've accepted your application to pay voluntary Class 2 National Insurance contributions (NICs) by a yearly payment. If your employment circumstances change, please let us know straight away. This letter gives the information you've asked for about any shortfall of NICs you can pay on your UK National Insurance record.

If in the future you want to change how you pay, you'll need to fill in a new form CF83, 'Apply to pay voluntary National Insurance contributions when abroad' and send it to us by post. You should do this if you want to change from a yearly payment to:

- Direct Debit
- a 6 monthly Direct Debit

To do this, go to GOV.UK and search 'Social Security abroad NI38'.

The NI38 tells you where to send the completed form CF83.

Qualifying years

Our records show you have 12 qualifying years of NICs up to 5 April 2025.

People who reach State Pension age on or after 6 April 2016 need at least 10 qualifying years on their National Insurance contribution record. This doesn't have to be 10 qualifying years in a row. However, you need at least

10 years when reaching State Pension age to get any State Pension. This applies to men born on or after 6 April 1951 and women born on or after 6 April 1953.

What your State Pension is made up of

People who reach State Pension age on or after 6 April 2016 and become entitled to a State Pension may have this made up of:

- pre and post 2016 qualifying years
- entirely post 2016 qualifying years

For more information about how we work out State Pension, go to GOV.UK and search 'The new State Pension'.

Please note the National Insurance qualifying conditions for Bereavement Support Payment are different to those for State Pension. For information about bereavement benefit, go to GOV.UK and search 'Bereavement Support Payment'.

Voluntary NICs shortfall

The shortfall tables enclosed with this letter show:

- how much voluntary NICs you need to pay for each year to make it a qualifying year
- when you need to make the payments

Class 2 NICs shortfall rates

Tax year	Number of weeks	Class of NICs	Weekly rate of contribution	Amount	Payment date without penalty	Final time limit
2006 to 2007	52	Class 2	£3.15	£ 163.80	Within 31 days of the date of this letter	Within 31 days of the date of this letter
2007 to 2008	52	Class 2	£3.15	£ 163.80	Within 31 days of the date of this letter	Within 31 days of the date of this letter
2008 to 2009	53	Class 2	£3.15	£ 166.95	Within 31 days of the date of this letter	Within 31 days of the date of this letter
2009 to 2010	52	Class 2	£3.15	£ 163.80	Within 31 days of the date of this letter	Within 31 days of the date of this letter
2010 to 2011	52	Class 2	£3.15	£ 163.80	Within 31 days of the date of this letter	Within 31 days of the date of this letter
2011 to 2012	52	Class 2	£3.15	£ 163.80	Within 31 days of the date of this letter	Within 31 days of the date of this letter
2012 to 2013	52	Class 2	£3.15	£ 163.80	Within 31 days of the date of this letter	Within 31 days of the date of this letter
2013 to 2014	52	Class 2	£3.15	£ 163.80	Within 31 days of the date of this letter	Within 31 days of the date of this letter
2014 to 2015	53	Class 2	£3.15	£ 166.95	Within 31 days of the date of this letter	Within 31 days of the date of this letter
2015 to 2016	52	Class 2	£3.15	£ 163.80	Within 31 days of the date of this letter	Within 31 days of the date of this letter
2016 to 2017	52	Class 2	£3.15	£ 163.80	Within 31 days of the date of this letter	Within 31 days of the date of this letter

HMC04_1_L443477_170925\001394\4770\4of6\

Tax year	Number of weeks	Class of NICs	Weekly rate of contribution	Amount	Payment date without penalty	Final time limit
2017 to 2018	52	Class 2	£3.15	£ 163.80	Within 31 days of the date of this letter	Within 31 days of the date of this letter
2018 to 2019	52	Class 2	£3.15	£ 163.80	Within 31 days of the date of this letter	Within 31 days of the date of this letter
2019 to 2020	53	Class 2	£3.15	£ 166.95	Within 31 days of the date of this letter	5 April 2026
2020 to 2021	52	Class 2	£3.15	£ 163.80	Within 31 days of the date of this letter	5 April 2027
2021 to 2022	52	Class 2	£3.05	£ 158.60	Within 31 days of the date of this letter	5 April 2028
2022 to 2023	52	Class 2	£3.15	£ 163.80	Within 31 days of the date of this letter	5 April 2029
2023 to 2024	52	Class 2	£3.45	£ 179.40	Within 31 days of the date of this letter	5 April 2030
2024 to 2025	52	Class 2	£3.45	£ 179.40	5 April 2026	5 April 2031

State Pension

Due to changes in the law, the Pension Service need to confirm if your State Pension will increase if you pay any shortfall.

Your payment won't count towards your State Pension until we receive the full amount needed for each tax year. Please pay the amount due as soon as possible. It can increase if we don't receive your payment by the 'Payment date without penalty' shown in the shortfall tables.

We cannot accept your payment if we receive it after the 'Final time limit' shown in the tables.

The amounts of voluntary NICs are set every year by Parliament.

Paying your voluntary NICs

For information about paying voluntary NICs while abroad, go to:

- GOV.UK and search 'pay voluntary class 3 national insurance'
- GOV.UK and search 'pay class 2 national insurance'

You will then need to choose the option:

- 'Make an online or telephone bank transfer' – payment information is shown under the heading 'Overseas Payments'
  - you can pay from an overseas account if you live or work abroad temporarily using your overseas reference number AB123456AIC**MURPHYM**
  - if your bank limits you to a certain number of characters, you should use your National Insurance number followed by 'IC' and as much of your last name as possible
- 'By cheque through the post' if you want to send payment by cheque – please include a letter telling us which tax years you would like us to allocate your payment to

Your 18-digit reference for your Class 2 payments is .

Important notice

As an overseas customer you'll need to quote your National Insurance number when sending any payments to us. Please do not quote any other reference shown on our correspondence. If you use the wrong reference your payment will be sent to another part of HMRC. This will delay us processing your payment.

HMC04_1_L443477_170925\001394\4771\5of6\

For information about claiming benefits if you live, work or travel abroad, go to GOV.UK and search 'claim benefits abroad'.

Please tell us if you change your address or stop working while abroad, or if you return to the UK.

Yours sincerely

S SALAM
Admin Officer