

Checklist - Are your pension affairs up to date?

Tasks	Task Completed	Completion Date
<p>Do you have a record of all of your pensions?</p> <p>Ensure you have up to date details of all your previous pension benefits including those from past employments together with the relevant contact addresses as the administration location may have moved.</p> <p>Helpful Note</p> <p>If you are unable to locate any previous pension entitlements the Department of Work and Pensions offers a free tracing service at www.gov.uk/find-pension-contact-details</p>		
<p>Check your State Pension</p> <p>In recent years there has been a number of changes to the amount of pension you get from the State and the age you will receive it.</p> <p>Helpful Note</p> <p>You can obtain an up to date forecast of your state pension entitlement by visiting www.gov.uk/check-state-pension</p>		
<p>Update your personal details</p> <p>Ensure that your personal details are up to date with each of your pension providers.</p> <p>Helpful Note</p> <p>If you have not logged into your pension accounts before, you will need to contact the provider to obtain your security information.</p>		
<p>Have you claimed higher rate tax relief on your pension contributions?</p> <p>Ensure that you have claimed the right amount of tax relief on your personal pension contributions.</p> <p>Helpful Note</p> <p>Your personal contribution will have been subject to basic rate relief. If you are a higher rate tax payer you are able to claim back a maximum of 4 years of the balance of unclaimed relief from HMRC.</p>		
<p>Have you updated your pension beneficiaries?</p> <p>In the event of your death, the pension provider will be guided to whom the funds should be paid by the wishes you have indicated on the nomination form.</p> <p>Helpful Note</p> <p>Out of date nomination forms or no form on file can result in a delay in paying out the benefits to your beneficiaries on your death. It is important to review your nomination form on a regular basis because your circumstances may have changed.</p>		

