

2026/27 employee contribution bands

Table 1 sets out the employee contribution bands effective from 1 April 2026. These are calculated by increasing the 2025/26 employee contribution bands by the September 2025 CPI figure of 3.8 per cent and then rounding down the result to the nearest £100.

Table 1: Employee contribution bands England and Wales 2026/27

Band	Actual pensionable pay for an employment	Main section contribution rate for that employment	50/50 section contribution rate for that employment
1	Up to £18,400	5.50%	2.75%
2	£18,401 to £29,000	5.80%	2.90%
3	£29,001 to £47,300	6.50%	3.25%
4	£47,301 to £59,800	6.80%	3.40%
5	£59,801 to £84,000	8.50%	4.25%
6	£84,001 to £119,100	9.90%	4.95%
7	£119,101 to £140,400	10.50%	5.25%
8	£140,401 to £210,700	11.40%	5.70%
9	£210,701 or more	12.50%	6.25%