RETIREMENT WITHOUT BORDERS

Your International Pension Enquiry Pack

Find the right questions, send a clear enquiry and keep track of the answers.

Use this pack after completing your Pension Map. Send a separate enquiry to each authority or provider so you can confirm what each pension offers.

Choose the right template

Page 2 - State pension authority

Ask about contribution records, overseas insurance periods, entitlement, forecasts and how to claim.

Page 3 - Workplace or private pension provider

Ask about scheme benefits, payment abroad and any transfer options. Request information before considering a change.

Page 4 - Enquiry and reply tracker

Record who you contacted, what they confirmed and the action still needed. Print extra copies for additional pensions.

Before you send

- Replace every item in square brackets and remove questions that do not apply.
- Use the authority or provider's official contact channel. A secure portal or their own form may be required.
- Give accurate dates and a brief international work history. Add a separate country timeline if needed.
- Ask how to provide identity details or supporting documents securely. Keep sensitive identifiers out of ordinary email.
- Keep a copy of the enquiry and record any reference number and expected response time.

Keep the two questions separate

Recognition of overseas insurance periods is different from transferring pension assets. These templates request information; they do not instruct a transfer or submit a pension claim.

Planning resource only. Obtain advice relevant to your countries and schemes before making pension or tax decisions.

State Pension Enquiry

Copy and adapt this message for each relevant pension authority.

To: [Official authority / secure contact channel]
Subject: Pension record and entitlement after working in several countries
Date: [Date]

Dear [Pension team],

I am reviewing my retirement position after working in more than one country. Please help me confirm my contribution record and any pension entitlement with your authority.

My full name: [Name]
Period(s) worked or insured in your country: [Dates]
Other countries worked or insured in, with dates: [Countries and dates]
Current country of residence: [Country]
Proposed retirement country, if known: [Country / undecided]
Approximate intended retirement date: [Date / undecided]

Please could you confirm the following, or direct me to the appropriate team:

1. How can I obtain my official insurance or contribution record and correct any missing or inaccurate periods?

2. Do I qualify for a pension on my existing record? If not, can relevant periods in the countries listed above help me qualify, and under which arrangement?

3. How would my pension be calculated? Please distinguish periods used to meet qualifying conditions from those affecting the amount paid.

4. Can I obtain a current forecast, including its assumptions, the payment currency and the earliest available starting date?

5. If I live in my proposed retirement country, can payments be made there, and would any regular increases still apply?

6. Where and when should I apply? Is any coordination with other authorities available, and what documents or ongoing checks are required?

7. Are any survivor or partner benefits potentially relevant, and where can I find their conditions?

Please let me know how to verify my identity and provide any required identifiers or documents securely. If another authority handles any of these questions, please provide its official contact details.

Kind regards,
[Name]
[Preferred contact details]

Workplace or Private Pension Enquiry

Copy and adapt this message for each pension provider or scheme administrator.

To: [Official provider / secure contact channel]
Subject: Request for pension benefits and overseas options
Date: [Date]

Dear [Pension team],

I am reviewing my retirement arrangements and would like current information about my pension with your scheme. I am requesting information only and am not authorising a transfer or withdrawal.

My full name: [Name]
Scheme name and former employer, if relevant: [Details]
Approximate membership or employment dates: [Dates]
Current residence: [Country]
Proposed retirement country: [Country / undecided]

Please could you confirm:

1. The type of pension I hold, my current benefits or value, and how to obtain an up-to-date statement or forecast.

2. The available starting dates, any reductions or increases for taking benefits earlier or later, and the available payment options.

3. Any guarantees, inflation increases, protected benefits or special features, together with survivor or dependant benefits.

4. Whether you can pay benefits while I live in my proposed country, including currency, bank requirements, payment charges and ongoing checks.

5. Any restrictions linked to overseas residence and any deductions or reporting your scheme would apply. Please identify matters requiring separate tax advice.

6. Whether transfers are permitted and, if so, what destination restrictions, fees, guarantees lost, advice requirements and quotation expiry dates apply.

7. The steps, documents and normal timescales for claiming benefits, and how I can keep my contact and beneficiary details current.

Please explain how I can verify my identity and provide my member reference or supporting documents securely. Please also identify any question that needs a separate specialist or another authority.

Kind regards,
[Name]
[Preferred contact details]

Enquiry and Reply Tracker

Use one sheet per authority or provider. Keep copies of the original replies.

Authority / provider and country: _____

Scheme name: _____

Official contact channel: _____

Date sent: _____ Expected reply / follow-up date: _____

Enquiry reference (no sensitive ID numbers): _____

What I asked

_____

_____

_____

What they confirmed

Record dates, amounts, currencies and conditions as stated. Leave uncertain points open.

_____

_____

_____

_____

What is still unresolved

_____

_____

My next action

Who to contact and what to ask: _____

_____

Target date: _____ Reply saved in: _____

Status: Not sent / Awaiting reply / Follow-up needed / Information received

Update your Pension Map with confirmed information. Information received does not necessarily mean a claim or transfer has been completed.