

National Insurance Rates and Earnings Limits 2026-2027

You do not need to look at this table if you are using the NI tables

Secondary Threshold (ST)		Lower Earnings Limit (LEL)		Primary Threshold (PT)		Upper Earnings Limit (UEL)		Upper Secondary Threshold (UST)		Apprentice Upper Secondary Threshold (AUST)		Freeport and Investment Zone Upper Secondary Threshold (FUST/IZUST)		Veterans Upper Secondary Threshold (VUST)	
£		£		£		£		£		£		£		£	
Weekly	96	Weekly	129	Weekly	242	Weekly	967	Weekly	967	Weekly	967	Weekly	481	Weekly	967
2 Weekly	193	2 Weekly	258	2 Weekly	484	2 Weekly	1934	2 Weekly	1934	2 Weekly	1934	2 Weekly	962	2 Weekly	1934
4 Weekly	385	4 Weekly	516	4 Weekly	967	4 Weekly	3867	4 Weekly	3867	4 Weekly	3867	4 Weekly	1924	4 Weekly	3867
Monthly	417	Monthly	559	Monthly	1048	Monthly	4189	Monthly	4189	Monthly	4189	Monthly	2083	Monthly	4189
Quarterly	1250	Quarterly	1677	Quarterly	3143	Quarterly	12568	Quarterly	12568	Quarterly	12568	Quarterly	6250	Quarterly	12568
Half-yearly	2500	Half-yearly	3354	Half-yearly	6285	Half-yearly	25135	Half-yearly	25135	Half-yearly	25135	Half-yearly	12500	Half-yearly	25135
Annual	5000	Annual	6708	Annual	12570	Annual	50270	Annual	50270	Annual	50270	Annual	25000	Annual	50270

Employee Contributions					Employer Contributions				
Contribution Table Letter	Earnings below LEL	Earning at or above LEL up to and including PT	Earning above the PT up to and including UEL	Balance of earnings above the UEL	Earnings below ST	Earnings at or above the ST up to and including the LEL	Earnings above the LEL up to and including the FUST/IZUST	Earnings above the FUST/IZUST up to and including UST/AUST/VUST	Balance of earnings above UST/AUST/VUST
A	NIL	0%	8%	2%	NIL	15.0%	15.0%	15.0%	15.0%
B	NIL	0%	1.85%	2%	NIL	15.0%	15.0%	15.0%	15.0%
C (Over State Pensions Age)	NIL	NIL	NIL	NIL	NIL	15.0%	15.0%	15.0%	15.0%
D (Investment Zone Deferment)	NIL	0%	2%	2%	NIL	0%	0%	15.0%	15.0%
E (Investment Zone MWRRE)	NIL	0%	1.85%	2%	NIL	0%	0%	15.0%	15.0%
F (Freeport Standard)	NIL	0%	8%	2%	NIL	0%	0%	15.0%	15.0%
H (Apprentice Under 25)	NIL	0%	8%	2%	NIL	0%	0%	0%	15.0%
I (Freeport MWRRE)	NIL	0%	1.85%	2%	NIL	0%	0%	15.0%	15.0%
J (Deferment)	NIL	0%	2%	2%	NIL	15.0%	15.0%	15.0%	15.0%
K (Investment Zone over State Pension Age)	NIL	NIL	NIL	NIL	NIL	0%	0%	15.0%	15.0%
L (Freeport Deferment)	NIL	0%	2%	2%	NIL	0%	0%	15.0%	15.0%
M (Under 21)	NIL	0%	8%	2%	NIL	0%	0%	0%	15.0%

Employee Contributions					Employer Contributions				
Contribution Table Letter	Earnings below LEL	Earning at or above LEL up to and including PT	Earning above the PT up to and including UEL	Balance of earnings above the UEL	Earnings below ST	Earnings at or above the ST up to and including the LEL	Earnings above the LEL up to and including the FUST/IZUST	Earnings above the FUST/IZUST up to and including UST/AUST/VUST	Balance of earnings above UST/AUST/VUST
N (Investment Zone Standard)	NIL	0%	8%	2%	NIL	0%	0%	15.0%	15.0%
S (Freeport over State Pension Age)	NIL	NIL	NIL	NIL	NIL	0%	0%	15.0%	15.0%
V (Veterans Standard)	NIL	0%	8%	2%	NIL	0%	0%	0%	15.0%
Z (Under 21 – Deferment)	NIL	0%	2%	2%	NIL	0%	0%	0%	15.0%

Foreign-going Mariners and Deep-sea Fishermen Contribution Table Letters	Employee Contributions				Employer Contributions				
	Earnings below LEL	Earning at or above LEL up to and including PT	Earning above the PT up to and including UEL	Balance of earnings above the UEL	Earnings below ST	Earnings at or above the ST up to and including the LEL	Earnings above the LEL up to and including the FUST/IZUST	Earnings above the FUST/IZUST up to and including UST/AUST/VUST	Balance of earnings above UST/AUST/VUST
G (Apprentice Under 25)	NIL	0%	8%	2%	NIL	0%	0%	0%	14.5%
P (Under 21 Deferment)	NIL	0%	2%	2%	NIL	0%	0%	0%	14.5%
Q (Deferment)	NIL	0%	2%	2%	NIL	14.5%	14.5%	14.5%	14.5%
R (Standard)	NIL	0%	8%	2%	NIL	14.5%	14.5%	14.5%	14.5%
T (MWRRE)	NIL	0%	1.85%	2%	NIL	14.5%	14.5%	14.5%	14.5%
W (Over State Pension age)	NIL	NIL	NIL	NIL	NIL	14.5%	14.5%	14.5%	14.5%
Y (under 21)	NIL	0%	8%	2%	NIL	0%	0%	0%	14.5%