

Your pension contributions

The amount you pay towards your pension scheme depends on your current level of salary. Your pension contributions are deducted from your monthly salary by your employer and you receive income tax relief on your contributions.

It's important to check that the correct amounts are being deducted each month. You should also note that if your salary fluctuates from month to month, your pension contribution rate will be based on a salary bracket which is the equivalent of your monthly salary multiplied by 12. Current contribution rates are shown in the table below.

Tier	Actual pensionable pay for the eligible employment for 2026/2027	Contribution percentage rate
1	Up to and including £36,195	7.35%
2	£36,196 to £48,724	8.88%
3	£48,725 to £57,775	9.90%
4	£57,776 to £67,975	10.61%
5	£67,976 to £92,693	11.73%
6	£92,694 and above	12.14%

A member's actual pay, rather than the whole time equivalent, should be used to determine the contribution rate due.

Your employer's contribution

The employer's contribution is 26%