

## Contribution gaps due to long-term ill-health

Whilst you're in employment, you will be required to pay contributions to your National Insurance: this is necessary to pay for certain state benefits like the State pension, and maternity leave. More information is at <https://www.gov.uk/browse/tax/national-insurance>

### A break in employment

You may get gaps in your record if you don't pay National Insurance or don't get National Insurance credits. This could be because you were:

- employed but had low earnings
- unemployed and weren't claiming benefits
- self-employed but didn't pay contributions because of small profits
- living abroad

Gaps can mean you won't have enough years of National Insurance contributions to get the full State Pension.

You may be able to pay voluntary contributions to fill any gaps depending on whether you're eligible.

*How do I check my National Insurance record for gaps?*

Find out if you have gaps by requesting your National Insurance record here (<https://www.gov.uk/check-national-insurance-record>). Your record will tell you if you can pay voluntary contributions to fill gaps and how much it will cost you, but don't forget that you will need a Government Gateway account to access it.

*What if I'm on benefits?*

You may also be eligible for National Insurance credits (<https://www.gov.uk/national-insurance-credits/overview>) if you claim benefits because you can't work, are unemployed or caring for someone full time.

## *Why should I pay voluntary contributions?*

You may want to pay voluntary contributions because:

- you're close to State Pension age and don't have enough qualifying years to get the full State Pension
- you already know you won't be able to get the qualifying years you need to get the full State Pension during your working life
- you want to increase the bereavement benefits your spouse or civil partner gets if you die

## **2. Eligibility**

You can't just send HMRC money: you must be eligible to pay voluntary National Insurance contributions for the time that the contributions are meant to cover.

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

Information on who can pay contributions – and how much – can be found here at <https://www.gov.uk/voluntary-national-insurance-contributions/who-can-pay-voluntary-contributions>.

You **can't** pay voluntary contributions if:

- you're eligible for National Insurance credits
- you're a married woman or widow paying reduced rates

## **3. Rates**

Generally speaking, the rates you can contribute for the 2017-18 tax year are:

- £2.95 a week for Class 2
- £14.65 a week for Class 3

**Remember** – The Rates you pay and the Class you are depend on lots of different things, including whether you're a man or a woman, and when you were born. For up to date information, and the forms you need to use to make these contributions, try the [www.gov.uk](http://www.gov.uk) website here at <https://www.gov.uk/voluntary-national-insurance-contributions/rates>

## Pensions and contributions

Currently you need 30 years' worth of contributions in order to get the full state pension (which is likely to be when you're 66). Having a break in employment means that you may not be making your National Insurance contributions, and so could mean that you miss out on the full amount.

**Remember** - you will need to have a minimum of ten years National Insurance contributions to qualify for a State Pension.

It is possible to buy back some years through voluntary national insurance contributions – you can apply to pay for voluntary National Insurance contributions [here](https://www.gov.uk/voluntary-national-insurance-contributions/deadlines) at <https://www.gov.uk/voluntary-national-insurance-contributions/deadlines>.

### Can I make some additional savings?

Even if you are not working, you can contribute £2,880 a year into a pension and receive a £720 tax relief top-up from the government. You could also increase your personal pension or workplace pension pot by making extra contributions on top of your normal pension payments.

**Remember** - if you are a member of a workplace pension scheme you will also get your employer's contributions. Auto-enrolment means that – unless you decided to leave their pension scheme – you're probably already enrolled.