

Richmond Carter Ltd

2nd Floor, 28a, Middle Hillgate

Stockport, England, SK1 3AY

Tel: 0161 507 7692 Email: spforecast@richmondcarter.co.uk

ARN: BARN0049784

Date: [Insert Date]

To:

The Pension Service

Mail Handling Site A

Wolverhampton

WV98 1AF

Client Details

Full Name: [Client Full Name]

Date of Birth: [Client DOB]

National Insurance Number: [Client NI Number]

Address: [Client Address]

Subject: Request for State Pension / Pension Credit Records (HRP, LEAP-type underpayments, and Pension Credit)

Dear Sir or Madam,

We act as the appointed agent for the above-named client. A signed Letter of Authority has been submitted under separate cover under ARN FARN0054948. Please treat this as confirmation of our authority to request and receive documents relating to the client's **State Pension, National Insurance (HRP credits), and Pension Credit** entitlements.

We therefore request copies of the following records and documents held on the client's file:

1) Current State Pension position

- Current weekly entitlement and **component breakdown**, with **effective dates** of any increases applied since the original award.
- **Forecast/statement** used for current entitlement (where held).

2) Original award & subsequent changes

- The **original State Pension award letter** (issued at SPA), and any later award, revision, correction, or underpayment notices.
- **Specifically, we require copies of the original award letter, any subsequent correction or revised award statement, and the most recent forecast or benefit calculation used for current entitlement.**
- Records relating to **LEAP-type underpayments** (e.g., married women/widow uplifts, Category B/inherited elements, over-80s).
- Records relating to **Home Responsibilities Protection (HRP)** and credited NI years that affected entitlement.
- **Internal calculation notes or system records** relied upon to determine or revise entitlement (including reasons, dates, and relevant system notes, if available).

3) Payment history

- **Full payment schedule** for State Pension and any arrears/back-payments (dates and amounts).
- Method of payment recorded (we do **not** require bank details beyond the standard payment flag, if that is DWP policy).

4) Pension Credit

- Confirmation of any **Pension Credit** claim(s) and award/refusal/withdrawal letters.
- **Payment history** and any records of backdating/arrears or non-take-up identified.
- Any **calculations or notes** explaining entitlement decisions or backdating.

We require these documents to verify the accuracy of the client's entitlement and to progress any necessary corrections or claims.

If preferred, DWP may redact bank identifiers — we only require transaction dates and amounts.

Please send the requested information to:

Richmond Carter Ltd, 2nd Floor, 28a, Middle Hillgate, Stockport, SK1 3AY

(If email transmission is permitted for agents, please use **spforecast@richmondcarter.co.uk**.)

Thank you for your assistance.

Yours faithfully,
Bilal Khaliq

Director, Richmond Carter Ltd
ARN: BARN0049784