National Insurance Rates and Earnings Limits 2027-2028

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	133	Weekly	242	Weekly	967	Weekly	967	Weekly	967	Weekly	481	Weekly	967
2 Weekly	193	2 Weekly	266	2 Weekly	484	2 Weekly	1,934	2 Weekly	1,934	2 Weekly	1,934	2 Weekly	962	2 Weekly	1,934
4 Weekly	385	4 Weekly	532	4 Weekly	967	4 Weekly	3,867	4 Weekly	3,867	4 Weekly	3,867	4 Weekly	1,924	4 Weekly	3,867
Monthly	417	Monthly	577	Monthly	1,048	Monthly	4,189	Monthly	4,189	Monthly	4,189	Monthly	2,083	Monthly	4,189
Quarterly	1,250	Quarterly	1,729	Quarterly	3,143	Quarterly	12,568	Quarterly	12,568	Quarterly	12,568	Quarterly	6,250	Quarterly	12,568
Half-yearly	2,500	Half-yearly	3,458	Half-yearly	6,285	Half-yearly	25,135	Half-yearly	25,135	Half-yearly	25,135	Half-yearly	12,500	Half-yearly	25,135
Annual	5,000	Annual	6,916	Annual	12,570	Annual	50,270	Annual	50,270	Annual	50,270	Annual	25,000	Annual	50,270

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%	15%	15%	15%
B	NIL	0%	1.85%	2%	NIL	15%	15%	15%	15%
C (Over State Pensions Age)	NIL	NIL	NIL	NIL	NIL	15%	15%	15%	15%
D (Investment Zone Deferment)	NIL	0%	2%	2%	NIL	0%	0%	15%	15%
E (Investment Zone MWRRE)	NIL	0%	1.85%	2%	NIL	0%	0%	15%	15%
F (Freeport Standard)	NIL	0%	8%	2%	NIL	0%	0%	15%	15%
H (Apprentice Under 25)	NIL	0%	8%	2%	NIL	0%	0%	0%	15%
I (Freeport MWRRE)	NIL	0%	1.85%	2%	NIL	0%	0%	15%	15%
J (Deferment)	NIL	0%	2%	2%	NIL	15%	15%	15%	15%
K (Investment Zone over State Pension Age)	NIL	NIL	NIL	NIL	NIL	0%	0%	15%	15%
L (Freeport Deferment)	NIL	0%	2%	2%	NIL	0%	0%	15%	15%
M (Under 21)	NIL	0%	8%	2%	NIL	0%	0%	0%	15%

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%	15%
S (Freeport over State Pension Age)	NIL	NIL	NIL	NIL	NIL	0%	0%	15%	15%
V (Veterans Standard)	NIL	0%	8%	2%	NIL	0%	0%	0%	15%
Z (Under 21 – Deferment)	NIL	0%	2%	2%	NIL	0%	0%	0%	15%

Employee Contributions					**Employer Contributions**				
Foreign-going Mariners and Deep-sea Fishermen Contribution Table Letters	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%