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[Close](#)

[Resources](#)
[Videos](#)
[FAQs](#)
[Calculators](#)
[Forms](#)
[News](#)



[New starter](#)

[Working life](#)

[Planning retirement](#)

[Once retired](#)

[My Pension Online](#)



Paying in

[How your pension is made up](#)

[Benefit Statement](#)

[Increasing your pension](#)

[Payments refunds](#)

[Tax and National Insurance](#)

[Life events](#)

[Work events](#)

[Deferring your pension](#)

Paying in



Your contributions are based on the amount you earn each month, so if you earn more in a month than you earned the previous month your contributions may go up.

The good news is that your employer will also be contributing towards your pension too and you'll receive tax relief on your contributions. Your career average benefits accrue each year based on 1/57th of your pensionable earnings for that year including any overtime. For every year you're in service the amount of pension 'banked' in a year is increased. If you leave service it's increased but at a lower rate.

The pension contribution bands change on 1 April 2018 and the revised bands are shown in the table below (along with the previous bands so you can see where the changes have occurred). They usually change each April (keep an eye on the website, and we'll announce any changes with plenty of notice).

Annual Salary Rate for the Eligible Employment from 1 April 2017 - 31 March 2018	Annual Salary Rate for the Eligible Employment from 1 April 2018	Member Contribution Rate
Up to £26,259.99	Up to £27,047.99	7.4%
£26,260 to £35,349.99	£27,048 to £36,410.99	8.6%
£35,350 to £41,914.99	£36,411 to £43,171.99	9.6%
£41,915 to £55,549.99	£43,172 to £57,216.99	10.2%
£55,550 to £75,749.99	£57,217 to £78,022.99	11.3%
£75,750 and above	£78,023 and above	11.7%

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