



**Maximise your State pension/benefits entitlement - Deadline 5 April 2009!  
Class 3 Voluntary National Insurance Contributions (NIC)**

Class 3 NIC are voluntary contributions which can be paid should you wish to keep or improve and maintain your entitlement to various state benefits including the basic state pension.

If you are worried that your contributions may not be sufficient you should firstly obtain a pension forecast via the Department of Work & Pensions website. Alternatively please give me a call and I would be happy to obtain one for you. This will then enable you to consider whether the payment of Class 3 contributions would be beneficial and to check whether you are able to top up your contributions in this way.

**Time limit for back payments**

You can make payments of Class 3 NIC for previous years, but these need to be paid before the end of the sixth tax year following the one in which they were due. This therefore means that top-up contributions for the 2002/03 tax year have to be paid by **5 April 2009!**

**However**, there is also a further one off opportunity to top-up in respect of the tax years 1996/97 – 2001/02. You have until:

- **5 April 2009** to pay if you reached State pension age on or after 24 October 2004.
- **5 April 2010** to pay if you reached State pension age between 6 April 1998 and 24 October 2004.

If you would like any further information on this topic or would like our help in obtaining a pension forecast please do call me as soon as possible.

**Sue Stephens  
Tax Manager**