

State pension top-ups deadline pushed back AGAIN as savers jam phones

Phone gridlock has forced the Government to extend a crunch deadline to buy extra state pension top-ups for a second time - the end date is now 5 April 2025.

Ministers decided that following a surge in demand people will be given more time to benefit from the concession allowing them to fill up or buy extra years going back to 2006/07.

Savers can still do so at current rates of up to £824 for each year, and less for a part-year gap.

That represents a price freeze until April 2025, even though the full state pension was hiked 10.1 per cent to £203.85 a week earlier this year, and may well rise by a chunky amount next year too.

Following an outcry from frustrated savers - who jammed its phone lines for weeks - the Government caved in to pressure earlier this year and extended the April [deadline to buy extra state pension top-ups](#) to the summer.

But over the months since then, we have continued to receive a stream of messages from This is Money readers, anxious they will miss the new deadline because it is still almost impossible to get through to the Department for Work and Pensions helpline.

They tell us their calls are constantly cut off, either straight away or just after they have spent several minutes listening to an automated message.

Others have struggled to get hold of an HMRC reference number to make their top-up payment.

And a rising number have told us they spent hundreds or thousands of pounds on top-ups months ago, yet their state pension forecast has still not been updated to reflect these payments.

Today, Financial Secretary to the Treasury Victoria Atkins said: 'People who have worked hard all their lives deserve to receive their state pension entitlement, and filling gaps in National Insurance records can make a real difference.'

'With the deadline extended, there is no immediate rush for people to complete gaps in their record and they will have more time to spread the cost.'

Pensions Minister Laura Trott said: 'I am pleased to see so many people taking steps to review their state pension, which is why we have extended the deadline for customers to add extra years to their National Insurance record.'

'This extension means thousands more people will have time to check their entitlement, and in many cases, increase the amount they receive when they retire.'

Steve Webb, a former Pensions Minister and now partner at consultant LCP, said: 'I am delighted that the Government has announced a major extension to the deadline for paying voluntary NI to top up state pensions.'

'This is a complex area with great potential for people to improve their position but also the risk that they may get things wrong.'

Webb, [who is This is Money's pension columnist](#), added: 'It is essential that people can talk through their options with the DWP before making any payments, and this has simply been impossible for too many people because of lack of phone capacity.'

'This significant extension should give time to train up enough people to

handle the volume of calls that are now being made and enable everyone to take advantage of this opportunity if it is right for them.'

Helen Morrissey, head of retirement analysis at Hargreaves Lansdown, said: 'This extension will come as an enormous relief to those people worried about meeting the deadline to boost their state pension.'

'The deadline to plug gaps going back to 2006 through voluntary National Insurance contributions was initially set for April but was shifted until the end of July due to enormous demand which put DWP telephone lines under pressure.'

This further deadline extension to April 2025 means people can take the time to think about what's best for them.

'Buying voluntary National Insurance credits is a great way of boosting your state pension but it is vital that you check before handing over any money as you may be able to plug some of these gaps in another way – by backdating a benefit claim for instance. If you have been contracted out at any point you also may not benefit from making voluntary contributions so you need to check.'

Jon Greer, head of retirement policy at Quilter, says: 'The Government's latest decision to extend the deadline for making voluntary National Insurance contributions until 5 April 2025 should come as a relief to many who have been desperately trying to make NI top ups but have been stumped by reports of long caller wait times.'

He said the provided a significantly longer period for people to determine whether filling gaps in their National Insurance records could improve their retirement income, and hopefully help avoid any further log jams.

'Ultimately, this represents a golden opportunity and people should not squander it.'

'The extended deadline will particularly impact those aged between 45 and 70 with gaps in their NI records and these individuals should take action to check whether they can maximise their retirement benefits if they can afford to.

'Consider someone with ten missing years in their NI record. They could pay around £8,000 to close these gaps and potentially boost their state pension income by £55,000 over a typical 20-year retirement. This represents an excellent investment for those who are eligible and can afford it.'

But Greer warned: 'It's important to check whether making these contributions will be advantageous first. Not everyone will benefit from paying voluntary contributions, so it's vital to also contact the Future Pension Centre on 0800 7310175.

'They can provide personalised advice on whether paying extra will increase your state pension entitlement. It might turn out to be one of the most beneficial calls you make in planning for your retirement.'

Tom Selby, AJ Bell head of retirement policy, said: 'Delaying the state pension top-up deadline will offer people valuable breathing room, but this is now the second time the deadline has been pushed back.

'While the original postponement until July this year offered a short extension, the deadline has now been put back until April 2025, a full two years after the original cut-off. Crucially, it also shifts the problem beyond the general election – potentially creating a ticking time bomb for the next Government to deal with.

'The original extension was only ever going to be effective if DWP then staffed its helplines sufficiently to clear the existing backlog and deal with the extra claims that were inevitably going to result.

'Unfortunately, the phone lines are once again jammed, which suggests this

hasn't happened and people are unable to get through to enquire about topping up their NI record. Government should have known that a large volume of calls would be coming in and prepared accordingly.

'For those trying to get through to top-up their state pension today's announcement at least gives them extra time, although that still doesn't tell them when they'll actually be able to get through on the helpline.'

How much is the state pension now?

The basic state pension is £156.20 a week or around £8,120 a year. It is topped up by additional state pension entitlements - S2P and Serps - if these were accrued during working years.

This two-tier state system was replaced for people retiring since 2016 by a new 'flat rate' state pension. This is worth £203.85 a week or £10,600 a year.

People who have contracted out of S2P and Serps over the years and retire after April 2016 get less than the full new state pension.

But they can fill gaps in unpaid and or underpaid National Insurance in previous years, [make voluntary top-ups to buy extra qualifying years](#), and build up more years if they have enough time between now and state pension age.

Workers needed to have 30 years of qualifying National Insurance contributions to get the old state pension, but they now need to have 35 years of contributions to get the new flat rate state pension.

But even if you paid in full for a whole 35 years, if you contracted out for some years on top of that it might still reduce what you get.

Everyone gets the option of [deferring their state pension](#) to get more in their later years. You can check your NI record [here](#).