

Greater Manchester Pension Fund

Report on the actuarial valuation as at 31 March 2025

March 2026

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Executive
summary



1. Executive summary

We have been commissioned by Tameside Metropolitan Borough Council (“the Administering Authority”) to carry out a valuation of the Greater Manchester Pension Fund (“the Fund”) as at 31 March 2025. This fulfils Regulation 62 of the Local Government Pension Scheme Regulations 2013. This report is a summary of the valuation.

Contribution rates

The contribution rates for individual employers set at the 31 March 2025 valuation can be found in the Rates and Adjustments certificate. Table 1 shows the combined individual employer rates, compared to the last valuation in 2022.

	31 March 2025		31 March 2022	
Primary rate	17.4% of pay		18.9% of pay	
Secondary rate	2026/27	-2.2%	2023/24	1.8%
	2027/28	-2.2%	2024/25	1.7%
	2028/29	-2.2%	2025/26	1.7%

Table 1: Combined employer contribution rates compared with previous valuation

On average, contribution rates have reduced due to higher assumed future returns at 2025, reducing the estimated cost of funding future benefit payments.

Funding position

At 31 March 2025, the funding position on the Fund’s assumptions has improved from the last valuation at 31 March 2022. Table 2 shows the reported funding position, compared to the last valuation in 2022.

Valuation Date	31 March 2025	31 March 2022
Assets (£m)	32,200	29,324
Liabilities (£m)	25,150	28,304
Surplus / (Deficit) (£m)	7,051	1,021
Funding Level	128%	104%

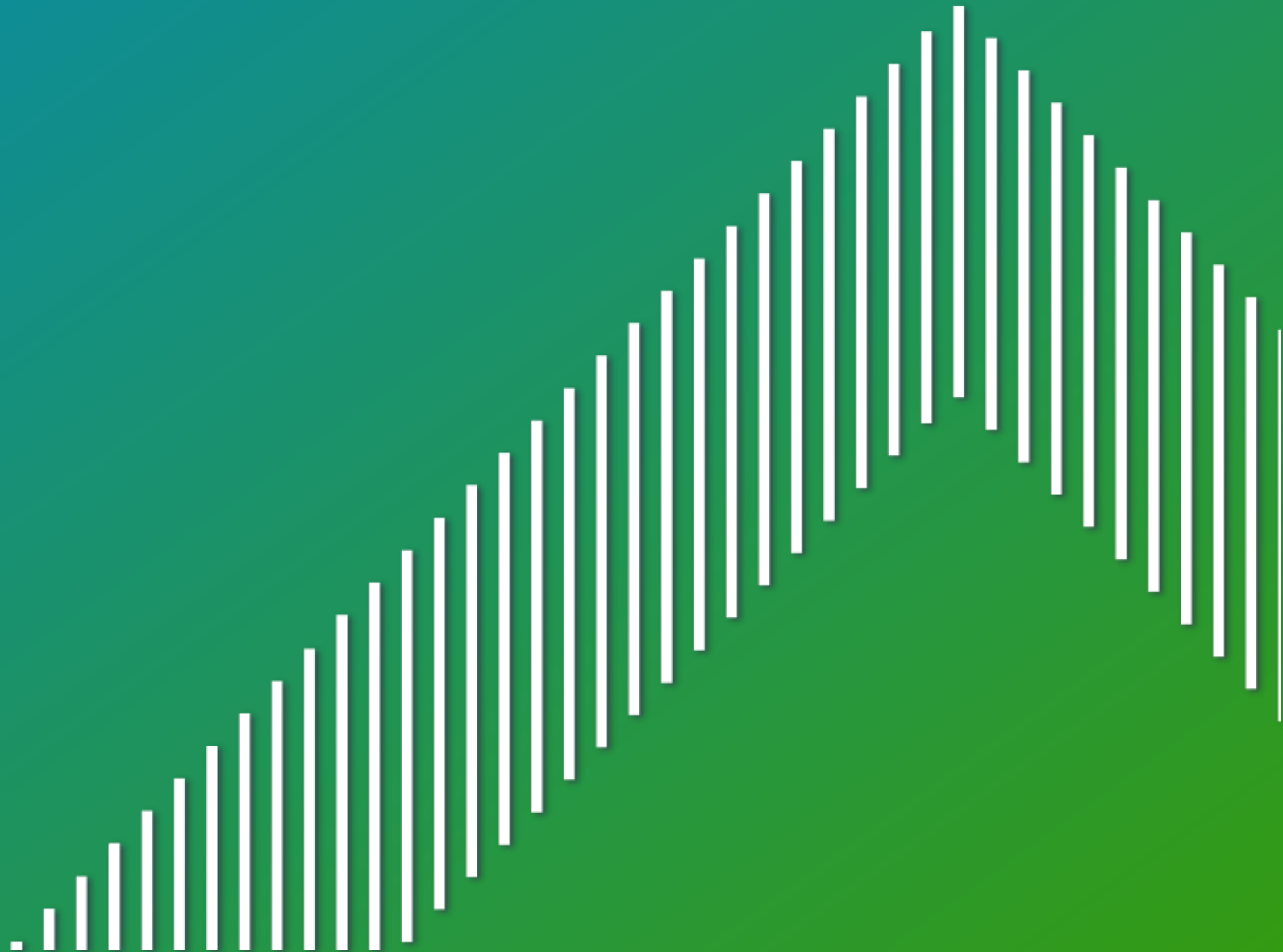
Table 2: Reported funding position compared with previous valuation
Figures may not sum due to rounding

Similar to contribution rates, the improvement in funding level is primarily due to higher assumed future investment returns at 2025.

Comparison with other LGPS funds

The funding position and contribution rates are based on assumptions about future factors such as investment returns, inflation and life expectancy. As these are uncertain, different assumptions are used by each LGPS fund to reflect their own views, circumstances and strategic objectives. These differences (amongst other factors, including crucially the previous funding level and employer affordability and long-term contribution stability) will lead to differences in funding positions and contribution rates across the LGPS. To support comparison, LGPS funds are required to report a funding position on a consistent set of assumptions (called the “SAB funding level”). The Fund’s SAB funding level at 31 March 2025 is 125%. **SAB assumptions are to allow comparison only and are not intended to be appropriate for funding or setting contribution rates. As such, this result has no impact on the Fund’s funding strategy or employer contribution rates.**

Valuation
approach



2. Valuation approach

2.1 Valuation purpose

The triennial actuarial valuation is an important part of the Fund's risk management framework. Its main purpose is to ensure the Fund continues to have a funding strategy that is likely to achieve the objectives set out in the Funding Strategy Statement.

This report contains the valuation's two key outcomes:

- Employer contribution rates for the period 1 April 2026 to 31 March 2029
- The funding position of the whole Fund at 31 March 2025.

Further information on the process, methodology and strategy has been communicated to relevant stakeholders throughout the valuation. There is also further information publicly available in the Funding Strategy Statement and [Hymans Robertson's LGPS 2025 valuation toolkit](#).

2.2 Setting employer contribution rates

Employer contributions need to be set at a level which ensures the Fund has a reasonable likelihood of having enough money to pay members' benefits. Identifying the amount of benefits that may be paid is complex, as benefits earned today may not be paid until 50+ years have passed. Over that period, there is significant uncertainty over factors which affect the cost of benefits e.g. inflation and investment returns. These uncertainties are considered within the risk-based approach to setting employer contribution rates. This approach is built around three key funding decisions.

Key funding decisions

- **Decision 1:** What is the target funding level (how much money the Fund aims to hold) and funding basis (the set of actuarial assumptions used to value the past and future liabilities)?
- **Decision 2:** What is the funding time horizon (the time given to employers to meet the target funding level)?
- **Decision 3:** What is the likelihood of success (how likely it is that employers will meet the target funding level at the end of the funding time horizon)?

The funding decisions will vary between employers within the Fund and are documented in the Funding Strategy Statement.

Risk-based approach

Asset-liability modelling is used to project each employer's assets and benefit payments into the future under 5,000 different economic simulations. The resulting 5,000 projections of the employer's assets and benefits are used to quantify the likelihood of success.

The simulations are generated using Hymans Robertson's Economic Scenario Service (ESS). Further information on this can be found in [Appendix 2](#).

Contribution rates are then set for each employer which achieve each employer's minimum likelihood of meeting their target funding level on their funding basis at the end of their funding time horizon.

2.3 Measuring the funding position

The funding position is measured as at the valuation date. While it is limited in providing insight into the future health of the Fund, it is a useful high-level summary statistic. A market-related approach is taken to calculate both the assets and the liabilities to ensure they are consistent with one another:

- The market value of the Fund’s assets at the valuation date has been used.
- The liabilities have been valued using assumptions based on market indicators at the valuation date (these are detailed in [Appendix 2](#)).

Calculating the liabilities

The liabilities are the value of all future payments to members based on all benefits earned up to, or in payment at, the valuation date, expressed in today’s money. Chart 1 shows the annual split of projected benefit payments for all members in the Fund at the valuation date.

The projections are based on the membership data provided for the valuation ([Appendix 1](#)), the assumptions ([Appendix 2](#)) and our understanding of the LGPS benefit structure as at 31 March 2025 (details at www.lgpsregs.org). There are currently sources of uncertainty and potential change related to the LGPS benefit structure and [Appendix 2](#) sets out how these have been considered.

The “spike” in year 2 reflects the anticipated retirement of a tranche of active and deferred members who are currently older than their assumed retirement age, whilst the “dip” around year 20 reflects the planned increase in State Pension Age to 68.

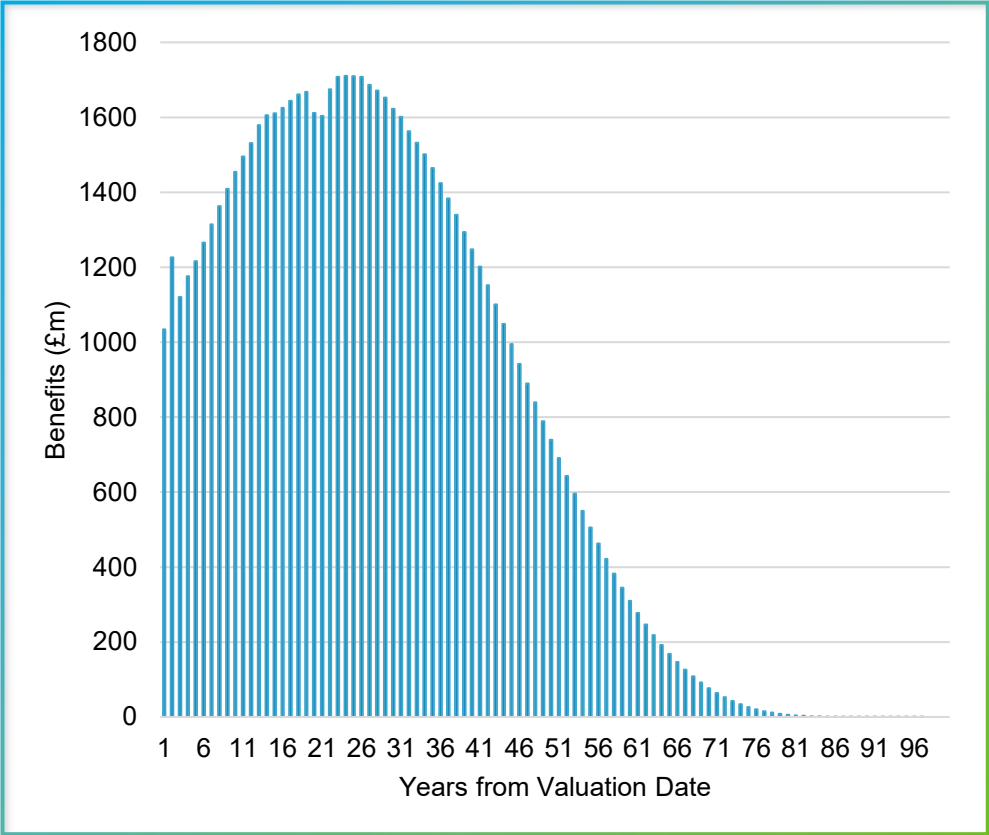
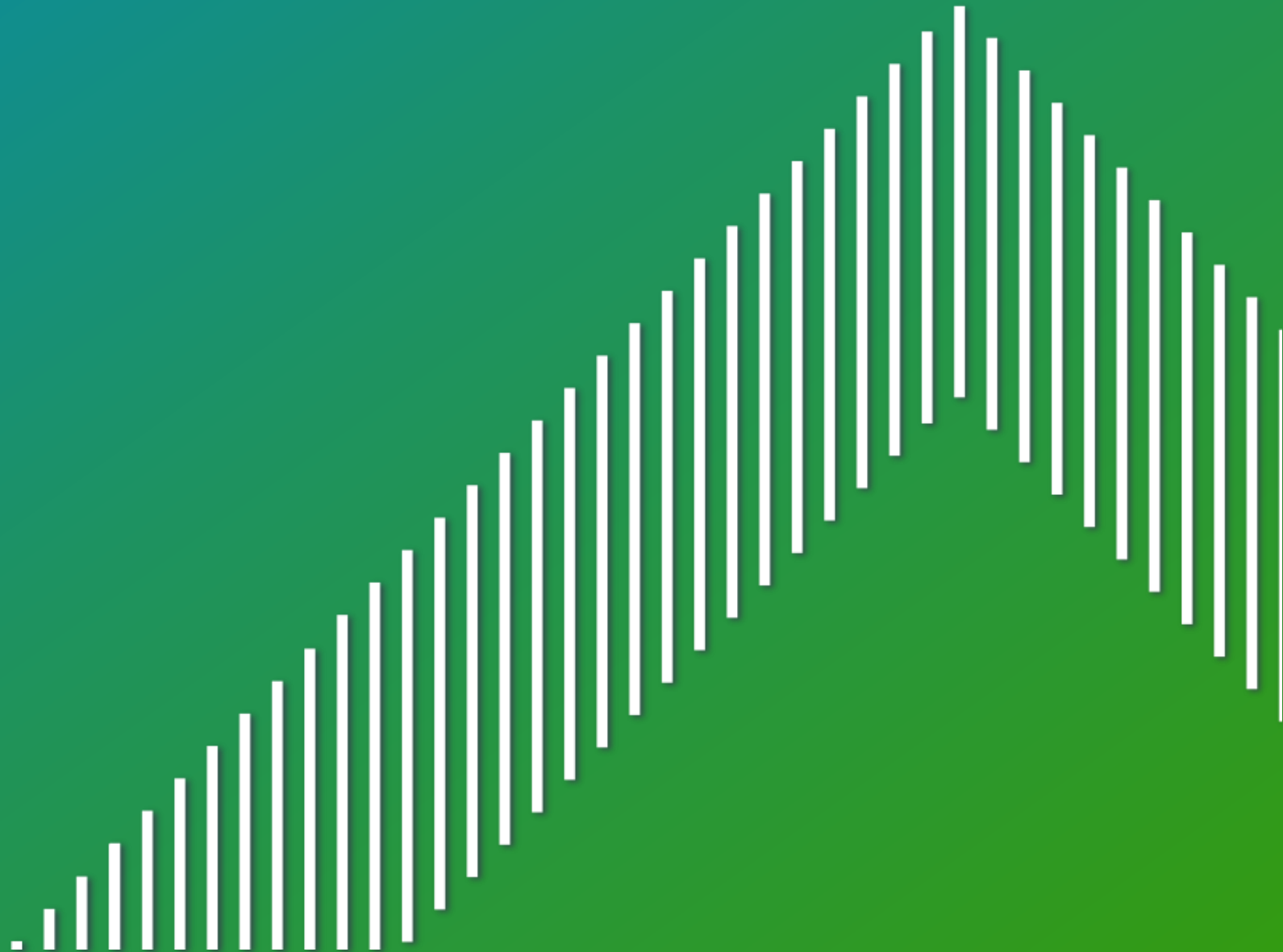


Chart 1: Projected benefit payments for all service earned up to 31 March 2025

To express the future payments in today’s money, each projected payment is discounted back to the valuation date in line with an assumed rate of future investment return (known as the ‘discount rate’).

Valuation
results



3. Valuation results

3.1 Employer contribution rates

The primary objective of the funding strategy is to set employer contribution rates that will enable it to have enough assets to pay members' benefits as they fall due. A secondary objective is to ensure the rates are as stable and affordable as possible. The risk-based approach detailed earlier is used to meet these objectives.

The employer contribution rate is made up of two components:

- **Primary rate:** the level of contributions sufficient to fund benefits that will be accrued in the future.
- **Secondary rate:** the difference between the primary rate and the total contribution rate. This may be in respect of costs associated with accrued benefits or adjustments to achieve the Fund's stability and affordability objectives.

Table 3 shows the combined individual employer contribution rates to be paid into the Fund over the period 1 April 2026 to 31 March 2029. There is also a comparison with the contributions set at the last valuation in 2022.

	31 March 2025		31 March 2022	
Primary rate	17.4% of pay		18.9% of pay	
Secondary rate	2026/27	-2.2%	2023/24	1.8%
	2027/28	-2.2%	2024/25	1.7%
	2028/29	-2.2%	2025/26	1.7%

Table 3: Combined employer contribution rates compared with previous valuation

The primary rate includes an allowance of 0.3% of pensionable pay for the Fund's administration and governance expenses (0.3% of pay at the last valuation).

Employees pay contributions to the Fund in addition to these rates. The employee contribution rates are set by the LGPS Regulations.

On average, employer total contribution rates (ie primary plus secondary) have reduced mainly due to higher assumed future investment returns at 2025 compared to 2022. This reduces the estimated cost of funding future benefit payments.

Each employer has a contribution rate which is appropriate to their circumstances, and these can be found in the Rates & Adjustments Certificate ([Appendix 8](#)).

3.2 Funding position as at 31 March 2025

Table 4 sets out the assets and liabilities at the valuation date. The results at the 2022 valuation are shown for comparison.

The funding position provides a high-level snapshot as at 31 March 2025, but there are limitations:

- The liabilities are very sensitive to the choice of assumptions about the future
- The market value of assets held by the Fund will change daily.

Employer contribution rates are not set using the reported funding position above. The contribution rates take into consideration how assets and liabilities will evolve over time in different economic scenarios. They also reflect each employer's funding profile and covenant.

Valuation date		31 March 2025	31 March 2022
Assets		32,200	29,324
Liabilities	Actives (£m)	7,807	10,185
	Deferreds (£m)	4,265	5,681
	Pensioners (£m)	13,078	12,438
Surplus / (Deficit) (£m)		7,051	1,021
Funding Level		128%	104%

Table 4: Single reported funding position compared with the previous valuation

The improvement in funding level is primarily due to higher assumed future investment returns at 2025. Chart 2 on the next page provides further information on what's caused the funding position to change since 2022.

3.3 Other funding metrics

The future investment return required to be 100% funded at this valuation is 4.1% p.a. which has increased from the previous valuation (3.4% p.a.). This means, at 31 March 2025, the Fund needed to earn 4.1% p.a. to have enough money to meet accrued benefits at that date. The estimated likelihood of the Fund's investment strategy achieving the required return has increased to greater than 95% at 31 March 2025 from 81% at 2022.

Changes since the last valuation – funding position

The factors that have caused the funding position to change since the last valuation are split between:

- actual experience being different from expectations at the last valuation (**known events**)
- changes in assumptions about the future (**future expectations**).

Chart 2 details these factors and their magnitude.

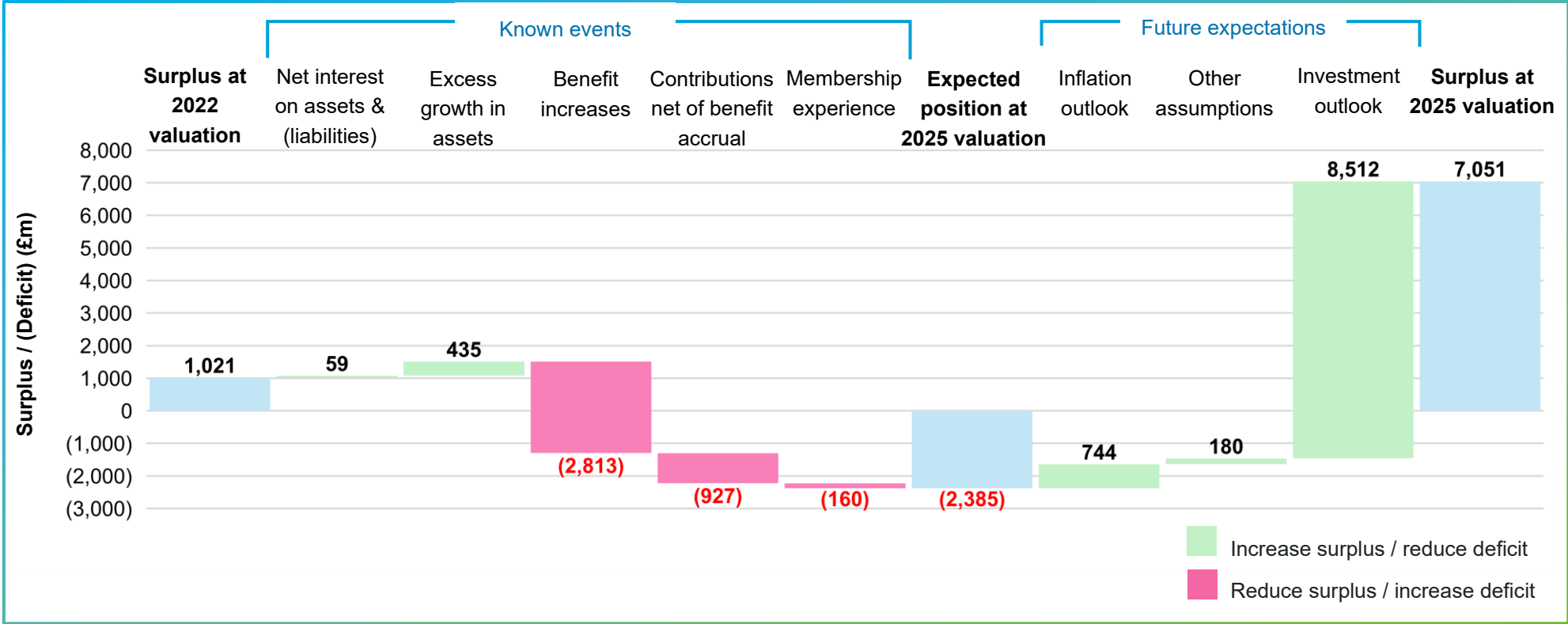


Chart 2: Change in funding position since last valuation

Risks and sensitivities



4. Risks and sensitivities

4.1 Background

If all future experience is in line with expectations and there are no changes in the financial or demographic environment, it's projected that the funding level at the next valuation (31 March 2028) will remain broadly unchanged.

However, the funding position, and the Fund's funding strategy, are sensitive to various sources of risks. These funding risks broadly fall into categories of economic, demographic, regulatory and other.

Identifying and specifying these risks, including analysis of their potential impact, is an important part of the risk management cycle.

4.2 Economic risks

Impact of known events

The main economic risks are in relation to investment returns, benefit increases (ie Consumer Price Index inflation) and salary increases.

For all three sources of risk, the table below details the actual experience since the last valuation compared to 2022 expectations, and the impact on funding.

Source	Expected	Actual	Funding impact
Investment returns	3.6% p.a.	4.1% p.a.	£435m
Benefit increases	2.9% p.a.	6.1% p.a.	(£2,813m)
Salary increases	3.7% p.a.	6.3% p.a.	(£351m)

Table 5: Impact of known economic events since 2022

Impact of changes in future outcomes

The results in this report are based on a set of assumptions about the future outcomes for these economic risks. If the future differs from the assumptions used at this valuation, the Fund's liabilities may be higher (or lower) than the current estimate.

- **Investment returns:** Chart 3 below shows how the funding level at 31 March 2025 changes depending on the level of assumed future investment returns. Each point on the line denotes the estimated likelihood of achieving the level of future return at the valuation date. The Fund’s assumptions at this valuation are summarised in [Appendix 2](#) and are illustrated by the solid blue diamond.
- **Benefit increases:** if future inflation was 0.5% pa higher than assumed at this valuation, then the funding level would reduce by c9% (with a c£1,977m fall in the surplus).
- **Salary increases:** if salary increases were 0.5% pa higher than assumed at this valuation then the funding level would reduce by less than 1% (with a c£188m fall in the surplus).

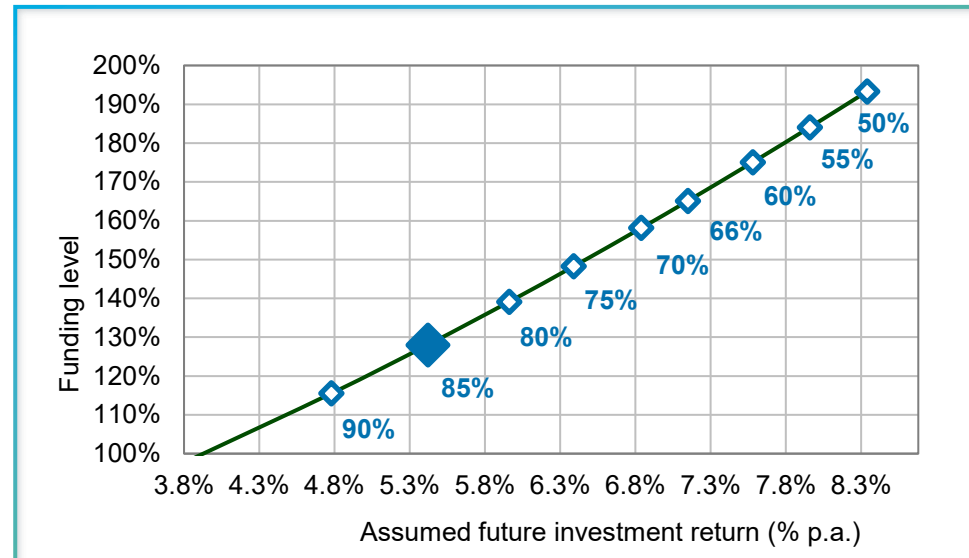


Chart 3: Impact of future return assumption on funding level

Addressing the objectives of the Funding Strategy

The Fund has twin aims of maintaining affordable and stable contribution rates for employers. These are competing factors. The Fund needs to invest in growth-seeking assets to achieve affordability, but returns on growth-seeking assets are not stable, particularly over shorter time horizons. To help manage stability the Fund is flexible in how it sets its assumption in respect of future investment returns subject to certain minimum standards set out in the Funding Strategy Statement.

The Fund believes this approach balances the key objectives of **affordability** and **stability** of employer contribution rates, while ensuring the Fund is **solvent** over the long-term.

- **Affordability:** the Fund has taken into account, and given credit for, higher expected future investment returns which reduces the cost to employers of providing LGPS benefits (all other things being equal).
- **Stability:** if the Fund doesn’t achieve the higher level of assumed returns, or future returns expectations reduce, then it doesn’t necessarily mean immediate increases in employer contribution rates in the future. The assumption for future investment return levels will remain under review as part of the Fund’s wider governance and risk management framework and, given different economic or funding conditions, it may be appropriate to adjust this at future valuations.

4.3 Demographic risks

Impact of known events

The main demographic risk is in relation to life expectancy. The Fund's mortality experience between the 2022 and 2025 valuations has resulted in the following impact on the funding position, as shown in Table 6.

Mortality experience	
Actual amount of annual pension ceased	£72.4m
Expected amount of annual pension ceased	£76.8m
Difference	£4.4m
Impact on funding position	(£63.7m)

Table 6: Impact of member mortality experience since 2022

The mortality experience has therefore caused a reduction in the surplus of around £63.7m.

Impact of changes in future outcomes

The results in this report are based on an assumption that in the long-term, the rate of mortality reduces at 1.75% p.a. If this rate of reduction turned out to be stronger (2.00% p.a. instead of 1.75% p.a.), then members would live longer than expected. In this scenario, the funding level would fall by c1% (with a c£126m fall in the surplus).

4.4 Other risks

Regulatory

Changes in central government legislation may affect the future cost of the LGPS. For example, the cost to rectify the McCloud discrimination is estimated to be an increase in liabilities of £117m at this valuation. [Appendix 2](#) sets out potential regulatory changes which may impact future pension costs.

Climate change

Climate change has the potential to make extreme outcomes more likely which could in turn have a significant impact on the funding position. The Fund has carried out separate modelling to assess the potential impact of extreme outcomes on longer term funding. Further details on this are presented in [Appendix 4](#).

Post-valuation events

The results in this report are as at 31 March 2025. Since this date, funding levels have generally improved. However, recent conflicts in the Middle East have led to increased volatility in markets. In general, short-term volatility in the funding position is to be expected and experience since 31 March 2025 has not been abnormal. Given the Fund's approach to long-term, stable funding strategies, no allowance has been made for post-valuation events in employer contribution rates or the funding position at this valuation.

The Fund will continue to monitor the environment in which it participates to understand and manage the impact of any changes.

Final
comments



5. Final comments

The Fund's valuation operates within a broader framework, and this document should be considered alongside the following:

- The Funding Strategy Statement which (in particular) highlights how different employers in different circumstances have their contributions calculated.
- The Investment Strategy Statement, which sets out the investment strategy for the Fund.
- The Fund's risk register.
- The general governance of the Fund, including meetings of the Management Panel and Local Pensions Board, decisions delegated to officers, the Fund's business plan, etc.

Throughout the valuation, relevant stakeholders in the Fund have been engaged, consulted and communicated with as appropriate. Details of the governance process followed during the valuation are set out in [Appendix 3](#).

Under the LGPS regulations, the next formal valuation of the Fund is due to be carried out as at 31 March 2028 where contribution rates payable from 1 April 2029 will be set.

March 26

For and on behalf of Hymans Robertson

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Appendices

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Appendix 1: Data

Membership data

The membership data used for the purposes of this valuation was provided by the Administering Authority on 4 August 2025.

A summary of the membership data used for this valuation is set out in Table 7, alongside corresponding data from the previous valuation for comparison. The membership numbers in the table relate to the total number of records.

The results of this valuation are dependent on the quality of the underlying data used. We have relied on information supplied by the Administering Authority as being accurate. We have carried out a series of reasonableness validation checks on the supplied membership data and compared against the Fund's (unaudited) accounts to confirm its suitability for the purposes of this valuation.

More information on how we verify the quality of the data used in the valuation has been shared with the Administering Authority in our report '2025 Valuation – Data Report'.

Whole Fund Membership Data	This Valuation 31 March 2025	Last Valuation 31 March 2022
Employee members		
Number	124,539	116,428
Total actual pay (£000)	3,350,115	2,609,503
Total accrued pension (£000)	629,838	506,309
Average age (liability weighted)	53	51
Deferred pensioners (including undecideds)		
Number	157,366	145,935
Total accrued pension (£000)	334,200	268,548
Average age (liability weighted)	53	51
Pensioners and dependants		
Number	153,594	140,004
Total pensions in payment (£000)	987,621	756,151
Average age (liability weighted)	69	69

Table 7: Membership data summary

Investment strategy

A summary of the investment strategy allocation used to derive the future assumed investment return is set out in Table 8.

This strategy was confirmed by the Administering Authority on 24 June 2025 as appropriate for the purposes of the valuation.

Asset data

To check the membership data and derive employer asset values, we have used asset and accounting data and employer-level cash flow data provided by the Fund

Asset class	Allocation
Global equities	40.8%
Private equity	5.0%
Property	10.0%
Infrastructure equity	7.5%
UK corporate bonds	8.0%
Fixed interest gilts	4.0%
Index linked gilts	4.0%
Multi Asset Credit	5.0%
Private Lending	5.0%
Infrastructure debt	7.5%
Cash	3.2%
Total	100.0%

Table 8: Investment strategy allocation used for the calculation of employer contribution rates.

Appendix 2: Assumptions

To set and agree assumptions for the valuation, the Fund carried out an in-depth analysis and review in June 2025 with the final set approved by the Management Panel on 11 July 2025.

Summary of assumptions

	31 March 2025	31 March 2022
Financial assumptions		
Discount rate	5.4% p.a.	3.6% p.a.
Benefit increases	2.8% p.a.	2.9% p.a.
Salary increases	4.3% p.a.	3.7% p.a.
Demographic assumptions		
Baseline longevity	VitaCurves	VitaCurves
Longevity future improvements	CMI 2024 model with core parameterisation except Initial addition = 0.25% (both Male & Female) Long-term rate of improvement 1.75% p.a.	CMI 2021 model Initial addition, A = 0.25% (both Male & Female) Smoothing factor, Sk = 7.0 Long-term rate of improvement = 1.5% p.a.
Commutation	60% of maximum under HMRC limits	50% of maximum under HMRC limits
50:50 scheme	0% of members elect to change scheme	1% of members elect to change scheme
Retirement age	Earliest age at which members can retire with unreduced benefits	
Family statistics	Varying proportion to have dependant at death Dependant of a male is 3.5 years younger than him Dependant of a female is 0.6 year older than her	Varying proportion to have dependant at retirement Dependant of a male is 4 years younger than him Dependant of a female is 0 year older than her

Table 9: Summary of assumptions

Deriving future investment return likelihoods

To derive the distribution of future investment returns and obtain associated estimated likelihoods, we use the Fund's long-term investment strategy and our Economic Scenario Service (ESS) model. The ESS uses statistical models to generate a future distribution of year-on-year returns for each asset class, eg UK equities. The ESS reflects correlations between asset classes and wider economic variables (eg inflation). In the short-term (first few years), the models are fitted with current financial market expectations. Over the longer-term, models are built around our views of fundamental economic parameters, for example equity risk premium, credit-spreads and long-term inflation. Table 10 sets out the individual asset class return distribution of the ESS model, calibrated using market data (including ONS) as at 31 March 2025.

Time period	Percentile	Annualised total returns											Inflation/Yields			
		Global Equities (unhedged)	Private Equity	Property	Infrastructure equity (unlisted)	A Credit (14 yr maturity)	A Credit (4 yr maturity)	Fixed interest gilt (14 yr maturity)	Index linked gilt (14 yr maturity)	Multi Asset Credit (sub investment grade)	Private Lending	Infrastructure Debt	Cash	Inflation (CPI)	17 year real yield (CPI)	17 year yield
5 years	16 th	-0.5%	-2.5%	0.2%	1.1%	2.5%	4.0%	2.2%	1.7%	4.1%	4.5%	1.6%	3.5%	1.2%	1.5%	4.8%
	50 th	8.2%	10.0%	6.8%	8.1%	4.9%	5.2%	4.3%	4.5%	6.7%	8.2%	5.3%	4.3%	2.8%	2.4%	5.8%
	84 th	16.9%	22.8%	14.1%	15.5%	7.1%	6.1%	6.2%	7.5%	8.8%	11.4%	8.6%	5.1%	4.3%	3.3%	7.1%
10 years	16 th	2.1%	1.2%	2.3%	3.1%	4.5%	4.8%	4.2%	2.7%	5.8%	6.4%	4.2%	3.6%	0.8%	0.8%	3.9%
	50 th	8.5%	10.2%	7.3%	8.4%	6.0%	5.8%	5.4%	4.7%	7.4%	8.8%	6.5%	4.6%	2.5%	2.1%	5.3%
	84 th	14.8%	19.6%	12.7%	13.8%	7.3%	6.7%	6.5%	6.9%	8.9%	10.9%	8.6%	5.8%	4.1%	3.3%	7.1%
20 years	16 th	3.7%	3.4%	3.5%	4.2%	5.5%	4.6%	5.0%	2.9%	6.1%	7.0%	5.4%	3.1%	0.7%	-0.5%	1.6%
	50 th	8.3%	9.9%	7.3%	8.3%	6.5%	5.8%	5.8%	4.6%	7.6%	8.8%	6.9%	4.5%	2.3%	1.3%	3.6%
	84 th	13.1%	17.0%	11.3%	12.4%	7.4%	7.2%	6.5%	6.4%	9.1%	10.7%	8.3%	6.3%	3.9%	3.0%	6.2%
Volatility (1 yr)		18.6%	26.6%	15.2%	14.5%	6.5%	3.2%	5.5%	6.7%	6.3%	9.3%	8.8%	0.3%	1.4%	-	-

Table 10: ESS individual asset class return distributions at 31 March 2025

Demographic assumptions

The tables below set out sample rates for demographic assumptions at 5-year age intervals. All figures are incidence rates per 1,000 members except salary scale. FT and PT denote full-time and part-time active membership respectively.

Males

Age	Salary Scale	Death Before Retirement	Withdrawals		Ill Health Tier 1		Ill Health Tier 2	
			FT	PT	FT	PT	FT	PT
20	105	0.17	291.10	426.83	0.00	0.00	0.00	0.00
25	117	0.17	192.28	281.94	0.00	0.00	0.00	0.00
30	131	0.20	136.43	200.01	0.00	0.00	0.00	0.00
35	144	0.24	106.59	156.25	0.10	0.07	0.02	0.01
40	151	0.41	85.82	125.76	0.16	0.12	0.03	0.02
45	159	0.68	80.61	118.10	0.35	0.27	0.07	0.05
50	167	1.09	66.45	97.24	0.90	0.68	0.23	0.17
55	173	1.70	52.33	76.62	3.54	2.65	0.51	0.38
60	174	3.06	46.64	68.26	6.23	4.67	0.44	0.33
65	174	5.10	28.63	41.90	11.83	8.87	0.00	0.00

Table 11: Sample rates for demographic assumptions – Males

Females

Age	Salary Scale	Death Before Retirement	Withdrawals		Ill Health Tier 1		Ill Health Tier 2	
			FT	PT	FT	PT	FT	PT
20	105	0.10	225.55	261.73	0.00	0.00	0.00	0.00
25	117	0.10	151.77	176.09	0.10	0.07	0.02	0.01
30	131	0.14	127.22	147.58	0.13	0.10	0.03	0.02
35	144	0.24	109.80	127.33	0.26	0.19	0.05	0.04
40	151	0.38	91.39	105.94	0.39	0.29	0.08	0.06
45	159	0.62	85.28	98.85	0.52	0.39	0.10	0.08
50	167	0.90	71.90	83.24	0.97	0.73	0.24	0.18
55	173	1.19	53.65	62.18	3.59	2.69	0.52	0.39
60	174	1.52	43.24	50.05	5.71	4.28	0.54	0.40
65	174	1.95	20.61	23.85	10.26	7.69	0.00	0.00

Table 12: Sample rates for demographic assumptions - Females

Average life expectancies

Based on the longevity assumptions used for the 2025 valuation, Table 13 details the average life expectancy for the Fund's membership.

Average life expectancy	31 March 2025	31 March 2022
Male pensioner	20.6 years	20.6 years
Male non-pensioner	22.2 years	21.8 years
Female pensioner	23.9 years	23.7 years
Female non-pensioner	25.6 years	25.4 years

Table 13: Average life expectancies

The average life expectancies are from the age of 65. They assume that pensioners are aged 65 at the respective valuation date and non-pensioners are aged 45.

Benefit structure

Results are based on our understanding of the benefit structure of the LGPS in England and Wales on 31 March 2025 – see www.lgpsregs.org. However, there are areas of uncertainty and potential change.

- **McCloud:** in line with the 2022 valuation, we have made an allowance for the cost of these potential improvements, including McCloud data (where available). Further detail on the assumption is available on request.
- **Cost sharing mechanism:** we have assumed that there will be no changes required to the LGPS benefit structure due to this mechanism.
- **Guaranteed Minimum Pension equalisation and revaluation:** in line with the 2022 valuation, we have assumed that all increases on GMP for members with a State Pension Age after 5 April 2016 will be funded by the Fund.
- **Virgin Media case:** we have made no allowance for any impact that the Virgin Media case may have on the LGPS benefit structure.
- **Other benefit changes:** there may be benefit changes due to the current “Access and Fairness” consultation. We have not made any allowance for any changes to the benefit structure proposed in this consultation as we would not expect them to be material if implemented.

Appendix 3: Governance audit trail

The triennial actuarial valuation is a significant exercise carried out by the Fund. This report is a summary of the main outputs from the triennial actuarial valuation. The outputs are the result of funding strategy analysis, discussions and Fund decisions throughout the valuation process. A high-level audit trail of the key funding strategy decisions is set out below.

Funding strategy

The actuarial assumptions were reviewed by the Fund in June 2025, supported by analytics and other information from the Fund Actuary. The assumptions were approved by the Fund at the Management Panel meeting in July 2025.

The funding strategy parameters, which feed into the setting of employer contribution rates, were considered in stages.

- **Local authorities, academies and other long term employers:** review carried out in Q3 2025, including consideration of funding target, funding time horizon, likelihood of success and interaction with the Fund's investment strategy. In addition, the funding treatment of Multi-Academy Trusts were reviewed. The outcomes were discussed with Treasurers and at the December 2025 Management Panel meeting.
- The **SMA and OLA pools** were reviewed in Q3 2025, including consideration as to the sustainability of these pools and how contribution rates for employers within these pools could be better stabilised in future. The outcomes were discussed with Treasurers and at the December 2025 management Panel meeting.
- The treatment of **orphaned employers** was reviewed in Q3 and Q4 2024, including consideration of the investment strategy to be applied to these former employers and how the assets could be leveraged to manage

contribution rate stability for active employers. The outcomes, which included material changes to the investments strategy including the combination of three Designated Funds, was discussed at the March 2026 Management Panel meeting.

- **Employers targeting eventual exit from the Fund** were also reviewed in Q3 2025, including consideration of derisked investment strategies where appropriate. The outcomes were discussed at the December 2025 and March 2026 Management Panel meetings.

The outcomes of these decisions were collated and documented in an updated copy of the Funding Strategy Statement. The draft FSS was discussed at the Management Panel meetings both pre and post consultation.

Stakeholder engagement

In addition, the Fund has engaged with employers and the Local Pensions Board throughout the valuation exercise. A summary of the engagement is detailed below.

- **Employer forums:** multiple employer forums were held on 11 December 2025 to discuss the key themes of the 2025 valuation and expectations for the specific employer groups' results.
- **Employer results:** results were communicated to the Fund who in turn notified employers of their results in Winter of 2025/26. Employers were then offered the opportunity to engage with the Fund to discuss their results.
- **Funding Strategy Statement consultation:** an updated version of the FSS was issued to employers in Q3 2025 with the opportunity to feed back comments or ask questions to the Fund.

Appendix 4: Climate change scenario analysis

Climate change is regarded as a material source of risk for pension funds, with potential implications for future **inflation, investment returns** and **longevity**. Given the long-term nature of the Fund, it arguably faces greater exposure to climate risks compared to other funds with shorter time horizons (for instance, private sector schemes nearing buy-out).

We have used two sets of scenario analysis to test the resilience of the Fund's funding strategy under potential climate-related risks.

Scenario analysis helps assess risks and tests the resilience of current and long-term strategies under various scenarios. This helps to identify vulnerabilities across both assets and liabilities.

Identification of these vulnerabilities supports informed decision making by Management Panel, helping to ensure that appropriate controls and mitigations are in place.

Scenario approach 1 – Stress testing

As part of the valuation, we carry out 5,000 simulations to see how the Fund could evolve over 20 years. We then consider how quickly the world responds to climate risk in three scenarios (broadly speaking now, later or even later), with the simple assumption that in every case the response leads to intense disruption and a period of heightened market volatility. The scenarios are not explicitly designed to be “good” or “bad”, and we tend to see a modest impact on high level risk metrics.

Scenario approach 2 – Narrative driven

The narrative analysis complements the stress tests by imagining a specific climate-related trigger event and considering how that plays out under three different pathways.

We take a specific, extreme, downside risk event (in this instance a shock to the planet's food supply) that could occur in the coming years. We then map out distinctive potential reactions to the event, considering things like market changes and policy responses and how these may evolve differently over time. This results in three distinct pathways.

Challenges and limitations

When interpreting the results, users should be aware of the following challenges and limitations in addition to the usual limitations of asset-liability modelling:

- All of the modelling results are ultimately based on the original 5,000 projections from our core model, so we are implicitly assuming that markets continue to function and that the assumed correlations, risk premia, volatilities etc are still valid.
- Neither set of climate scenarios is intended to be exhaustive, and other outcomes beyond what the scenarios cover are of course possible

Full details and results are included in the 2025 Climate Scenario Analysis Output Report dated December 2025, and further detail on the scenario methodology is included in the [2025 valuation toolkit](#).

Climate scenario stress test analysis – output summary

Below we set out the quantitative outputs from the ‘stressed’ climate scenarios. These reflect how the Fund may be impacted over the coming years should the world’s response to climate change reflect the one of our three qualitative scenario descriptions. The base case reflects the market having already priced in climate change, but not any one specific climate scenario.

Modelling results at 20-year time horizon				
Metric	Base case	Green revolution	Delayed transition	Head in the sand
Likelihood of success	89%	90%	86%	88%
Worst 5% of outcomes (average funding level)	59%	63%	52%	55%

Table 14: Summary modelling results in the base case and stress test scenarios

Overall, the impact on likelihood of success is modest over the 20-year horizon, suggesting that the level of prudence in the funding strategy has not been drastically underestimated due to climate risk. There is generally a greater impact on downside risk which is to be expected given that higher volatility will lead to a broader range of outcomes and this means that the worst outcomes get even worse.

The stress test scenarios are designed to test the entire range of funding outcomes. The above impact on downside risk suggests that the extremes merit further, dedicated investigation, particularly as climate change has the potential to make “extreme” outcomes more likely.

The narrative-driven scenario approach was introduced at the 2025 valuation to complement the stress tests by digging further into potential downside risks.

Narrative-driven scenario analysis – output summary

The chart below shows the likelihood of success in each of the three narrative scenarios. All of them begin with the same initial shock, and then the results diverge based on different imagined responses.

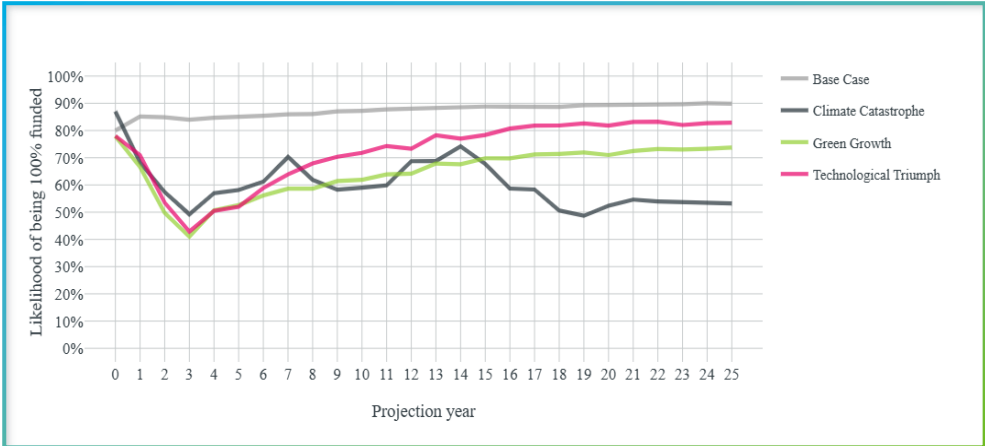


Chart 4: Likelihood of success in the base case and narrative-driven scenarios

Over medium time horizons of 5-10 years, we see improvement in the likelihood of success under each of the three scenarios, although all remain below both the base case and the level of success that is required by the Fund. Over longer time horizons of 10+ years we begin to see a divergence in the likelihood of success, with rapid response and technology investment supporting regrowth under the Green Growth and Technological Triumph pathways, but delayed action under Climate Catastrophe, instead leading to prolonged economic and social disruption and a likelihood of success below the Fund’s desired threshold.

There is therefore a plausible downside scenario prompted by a climate-related event that would put the Fund’s funding strategy at risk.

Appendix 5: Section 13 dashboard

Metric	Unit	2025 valuation	2022 valuation
Funding level (assets/liabilities)	%	128%	104%
Funding level (change since previous valuation)	%	24% increase	2% increase
Asset value used at the valuation	£m	32,200	29,324
Value of liabilities (including McCloud liability)	£m	25,150	28,304
Surplus (deficit)	£m	7,051	1,021
Discount rate – past service	% p.a.	5.4%	3.6%
Discount rate – future service	% p.a.	Past service and future service are consistently valued with the same underlying assumptions, methodologies and models regarding future expected levels of inflation, interest rates and investment returns.	Past service and future service are consistently valued with the same underlying assumptions, methodologies and models regarding future expected levels of inflation, interest rates and investment returns.
Assumed pension increase (CPI)	% p.a.	2.8%	2.9%
Method of derivation of discount rate, plus any changes since previous valuation		There is a 85% likelihood that the Fund's assets will return at least 5.4% p.a. over the 20 years following the 2025 valuation date. This is the same methodology used for the 2022 valuation but with a higher likelihood (78% at 2022).	There is a 78% likelihood that the Fund's assets will return at least 3.6% p.a. over the 20 years following the 2022 valuation date. This is the same methodology used for the 2019 valuation but with a higher likelihood (75% at 2019).

Metric	Unit	2025 valuation	2022 valuation
Assumed life expectancy at age 65			
Life expectancy for current pensioners – men age 65	years	20.6	20.6
Life expectancy for current pensioners – women age 65	years	23.9	23.7
Life expectancy for future pensioners – men age 45	years	22.2	21.8
Life expectancy for future pensioners – women age 45	years	25.6	25.4
Past service funding position – SAB basis¹ (for comparison purposes only)			
Market value of assets	£m	32,200	29,324
Value of liabilities	£m	25,847	22,152
Funding level on SAB basis (assets/liabilities)	%	125%	132%
Funding level on SAB basis (change since last valuation)	%	7% decrease	9% increase

¹ [SAB basis for standardised funding calculations for LGPS \(England & Wales\) Fund valuations as at 31 March 2025](#)

Metric	Unit	2025 valuation	2022 valuation
Contribution rates payable			
Primary contribution rate	% of pay	17.4%	18.9%
Secondary contribution rate (cash amounts in each year)			
Secondary contribution rate - 1 st year of rates and adjustments certificate	£m	(95.951)	49.212
Secondary contribution rate - 2 nd year of rates and adjustments certificate	£m	(100.117)	49.645
Secondary contribution rate - 3 rd year of rates and adjustments certificate	£m	(104.464)	50.493
Giving total expected contributions			
Total expected contributions - 1 st year of rates and adjustments certificate (£ figure based on assumed payroll)	£m	675.085	579.019
Total expected contributions - 2 nd year of rates and adjustments certificate (£ figure based on assumed payroll)	£m	704.397	599.054
Total expected contributions - 3 rd year of rates and adjustments certificate (£ figure based on assumed payroll)	£m	734.982	620.230
Assumed payroll (cash amounts in each year)			
Total assumed payroll - 1 st year of rates and adjustments certificate	£m	4,440.09	2,806.179
Total assumed payroll - 2 nd year of rates and adjustments certificate	£m	4,632.88	2,910.008
Total assumed payroll - 3 rd year of rates and adjustments certificate	£m	4,834.04	3,017.678
3 year average total employer contribution rate	% of pay	15.2%	20.6%
Average employee contribution rate	% of pay	6.4%	6.4%
Expected employee contributions (2025 valuation £ figure based on assumed payroll of £4,440m)	£m p.a.	284.9	180.204

Metric	Unit	2025 valuation	2022 valuation
Deficit recovery and surplus spreading plan			
Latest deficit recovery period end date, where this methodology is used by the fund's actuarial advisor	Year	Methodology not used	Methodology not used
Earliest surplus spreading period end date, where this methodology is used by the fund's actuarial advisor	Year	Methodology not used	Methodology not used
The time horizon end date, where this methodology is used by the fund's actuarial advisor	Year	2045 ¹	2042 ¹
The funding plan's likelihood of success, where this methodology is used by the fund's actuarial advisor	%	Minimum 65% ¹	Minimum 65% ¹
Surplus Methodology		Other - Target rate ²	Other - Maximum/minimum annual rate changes ²
Surplus methodology & parameters explanation (including changes since previous valuation)		Immediate reduction to target rates of 15%-18% of pay ²	Maximum step changes to support long-term stability ²
Additional information			
Percentage of liabilities relating to employers with deficit recovery periods of longer than 20 years	%	0%	0%
Percentage of total liabilities that are in respect of Tier 3 employers	%	16%	17%
Included climate change analysis/comments in the 2025 valuation report		Yes	Yes
Gender pension gap statistic - Fund active mean CARE pension GPG	%	27%	N/A
Gender pension gap statistic - Fund active mean combined Final Salary and CARE pension GPG	%	30%	N/A
Gender pension gap statistic - Fund pensioner mean pension GPG	%	39%	N/A

¹The Fund has around 750 contributing employers, each with their own unique funding plans. Time horizons and likelihoods of success vary widely across the employers. The time horizons shown represent the longest allowable periods used in funding plans while the likelihoods of success represent the lowest allowable in funding plans.

²The methodologies and explanations reported summarise the approach taken for long-term, secure employers. In practice, due to the breadth of employers participating in the Fund, a variety of approaches are taken. Please refer to the Fund's Funding Strategy Statement for further details.

Appendix 6: Reliances & limitations

We have been commissioned by Tameside Metropolitan Borough Council ('the Administering Authority') to carry out a full actuarial valuation of Greater Manchester Pension Fund ('the Fund') at 31 March 2025, as required under Regulation 62 of the Local Government Pension Scheme Regulations 2013 ('the Regulations').

This report is addressed to the Administering Authority. It has been prepared by us as actuaries to the Fund and is solely for the purpose of summarising the main outcomes of the 2025 actuarial valuation. It has not been prepared for any other third party or for any other purpose. We make no representation or warranties to any third party as to the accuracy or completeness of this report, no reliance should be placed on this report by any third party and we accept no responsibility or liability to any third party in respect of it.

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This summary report is the culmination of other communications in relation to the valuation, in particular our:

- [2025 valuation toolkit](#) which sets out the methodology used when reviewing funding plans
- paper dated 7 November 2025 which discusses the funding strategy for the Fund's local authorities and other long term employers
- paper dated 6 June 2025 and an updated version dated 27 January 2026 which discuss the valuation assumptions

- initial results report dated 1 September 2025 which outlines the whole Fund results and inter-valuation experience
- data report dated 3 March 2026 which summarises the data used for the valuation, the approach to ensuring it is fit for purpose and any adjustments made to it during the course of the valuation

The totality of our advice complies with the Regulations as they relate to actuarial valuations.

We have also prepared the valuation with regard to the Funding Strategy Statement which details the approach taken by the Fund to fund the current and future benefits due to members.

The following Technical Actuarial Standards apply to this advice and have been complied with where material and to a proportionate degree. They are:

- **TAS100** – Principles for technical actuarial work
- **TAS300** – Pensions

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Appendix 7: Glossary

➤ **50:50 option**

An option for LGPS members to pay half employee contributions and earn half the retirement benefit (pre-retirement protection benefits are unreduced).

➤ **Asset-liability modelling**

An approach to modelling and understanding risk for a pension fund. The assets and liabilities are projected forwards into the future under many different future scenarios of inflation, investment returns and interest rates. The future scenarios are then analysed to understand the risk associated with a particular combination of contribution rates and investment strategy. Different combinations of contribution rates and/or investment strategies may be tested.

➤ **Baseline longevity**

The rates of death (by age and sex) in a given group of people based on current observed data.

➤ **VitaCurves**

The assumptions used for baseline longevity. These assumptions are provided by Club Vita, a firm of longevity experts we partner with for longevity analysis. They combine data from thousands of pension schemes and use it to create detailed longevity assumptions at member-level, as well as insight on general longevity trends and future improvements.

➤ **Commutation**

The option for members to exchange part of their annual pension for a one-off lump sum at retirement. In the LGPS, every £1 of pension exchanged gives the member £12 of lump sum. The amounts that members commute is heavily influenced by tax rules which set an upper limit on how much lump sum can be taken tax-free.

➤ **CPI inflation**

The annual rate of change of the Consumer Prices Index (CPI). The CPI is the UK government's preferred measure of inflation and is the measure used to increase LGPS (and all other public sector pension scheme) benefits each year.

➤ **Deferred pensioner**

A former employee who has left employment (or opted out of the pension fund) but is not yet in receipt of their benefits from the fund.

➤ **Demographic assumptions**

Assumptions concerned with member and employer choices rather than macroeconomic or financial factors. For example, retirement age or promotional salary scales. Demographic assumptions typically determine the timing of benefit payments.

➤ **Discount rate**

A number used to place a single value on a stream of future payments, allowing for expected future investment returns.

➤ **Employee (or active) members**

Members who are currently employed by employers who participate in the Fund and are paying contributions into the Fund.

➤ **ESS**

Economic Scenario Service - Hymans Robertson's proprietary economic scenario generator used to create thousands of simulations of future inflation, asset class returns and interest rates.

➤ Funding position

The extent to which the assets held by the Fund at 31 March 2025 cover the accrued benefits ie the liabilities.

The two measures of the funding position are:

- the funding level - the ratio of assets to liabilities; and
- the funding surplus/deficit - the difference between the asset and liabilities values.

➤ Inflation

Prices tend to increase over time, which is called inflation. Inflation is measured in different ways, using a different 'basket' of goods and mathematical formulas.

➤ Liabilities

An employer's liability value is the single value at a given point in time of all the benefit payments expected to be made in future to all members. Benefit payments are projected using demographic and financial assumptions and the liability is calculated using a discount rate.

➤ Longevity improvements

An assumption about how rates of death will change in future. Typically, we assume that death rates will fall and life expectancies will improve over time, continuing the long-running trend.

➤ Pensioner

A former employee who is in receipt of their benefits from the fund. This category includes eligible dependants of the former employee.

➤ Primary rate

The estimated cost of future benefits, expressed in percentage of pay terms. The primary rate will include an allowance to cover the Fund's expenses.

➤ Prudence

To be prudent means to err on the side of caution in the overall set of assumptions. We build prudence into the choice of discount rate by choosing an assumption with a prudence level of more than 50%. All other assumptions aim to be best estimate.

➤ Prudence level

A percentage indicating the likelihood that the assumed rate of investment return will be achieved in practice, based on the ESS model.

The higher the prudence level, the more prudent the assumed rate of investment return.

➤ Secondary rate

An adjustment to the primary rate, generally to reflect costs associated with benefits that have already been earned up to the valuation date. This may be expressed as a percentage of pay and/or monetary amount.

➤ Withdrawal

Refers to members leaving the scheme before retirement. These members retain an entitlement to an LGPS pension when they retire but are no longer earning new benefits.

Appendix 8: Rates and Adjustments Certificate

In accordance with Regulation 62 of the Regulations, we have assessed the contributions that should be paid into the Fund by participating employers for the period 1 April 2026 to 31 March 2029 to maintain the solvency of the Fund.

The method and assumptions used to calculate the contributions set out in this Rates and Adjustments Certificate are detailed in the Funding Strategy Statement dated April 2026 and in [Appendix 2](#) of the report on the 2025 actuarial valuation dated March 2026. These assumptions underpin our estimate of the number of members who will become entitled to a payment of pensions under the provisions of the LGPS and the amount of liabilities arising in respect of such members.

Table 15 sets out the combined individual employer primary and secondary contribution rates for the period 1 April 2026 to 31 March 2029. The primary rate is the payroll weighted average of the underlying individual employer primary rates and the secondary rate is the total of the underlying individual employer secondary rates, calculated in accordance with the LGPS regulations and CIPFA guidance. The secondary rate has been shown both as a percentage of the projected pensionable pay and the equivalent monetary amount.

Primary rate		
		17.4%
Secondary rate	% of payroll	Equivalent monetary amount
2026/27	-2.2	(£95,951,000)
2027/28	-2.2	(£100,117,000)
2028/29	-2.2	(£104,464,000)

Table 15: Combined individual employer rates from 1 April 2026 to 31 March 2029

The required minimum contribution rates for each employer in the Fund are set out in the remainder of this certificate.

Steven Law FFA C. Act Paula Picken FFA C. Act Jamie Baxter FFA C. Act
 31 March 2026
 For and on behalf of Hymans Robertson

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
MCC									
A0001	Manchester City Council	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0017	National Museum of Labour History	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0043	APSE	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0053	Greater Manchester Immig Aid Unit	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0073	Manchester Port Health Authority	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0087	Chethams School Of Music	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0214	Marketing Manchester	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0229	Mechanics Centre Ltd	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0273	Manchester Active	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0307	One Manchester Limited (Eastlands Homes Tfrd Staff)	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0321	Amey Highways Limited	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0356	Jigsaw Homes North	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0369	SPIE FS Northern UK Ltd (Wright Robinson)	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A0383	Mosscare St. Vincent's Housing Group Limited	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0390	Groundwork Greater Manchester(ex MCC)	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0440	Greater Manchester Mental Health NHS Foundation Trust	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0467	One Education Limited	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0509	Greater Manchester Arts Centre Limited	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0766	Biffa Municipal	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0813	Taylor Shaw - St Aidans Primary School (Ex MCC)	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0967	Essential Hygiene - Holy Name RC Primary School	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0971	Manchester Creative Digital Assets Ltd	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0978	Essential Hygiene Ltd - Our Lady's (Ex MCC)	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0980	Greenwich Leisure Ltd	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0992	Sports & Leisure Management Ltd	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A0994	Onward Homes Ltd	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1013	Equans Services Ltd - Manchester Working Ltd (Ex MCC)	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1112	Contour Homes Ltd (Ex Contour)	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1117	Equans Regeneration Ltd - Northwards Housing Ltd (Ex MCC)	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1127	Dolce Ltd- St Catherines	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1129	Dolce Ltd - St Peters RC Primary School VA	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1131	Dolce Ltd- Varna Community Primary School	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1132	Mellors Catering Services Ltd- Ashbury Meadow Primary School	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1134	Mellors Catering Services Ltd - Chapel Street Primary School	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1135	Mellors Catering Services Ltd - Park View Community Primary School	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1136	Mellors Catering Services Ltd - Ravensbury Community School	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1138	Midshire Signature Svs Ltd - Barlow RC School	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1139	Orian Solutions Ltd - Button Lane Primary School	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1141	Orian Solutions Ltd All Saints CE Primary VA Newton Heath	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1143	Orian Solutions Ltd Didsbury C of E Primary (st James & Emmanuel Trust)	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1145	Orian Solutions Ltd Mauldeth Road Primary	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1146	Orian Solutions Ltd Northenden Community School	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1149	Orian Solutions Ltd St Marys CE Primary School VC Moss Side	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1151	Orian Solutions Ltd St Wilfrids CE Primary School Northenden (St James & Emmanuel Trust)	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1153	Taylor Shaw Ltd - Wise Owl Trust (Ex MCC Fayre)	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1155	Taylor Shaw Ltd Armitage CE Primary School VC	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1157	Taylor Shaw Ltd Broadhurst Primary School (Co-Op Academy)	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1158	Taylor Shaw Ltd Crossacres	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1159	Taylor Shaw Ltd Moston Lane Community Primary	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1163	Taylor Shaw Ltd - Wythenshaw CAT (ex MCC Fayre)	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1167	Totally Local Co Ltd Crowcroft Park Primary School	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1168	Totally Local Co Ltd Holy Name RC Primary	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1169	Totally Local Co Ltd Our Lady's RC Primary	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1174	Unify Management Solutions Ltd	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1228	Apcoa Parking UK Ltd (Ex MCC)	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1236	Park Homes (UK) Ltd (Ex CIC Inspirit-MCC)	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1248	Aspens Services Ltd - Cavendish Primary (MCC)	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1274	Mellors Catering - SS Simon and Jude (MCC)	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1283	Aspens Services Ltd - Newall Green Primary School	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1296	Career Connect (NEET)	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1306	Dolce Ltd (Saviour CE School)	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1342	SMCSM Ltd - Ringwood Primary	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1346	RCCN Cleaning Services Ltd (Barlow High)	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
A1382	Aspens Services Ltd - Peel Hall Primary School	17.2%	-1.9%	-1.9%	-1.9%	15.3%	15.3%	15.3%	
BOL									
A0020	Bolton MBC	17.7%	-1.8%	-1.8%	-1.8%	15.9%	15.9%	15.9%	
A0056	Birtenshaw Hall School	17.7%	-1.8%	-1.8%	-1.8%	15.9%	15.9%	15.9%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A0241	Horwich Town Council	17.7%	-1.8%	-1.8%	-1.8%	15.9%	15.9%	15.9%	
A0315	Bolton Community Leisure Limited	17.7%	-1.8%	-1.8%	-1.8%	15.9%	15.9%	15.9%	
A0809	Bolton Cares	17.7%	-1.8%	-1.8%	-1.8%	15.9%	15.9%	15.9%	
A1368	Agilisy's ltd	17.7%	-1.8%	-1.8%	-1.8%	15.9%	15.9%	15.9%	
A1401	Westhoughton Town Council	17.7%	-1.8%	-1.8%	-1.8%	15.9%	15.9%	15.9%	
A1418	Bulloughs Cleaning Services Ltd (Thornleigh)	17.7%	-1.8%	-1.8%	-1.8%	15.9%	15.9%	15.9%	
A1421	Dolce Ltd - All Saints CofE Primary School (EX Bolton)	17.7%	-1.8%	-1.8%	-1.8%	15.9%	15.9%	15.9%	
A1481	SMCSM Ltd (Bolton at Home)	17.7%	-1.8%	-1.8%	-1.8%	15.9%	15.9%	15.9%	
BUR									
A0021	Bury MBC	17.6%	-1.9%	-1.9%	-1.9%	15.7%	15.7%	15.7%	
A0786	Persona Care and Support Ltd	17.6%	-1.9%	-1.9%	-1.9%	15.7%	15.7%	15.7%	
OLD									
A0023	Oldham MBC	17.4%	-1.9%	-1.9%	-1.9%	15.5%	15.5%	15.5%	
A0032	Groundwork Greater Manchester (Ex Oldham & Rochdale)	17.4%	-1.9%	-1.9%	-1.9%	15.5%	15.5%	15.5%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A0046	Saddleworth Parish Council	17.4%	-1.9%	-1.9%	-1.9%	15.5%	15.5%	15.5%	
A0287	Oldham Community Leisure Limited	17.4%	-1.9%	-1.9%	-1.9%	15.5%	15.5%	15.5%	
A0339	Housing 21	17.4%	-1.9%	-1.9%	-1.9%	15.5%	15.5%	15.5%	
A0341	Kier Facilities Services Limited (Oldham)	17.4%	-1.9%	-1.9%	-1.9%	15.5%	15.5%	15.5%	
A0489	Great Places Housing Association	17.4%	-1.9%	-1.9%	-1.9%	15.5%	15.5%	15.5%	
A0490	Taylor Shaw Limited (Kier)	17.4%	-1.9%	-1.9%	-1.9%	15.5%	15.5%	15.5%	
A0577	Miocare (formerly Oldham Care & Support Ltd)	17.4%	-1.9%	-1.9%	-1.9%	15.5%	15.5%	15.5%	
A0737	Equans Services Ltd	17.4%	-1.9%	-1.9%	-1.9%	15.5%	15.5%	15.5%	
A0987	New Bridge Horizons Ltd	17.4%	-1.9%	-1.9%	-1.9%	15.5%	15.5%	15.5%	
A1026	Future Finders Employability College - Newbridge (Ex OMBC)	17.4%	-1.9%	-1.9%	-1.9%	15.5%	15.5%	15.5%	
A1165	Early Break (Ex Oldham MBC)	17.4%	-1.9%	-1.9%	-1.9%	15.5%	15.5%	15.5%	
A1238	Essential Hygiene Ltd - Limehurst Primary School	17.4%	-1.9%	-1.9%	-1.9%	15.5%	15.5%	15.5%	
A1239	Essential Hygiene Ltd - St Mary's RC Primary School	17.4%	-1.9%	-1.9%	-1.9%	15.5%	15.5%	15.5%	
A1287	Orian Solutions Ltd - St Anne's	17.4%	-1.9%	-1.9%	-1.9%	15.5%	15.5%	15.5%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1295	SMCSM Ltd - Bare Trees Primary	17.4%	-1.9%	-1.9%	-1.9%	15.5%	15.5%	15.5%	
A1309	Orian Solutions Ltd - First Choice Homes Ltd	17.4%	-1.9%	-1.9%	-1.9%	15.5%	15.5%	15.5%	
A1344	Citizens Advice SORT Group Ltd (Oldham MBC)	17.4%	-1.9%	-1.9%	-1.9%	15.5%	15.5%	15.5%	
A1419	Wolseley UK Ltd (FCHO - OMBC)	17.4%	-1.9%	-1.9%	-1.9%	15.5%	15.5%	15.5%	
A1501	Bulloughs Cleaning Services Ltd - Saddleworth School	17.4%	-1.9%	-1.9%	-1.9%	15.5%	15.5%	15.5%	
ROC									
A0024	Rochdale MBC	17.4%	-2.2%	-2.2%	-2.2%	15.2%	15.2%	15.2%	
A0104	Crossgates School	17.4%	-2.2%	-2.2%	-2.2%	15.2%	15.2%	15.2%	
A0117	Smithy Bridge Foundation Primary School	17.4%	-2.2%	-2.2%	-2.2%	15.2%	15.2%	15.2%	
A0121	Rochdale Development Agency	17.4%	-2.2%	-2.2%	-2.2%	15.2%	15.2%	15.2%	
A0156	Healey Primary School	17.4%	-2.2%	-2.2%	-2.2%	15.2%	15.2%	15.2%	
A0247	Greater Manchester Sports Partnership	17.4%	-2.2%	-2.2%	-2.2%	15.2%	15.2%	15.2%	
A0254	Metro Rochdale Employees Credit Union Limited	17.4%	-2.2%	-2.2%	-2.2%	15.2%	15.2%	15.2%	
A0357	Rochdale Boroughwide Cultural Trust	17.4%	-2.2%	-2.2%	-2.2%	15.2%	15.2%	15.2%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A0459	E.ON UK PLC (Ex-Rochdale/Carillion)	17.4%	-2.2%	-2.2%	-2.2%	15.2%	15.2%	15.2%	
A0461	Grosvenor Facilities Management Limited	17.4%	-2.2%	-2.2%	-2.2%	15.2%	15.2%	15.2%	
A0696	Possabilities CIC	17.4%	-2.2%	-2.2%	-2.2%	15.2%	15.2%	15.2%	
A0767	Future Directions	17.4%	-2.2%	-2.2%	-2.2%	15.2%	15.2%	15.2%	
A0929	The Big Life Company Ltd	17.4%	-2.2%	-2.2%	-2.2%	15.2%	15.2%	15.2%	
A1064	Equans Services Ltd - Falinge Park (Ex RMBC)	17.4%	-2.2%	-2.2%	-2.2%	15.2%	15.2%	15.2%	
A1066	Equans Services Ltd - Wardle (Ex RMBC)	17.4%	-2.2%	-2.2%	-2.2%	15.2%	15.2%	15.2%	
A1246	Northern Care Alliance NHS Foundation Trust (RMBC)	17.4%	-2.2%	-2.2%	-2.2%	15.2%	15.2%	15.2%	
A1302	Dolce Ltd (St Mary's RC Primary, Rochdale)	17.4%	-2.2%	-2.2%	-2.2%	15.2%	15.2%	15.2%	
A1313	Citizens Advice SORT Group Ltd	17.4%	-2.2%	-2.2%	-2.2%	15.2%	15.2%	15.2%	
SAL									
A0025	Salford City Council	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0063	North West Local Authorities Employers Organisation	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0145	St Ambrose Barlow RC High School	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A0311	Salford Community Leisure Limited	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0343	The Working Class Movement Library	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0353	Compass Contract Services (UK) Limited	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0364	SPIE FS Northern UK Ltd (Salford)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0395	ForHousing Ltd	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0578	Together Housing Association Limited	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0715	Salix Homes Limited	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0795	SPIE Northern UK Ltd - St Ambrose & St Patrick (Ex SCC)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0796	SPIE Northern UK Ltd - Moorside (Ex SCC)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0810	Northern Care Alliance NHS Foundation Trust (ASC Contract)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0811	Northern Care Alliance NHS Foundation Trust (Equipment)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0861	Aspire For Intelligent Care & Support (CIC) (2)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0928	Northern Care Alliance NHS Foundation Trust (The Limes)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1172	SPIE Ltd - Absolute Catering	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1204	Park Homes UK Ltd (Ex CIC Inspirit-Salford)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1286	Mellors Catering Services Ltd - SS Simon & Jude	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1361	RM Education Ltd (2022)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1375	Career Connect (Salford CC)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1395	Essential Hygiene Ltd - Wharton Primary School	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
STO									
A0026	Stockport MBC	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0333	Pure Innovations Ltd	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0335	Stockport Homes Ltd	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0350	Totally Local Company Ltd	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1059	Taylor Shaw - Werneth High School	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1111	Three Sixty SHG Ltd	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1198	Vertas Group Ltd - Arden Primary School (Ex SMBC)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1208	Three Sixty SHG Ltd (Stockport Homes) TLC transfer	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1214	Stockport Active CIC	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1232	Pure Insight 1628	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1331	Innovate Services Ltd (Marple Hall)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1422	Taylor Shaw Ltd - St Thomas' CofE Primary School (Stockport)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1529	Innovate Services Ltd (Romiley Primary School)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
TAM									
A0027	Tameside MBC	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A0243	Active Tameside	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A0326	Cash Box Credit Union Ltd	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A1017	Robertson Facilities Management Ltd - Project CO1	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A1018	Robertson Facilities Management Ltd - Project CO2	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A1019	Robertson Facilities Management Ltd - Corporate Estates	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A1249	Taylor Shaw Ltd - Audenshaw Primary School (Tameside)	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A1252	Taylor Shaw Ltd - Greswell Primary School (Ex TMBC)	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
TRA									
A0028	Trafford MBC	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0123	Blessed Thomas Holford Catholic College	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0231	Midas Limited	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0753	AMEY LG Ltd	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0785	Trafford Leisure Community Interest Company	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1394	Essential Hygiene Ltd - Stamford Park Primary School	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
WIG									
A0029	Wigan MBC	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0031	Wigan Metrop Development Co (Inv) Ltd	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0519	Wigan and Leigh Carers Centre	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0525	Shevington Parish Council	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1115	Midshire Signature Svs Ltd - Standish	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1206	Orian Solutions Ltd - Leigh St Peters (Ex Wigan MBC)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1207	Aspens Services Ltd - Bedford High, Wigan	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1262	Belong Ltd	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1277	Hutchison Catering Ltd - St Cuthbert's (Wigan)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1278	Hutchison Catering Ltd - St Marie's	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1358	Excel Care Management Services Ltd (Hindley)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1391	Midshire Signature Services Ltd - The Deanery CE High School	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1423	Innovate Services Ltd - Cansfield High	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1458	Aspens Services Ltd - St Peters Catholic High School Wigan	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
ABL									
A1063	Albany Learning Trust (Chorley New Road Primary Academy)	18.3%	-3.3%	-3.3%	-3.3%	15.0%	15.0%	15.0%	
ACT									
A1445	Ambition Community Trust (Tameside Alternative Provision Academy)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1446	Ambition Community Trust (Corrie Primary School)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1447	Ambition Community Trust (Greswell Primary School & Nursery)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1448	Ambition Community Trust (Millbrook Primary School)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1449	Ambition Community Trust (Meade Hill School)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1451	Ambition Community Trust (Southern Cross School)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
ADS									
A0436	Audenshaw School Academy Trust	17.9%	-2.9%	-2.9%	-2.9%	15.0%	15.0%	15.0%	
AEP									
A0398	Altus Education Partnership (Rochdale 6th Form College)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1116	Altus Education Partnership (Edgar Wood Academy)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1177	Altus Education Partnership (Kingsway Park High School)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1258	Altus Education Partnership (Bamford Academy)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
AET									
A0924	The Aspire Educational Trust (Wilbraham Primary)	17.9%	-2.9%	-2.9%	-2.9%	15.0%	15.0%	15.0%	
ALE									
A0741	Aldridge Education (UTC at MediaCityUK)	17.4%	-1.9%	-1.9%	-1.9%	15.5%	15.5%	15.5%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
ALT									
A0491	South Manchester Learning Trust (Reddish Vale Academy Trust)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
A0527	South Manchester Learning Trust (Altrincham College Of Arts)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
APH									
A0239	Ashton Pioneer Homes Ltd (New Staff)	24.2%	-24.2%	-24.2%	-24.2%	0.0%	0.0%	0.0%	
ATC									
A1461	Achievement Through Collaboration Trust (Platt Bridge CS)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
ATM									
A0793	Archbishop Temple CE Multi Academy Trust (Bishop Bridgeman)	18.1%	-3.1%	-3.1%	-3.1%	15.0%	15.0%	15.0%	
A0794	Archbishop Temple CE Multi Academy Trust (St James Primary)	18.1%	-3.1%	-3.1%	-3.1%	15.0%	15.0%	15.0%	
A0940	Archbishop Temple CE Multi Academy Trust (St Maxentius)	18.1%	-3.1%	-3.1%	-3.1%	15.0%	15.0%	15.0%	
A1431	Archbishop Temple CE MAT (St John CE Primary)	18.1%	-3.1%	-3.1%	-3.1%	15.0%	15.0%	15.0%	
A1452	Archbishop Temple CE MAT (Bolton Parish Church Primary)	18.1%	-3.1%	-3.1%	-3.1%	15.0%	15.0%	15.0%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
AWE									
A0705	Ashton West End Primary School	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
BAB									
A0661	Burnage Academy for Boys	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
BAH									
A0455	Bolton at Home Ltd (Trfd Staff)	17.5%	-17.5%	-17.5%	-17.5%	0.0%	0.0%	0.0%	
A0456	Bolton at Home Ltd (New Staff)	17.5%	-17.5%	-17.5%	-17.5%	0.0%	0.0%	0.0%	
BAT									
A0818	BASE Academy Trust (Red Lane Primary)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A0819	BASE Academy Trust (Masefield Primary)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
BCL									
A1006	Bolton College Limited	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
BFE									
A0475	Bright Futures Educational Trust (Altrincham Grammar School)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A0534	Bright Futures Educational Trust (Cedar Mount Academy)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0535	Bright Futures Educational Trust (Rushbrook Primary Academy)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0536	Bright Futures Educational Trust (Melland High School)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0537	Bright Futures Educational Trust (Stanley Grove Primary Academy)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1081	Bright Futures Educational Trust (Elmridge Primary School)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1082	Bright Futures Educational Trust (Acre Hall Primary School)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1083	Bright Futures Educational Trust (Lime Tree Primary Academy)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1084	Bright Futures Educational Trust (The Orchards)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1085	Bright Futures Educational Trust (Barton Clough Primary)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1282	Sodexo Ltd (BFET)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1285	RCCN Ltd (Bright Futures Educational Trust)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
BFP									
A1512	Metroline Manchester Ltd (Sharston)	25.4%	-10.0%	-10.0%	-10.0%	15.4%	15.4%	15.4%	
A1513	Metroline Manchester Ltd (Hyde Road)	25.4%	-10.0%	-10.0%	-10.0%	15.4%	15.4%	15.4%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
BFT									
A0415	The Bishop Fraser Trust (Bolton St Catherines Academy)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
A0885	The Bishop Fraser Trust (St James CE High School)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
A0886	The Bishop Fraser Trust (Canon Slade CE School)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
A1175	The Bishop Fraser Trust (Bury Church of England High School)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
A1247	The Bishop Fraser Trust (St Catherines CE Primary)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
BIT									
A0782	Bolton Impact Trust	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
BJC									
A0521	Broughton Jewish Cassel Fox	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
BLS									
A0679	Big Life Schools (Longsight Community Primary)	17.6%	-0.6%	-0.6%	-0.6%	17.0%	17.0%	17.0%	
A0744	Big Life Schools (Unity Community Primary)	17.6%	-0.6%	-0.6%	-0.6%	17.0%	17.0%	17.0%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
BPS									
A0480	Broadoak Primary School	18.4%	-3.4%	-3.4%	-3.4%	15.0%	15.0%	15.0%	
A1398	Dolce Ltd - Broadoak Primary School	18.4%	-3.4%	-3.4%	-3.4%	15.0%	15.0%	15.0%	
BSF									
A0235	Bolton Sixth Form College (A0235)	17.1%	-2.1%	-2.1%	-2.1%	15.0%	15.0%	15.0%	
BUC									
A0164	Bury College	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
BYJ									
A0598	Beis Yaakov Jewish High School Academy	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
CAL									
A0576	M20 Learning Trust (Beaver Road Primary School)	18.0%	-3.0%	-3.0%	-3.0%	15.0%	15.0%	15.0%	
CCE									
A0492	Cheetham Church of England Community Academy	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1381	Aspens Services Ltd (Cheetham Academy)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
CCM									
A0004	The Chief Constable of Greater Manchester	17.0%	-1.0%	-1.0%	-1.0%	16.0%	16.0%	16.0%	
CCT									
A0545	Corpus Christi Catholic Academy Trust (St Anthony's)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0551	Corpus Christi Catholic Academy Trust (St Pauls Manchester)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0562	Corpus Christi Catholic Academy Trust (St John Fisher)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0660	Corpus Christi Catholic Academy Trust (St Elizabeths)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1243	Corpus Christi Catholic Academy Trust (All Saints College)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1301	Corpus Christi Catholic Academy Trust (St Josephs Stockport)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1304	Corpus Christi Catholic Academy Trust (St Josephs Trafford)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1384	Mellors Catering Services Ltd - All Saints (Corpus Christi)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1404	Corpus Christi Catholic Academy Trust (St Marys)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1405	Corpus Christi Catholic Academy Trust (St Pauls Tameside)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1406	Corpus Christi Catholic Academy Trust (St Peters)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1424	Corpus Christi Catholic Academy Trust (Our Lady Of Lourdes)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1425	Corpus Christi Catholic Academy Trust (St Aidans)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1532	Taylor Shaw Ltd (St Peters Corpus Christi CAT)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1557	OCS UK Group Ltd - The Harmony Trust, Greenfield	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
CDA									
A0599	Chester Diocesan Academies Trust (St Matthews CofE Primary)	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
A0797	Chester Diocesan Academies Trust (St Paul's CofE)	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
A1033	Chester Diocesan Academies Trust (Bredbury St Marks)	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
A1057	Chester Diocesan Academies Trust - St George's CE Primary	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
CET									
A0481	Cranmer Education Trust (The Blue Coat School)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A0743	Cranmer Education Trust	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A0772	Cranmer Education Trust (Mayfield Primary School)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1086	Cranmer Education Trust (St Anne's Academy)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A1195	Cucina Restaurants - St Annes (Cranmer Education Trust)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A1216	Cranmer Education Trust (The Brian Clarke CE Academy)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A1271	The Floorbrite Group Ltd (Cranmer Education Trust)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A1354	Cranmer Education Trust (Little Heaton CE Primary)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A1371	Cranmer Education Trust (St Johns CE Primary School)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A1464	Cranmer Education Trust (St Matthews CE Primary)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A1601	Sweeney SJ Sparkles Ltd - Cranmer Education Trust	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
CHT									
A0474	Crompton House CE Multi Academy Trust	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1004	Crompton House CE MAT - Beal Vale Primary School	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1321	Crompton House CE Multi Academy Trust (St Hugh's)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1332	Crompton House CE Multi Academy Trust (St Thomas)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1465	Crompton House CE MAT (St Paul's CE Primary School)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1466	Crompton House CE MAT (Thornham St James CE Primary)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
CLC									
A0830	Changing Lives In Collaboration Educational Trust (Chorlton Park Primary School)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A0831	Changing Lives In Collaboration Educational Trust (Old Moat Primary School)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A0871	CLIC Education Trust (Rolls Crescent Primary)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A1016	CLIC Educational Trust (Dane Bank Primary School)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A1259	CLIC (Lily Lane Primary School)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A1279	CLIC (Crosslee Primary School)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A1436	CLIC Educational Trust (Ravensfield Primary School)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
CLM									
A0884	Consilium Academies (Ellesmere Park High School)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A0921	Consilium Academies (Moorside High School)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
COT									
A0412	The Cooperative Academies Trust (MCMA)	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	
A0429	The Cooperative Academies Trust (CAM)	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	
A0464	The Cooperative Academies Trust (The Swinton High School)	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	
A0572	The Cooperative Academies Trust (Connell 6th Form College)	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	
A0873	The Co-Operative Academies Trust (Failsworth School)	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	
A0955	The Cooperative Academies Trust (Broadhurst Primary School)	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	
A0963	The Cooperative Academies Trust (Walkden High School)	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	
A1114	The Cooperative Academies Trust (Belle Vue)	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	
A1203	The Cooperative Academies Trust (New Islington Free School)	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	
A1341	The Cooperative Academies Trust (Medlock Primary School)	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	
A1348	Taylor Shaw Ltd (The Co-operative Academies Trust)	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	
A1357	Bulloughs Cleaning Services Ltd - TCAT (CAM, N MCR, Swinton)	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
CPA									
A0663	Crossacres Primary Academy	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
CQC									
A0394	Care Quality Commission	32.0%	-32.0%	-32.0%	-32.0%	0.0%	0.0%	0.0%	
CSS									
A0546	Children Of Success Schools Trust (Haveley Hey)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A0547	Children Of Success Schools Trust (The Willows)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
CTT									
A0747	The Cherry Tree Trust (Newal Green)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
DAT									
A1176	Dixons Academies Trust (Brooklands Academy)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1297	Dixons Academies Trust (Newall Green Academy)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
DFE									
A1097	Ingeus UK Ltd (DF ETE East Midlands)	18.0%				18.0%	18.0%	18.0%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1103	The Nelson Trust (DF Women's Avon & Somerset)	18.0%				18.0%	18.0%	18.0%	
A1105	Catch 22 Ltd (DF PW Wiltshire)	18.0%				18.0%	18.0%	18.0%	
A1109	Seetec Business Technology Centre Ltd (DF PW Kent)	18.0%				18.0%	18.0%	18.0%	
A1502	Career Connect (CFO Contract)	18.0%				18.0%	18.0%	18.0%	
DWE									
A0498	Denton West End Primary School	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A0964	Mellors Catering Services Ltd (Ex Denton West End)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
EAP									
A0432	E-ACT (The Oldham Academy North)	17.1%	-2.1%	-2.1%	-2.1%	15.0%	15.0%	15.0%	
A0530	E-ACT (Blackley Academy)	17.1%	-2.1%	-2.1%	-2.1%	15.0%	15.0%	15.0%	
A0944	E ACT (Royton & Crompton School)	17.1%	-2.1%	-2.1%	-2.1%	15.0%	15.0%	15.0%	
A0997	Aspens Services Ltd (E-Act Oldham)	17.1%	-2.1%	-2.1%	-2.1%	15.0%	15.0%	15.0%	
A1233	Aspens Services Ltd - EACT Royton & Crompton Academy	17.1%	-2.1%	-2.1%	-2.1%	15.0%	15.0%	15.0%	
A1524	Cleantec Services (E-ACT Blackley 2025)	17.1%	-2.1%	-2.1%	-2.1%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1525	Cleantec Services Ltd (E-ACT Royton & Crompton)	17.1%	-2.1%	-2.1%	-2.1%	15.0%	15.0%	15.0%	
A1526	Cleantec Services Ltd (E-ACT The Oldham Academy North)	17.1%	-2.1%	-2.1%	-2.1%	15.0%	15.0%	15.0%	
ECA									
A1046	Emmaus CAT (St Antonys Catholic College)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1062	Emmaus CAT (St Annes Stockport)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1076	Emmaus CAT (St Chads RC Primary School)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1095	Emmaus Catholic Academy Trust (St Matthew's RC High School)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1124	Emmaus Catholic Academy Trust (Mount Carmel RC Primary)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1244	Emmaus CAT (Holy Family RC Primary)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1245	Emmaus CAT (St Kentigerns RC Primary)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1326	Emmaus CAT (St Edwards RC School)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1339	Emmaus CAT (St Marys Stockport)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1347	Emmaus CAT (St Josephs RC Primary School)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1352	Aspens Services Ltd (St Anne's Emmaus CAT)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1373	Emmaus CAT (St Francis RC Primary School)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1379	Innovate Services Ltd - St Matthews (Emmaus CAT)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1392	Emmaus CAT (St Stephens RCPS)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1453	Emmaus CAT (St Marys Oldham)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1454	Emmaus CAT (St Patricks Oldham)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1471	Emmaus CAT (Blessed John Henry Newman RC College)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1472	Emmaus CAT (Our Lady Of The Rosary)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1473	Emmaus CAT (St Annes Tameside)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1474	Emmaus CAT (St Christophers)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
EDL									
A0683	Education Learning Trust (Gatley Primary School)	18.1%	-3.1%	-3.1%	-3.1%	15.0%	15.0%	15.0%	
A0869	Education Learning Trust (Bredbury Green Primary School)	18.1%	-3.1%	-3.1%	-3.1%	15.0%	15.0%	15.0%	
A0898	Education Learning Trust (Meadowbank Primary School)	18.1%	-3.1%	-3.1%	-3.1%	15.0%	15.0%	15.0%	
A1067	Education Learning Trust (The Kingsway School)	18.1%	-3.1%	-3.1%	-3.1%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1079	Education Learning Trust (Werneth School)	18.1%	-3.1%	-3.1%	-3.1%	15.0%	15.0%	15.0%	
EET									
A0565	Epworth Education Trust (Bedford Hall & Leigh Westleigh)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1072	Epworth Education Trust - Rosehill Methodist Academy	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1073	Epworth Education Trust - Wesley Primary School	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1074	Epworth Education Trust - Summerseat Methodist Primary	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1376	Epworth Education Trust (Hey With Zion Primary School)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
EIS									
A0506	Eagley Infant School	18.1%	-3.1%	-3.1%	-3.1%	15.0%	15.0%	15.0%	
EJS									
A0507	Eagley Junior School	18.1%	-3.1%	-3.1%	-3.1%	15.0%	15.0%	15.0%	
ELT									
A0689	The Enquire Learning Trust (Manchester Road Primary Academy)	18.0%	-3.0%	-3.0%	-3.0%	15.0%	15.0%	15.0%	
A0709	The Enquire Learning Trust (Linden Road Primary Academy)	18.0%	-3.0%	-3.0%	-3.0%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A0773	The Enquire Learning Trust (Moorside Primary School)	18.0%	-3.0%	-3.0%	-3.0%	15.0%	15.0%	15.0%	
A0776	The Enquire Learning Trust (Godley Academy)	18.0%	-3.0%	-3.0%	-3.0%	15.0%	15.0%	15.0%	
A0777	The Enquire Learning Trust (Oakfield Academy)	18.0%	-3.0%	-3.0%	-3.0%	15.0%	15.0%	15.0%	
A0778	The Enquire Learning Trust (Flowery Field Primary)	18.0%	-3.0%	-3.0%	-3.0%	15.0%	15.0%	15.0%	
A0826	The Enquire Learning Trust (Bradley Green Primary Academy)	18.0%	-3.0%	-3.0%	-3.0%	15.0%	15.0%	15.0%	
A0834	The Enquire Learning Trust (Dowson Primary Academy)	18.0%	-3.0%	-3.0%	-3.0%	15.0%	15.0%	15.0%	
A0892	The Enquire Learning Trust (Endeavour Primary Academy)	18.0%	-3.0%	-3.0%	-3.0%	15.0%	15.0%	15.0%	
EPT									
A1044	Education Partnership Trust (Atherton High School)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
FAO									
A0538	Forward As One Church Of England Multi Academy Trust	17.9%	-2.9%	-2.9%	-2.9%	15.0%	15.0%	15.0%	
FAT									
A0587	Focus Academy Trust (UK) Ltd (Roundthorn Primary Academy)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
A0588	Focus Academy Trust (UK) Ltd (Coppice Primary Academy)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A0657	Focus Academy Trust (UK) Ltd (Manor Green Primary Academy)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
A0671	Focus Trust (Old Trafford Community Primary)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
A0692	Focus Academy Trust (UK) Ltd (Deeplish Primary Academy)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
A0742	Focus Academy Trust (UK) Ltd (Freehold Community Primary)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
A0843	Focus Academy Trust (Lyndhurst Primary School)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
FLH									
A0478	Fred Longworth High School	18.1%	-3.1%	-3.1%	-3.1%	15.0%	15.0%	15.0%	
A1439	Miquill Catering Ltd (Fred Longworth)	18.1%	-3.1%	-3.1%	-3.1%	15.0%	15.0%	15.0%	
FLT									
A0970	Flagship Learning Trust (Wright Robinson College)	16.6%	-1.6%	-1.6%	-1.6%	15.0%	15.0%	15.0%	
FRM									
A1403	Four Rivers MAT	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
GAE									
A0379	Great Academies Education Trust (New Charter Academy)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A0511	Great Academies Education Trust (Middleton Tech)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
GCA									
A0731	Greater Manchester Combined Authority	16.5%	-0.5%	-0.5%	-0.5%	16.0%	16.0%	16.0%	
GMA									
A0428	Greater Manchester Academies Trust (MCA)	16.7%	-1.7%	-1.7%	-1.7%	15.0%	15.0%	15.0%	
A0702	Greater Manchester Academies Trust (MCPA)	16.7%	-1.7%	-1.7%	-1.7%	15.0%	15.0%	15.0%	
GME									
A0427	Greater Manchester Education Trust (East Manchester Academy)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A0677	Greater Manchester Education Trust (Levenshulme High School)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A0678	Greater Manchester Education Trust (Whalley Range High Sch)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A1217	Greater Manchester Learning Trust (Parrs Wood High School)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A1389	Innovate Services Ltd - GMET, Whalley Range High	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
GMP									
A0848	Transport for Greater Manchester (ongoing)	18.6%	-3.2%	-3.2%	-3.2%	15.4%	15.4%	15.4%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
GST									
A1005	The Great Schools Trust - Kings Leadership Academy Bolton	17.1%	-2.1%	-2.1%	-2.1%	15.0%	15.0%	15.0%	
HAT									
A1469	Helix Academies Trust Limited	18.0%	-3.0%	-3.0%	-3.0%	15.0%	15.0%	15.0%	
HBN									
A0450	The Hamblin Education Trust (Altrincham Grammar School Boys)	18.2%	-1.2%	-1.2%	-1.2%	17.0%	17.0%	17.0%	
A0827	The Hamblin Education Trust (North Cestrian School)	18.2%	-1.2%	-1.2%	-1.2%	17.0%	17.0%	17.0%	
HET									
A0479	The Honeycomb Education Trust (Mellor Primary School)	18.7%	-3.7%	-3.7%	-3.7%	15.0%	15.0%	15.0%	
A1467	The Honeycomb Education Trust (Bolshaw Primary School)	18.7%	-3.7%	-3.7%	-3.7%	15.0%	15.0%	15.0%	
HMP									
A0508	Harwood Meadows Primary School	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
HWL									
A0570	Hollingworth Learning Trust	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1041	Hollingworth Learning Trust (Newhouse Academy)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
A1437	Hollingworth Learning Trust (Heap Bridge Village PS)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
ILT									
A0899	Inspiring Learners MAT (Tyntesfield Primary School)	19.1%	-4.1%	-4.1%	-4.1%	15.0%	15.0%	15.0%	
A0930	Inspiring Learners MAT (Bollin Primary School)	19.1%	-4.1%	-4.1%	-4.1%	15.0%	15.0%	15.0%	
KAT									
A0512	Kings Academy Trust (Oakwood Academy)	17.1%	-2.1%	-2.1%	-2.1%	15.0%	15.0%	15.0%	
A1272	Kings Academy Trust (Arbour Academy)	17.1%	-2.1%	-2.1%	-2.1%	15.0%	15.0%	15.0%	
A1273	Kings Academy Trust (Moss Valley Primary Academy)	17.1%	-2.1%	-2.1%	-2.1%	15.0%	15.0%	15.0%	
KCT									
A0574	Kingsway Community Trust (Green End Primary School)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0575	Kingsway Community Trust (Ladybarn Primary School)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0680	Kingsway Community Trust (Cringles Brook Primary)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
KDH									
A0484	The King David High School	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
KDP									
A0568	The King David Primary School	18.5%	-3.5%	-3.5%	-3.5%	15.0%	15.0%	15.0%	
KET									
A0669	The Kirkstead Education Trust (Hursthead Junior School)	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
KFL									
A0824	Kingfisher Learning Trust	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A1009	Kingfisher Learning Trust (Medlock Valley School)	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A1166	Kingfisher Learning Trust (Littlemoor Primary School)	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A1308	Kingfisher Learning Trust (Blackshaw Lane Primary)	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A1372	Kingfisher Learning Trust (Cromwell High School)	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
KLT									
A0591	The Keep Learning Trust (Radcliffe Primary School)	18.5%	-3.5%	-3.5%	-3.5%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A0682	The Keep Learning Trust (Elton Community Primary School)	18.5%	-3.5%	-3.5%	-3.5%	15.0%	15.0%	15.0%	
A1294	The Keep Learning Trust (Park View Primary School)	18.5%	-3.5%	-3.5%	-3.5%	15.0%	15.0%	15.0%	
A1462	The Keep Learning Trust (Greenmount Primary School)	18.5%	-3.5%	-3.5%	-3.5%	15.0%	15.0%	15.0%	
A1463	The Keep Learning Trust (Old Hall Primary School)	18.5%	-3.5%	-3.5%	-3.5%	15.0%	15.0%	15.0%	
LAT									
A0844	Leverhulme Academy CofE & Community Trust (Rivington and Blackrod)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0845	Leverhulme Academy CofE & Community Trust (Harper Green)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1475	Leverhulme Academy C Of E & Community Trust (Lostock)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
LDT									
A0918	Liverpool Diocesan Schools Trust (St James CE Primary)	17.9%	-2.9%	-2.9%	-2.9%	15.0%	15.0%	15.0%	
A0947	Liverpool Diocesan Schools Trust (St Pauls CE Primary)	17.9%	-2.9%	-2.9%	-2.9%	15.0%	15.0%	15.0%	
A0956	Liverpool Diocesan Schools Trust (Highfield St Matthews CE)	17.9%	-2.9%	-2.9%	-2.9%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
LEP									
A0443	Lever Edge Primary Academy	17.9%	-2.9%	-2.9%	-2.9%	15.0%	15.0%	15.0%	
LET									
A1333	The Link Education Trust (James Brindley Primary School)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1334	The Link Education Trust (Alder Brook Primary PC)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1335	The Link Education Trust (Grosvenor Road Primary School)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1336	The Link Education Trust (Irlam Primary School)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1337	The Link Education Trust (Springwood Primary School)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1338	The Link Education Trust (Wharton Primary School)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
LGS									
A0520	Loreto Grammar School (Academy)	18.5%	-3.5%	-3.5%	-3.5%	15.0%	15.0%	15.0%	
LLM									
A0505	Leading Learners MAT (Tyldesley Primary School)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
LSF									
A0168	Loreto 6th Form College	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	
LTT									
A0566	The Learning Together Trust	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
LVT									
A0738	Lever Academy Trust (Little Lever School)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
MAT									
A0529	Makerfield Academy Trust (Byrchall High School)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A1534	Innovate Services Ltd - Makerfield AT	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
MLT									
A0890	Mosaic Learning Trust (Standish Community High School)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0995	Mosaic Learning Trust (Golborne Community Primary School)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
MMU									
A0007	Manchester Metropolitan University	16.5%	-11.8%	-11.8%	-11.8%	4.7%	4.7%	4.7%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A0107	UNIAC	16.5%	-11.8%	-11.8%	-11.8%	4.7%	4.7%	4.7%	
NBM									
A0526	New Bridge Multi Academy Trust (New Bridge)	16.9%	-1.9%	-1.9%	-1.9%	15.0%	15.0%	15.0%	
A0560	New Bridge Multi Academy Trust (Hawthorns School)	16.9%	-1.9%	-1.9%	-1.9%	15.0%	15.0%	15.0%	
A0754	New Bridge Multi Academy Trust (Hollinwood Academy)	16.9%	-1.9%	-1.9%	-1.9%	15.0%	15.0%	15.0%	
A0842	New Bridge Multi Academy Trust (Springbrook)	16.9%	-1.9%	-1.9%	-1.9%	15.0%	15.0%	15.0%	
A1089	New Bridge MAT (The Springboard Project)	16.9%	-1.9%	-1.9%	-1.9%	15.0%	15.0%	15.0%	
A1189	New Bridge Multi Academy Trust (Samuel Laycock School)	16.9%	-1.9%	-1.9%	-1.9%	15.0%	15.0%	15.0%	
A1455	New Bridge MAT (Thomas Ashton School)	16.9%	-1.9%	-1.9%	-1.9%	15.0%	15.0%	15.0%	
NET									
A0426	Northern Education Trust (Kearsley Academy)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0553	Northern Education Trust (The Ferns)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1355	Northern Education Trust (Chesham Primary Academy)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1356	Northern Education Trust (Hazlehurst Primary Academy)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1387	Northern Education Trust (Essa Academy)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1388	Northern Education Trust (Essa Primary)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1407	Northern Education Trust (Buile Hill Academy)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1456	Northern Education Trust (Denton Community College)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
NPS									
A0635	NPS (National Probation Service)	17.2%	1.3%	1.3%	1.3%	18.5%	18.5%	18.5%	
A0982	Sodexo Ltd - Ex MOJ	17.2%	1.3%	1.3%	1.3%	18.5%	18.5%	18.5%	
A0983	OCS Group Ltd - Ex MOJ	17.2%	1.3%	1.3%	1.3%	18.5%	18.5%	18.5%	
OCL									
A0386	Oasis Community Learning (Mediacityuk Academy)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0431	Oasis Community Learning (Oldham Academy)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0482	Oasis Community Learning (Limeside Academy)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0554	Oasis Community Learning (Harpur Mount)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0573	Oasis Community Learning (Aspinal Academy)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A0866	Oasis Community Learning (Broadoak Primary School)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0931	Oasis Community Learning (Temple Primary School)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0942	Oasis Community Learning (Leesbrook Academy)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0965	Oasis Community Learning (Clarksfield Primary School)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1353	Sodexo Ltd (Oasis Community Learning)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
OGA									
A1162	Outwood Grange Academies Trust (Outwood Academy Hindley)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
A1298	Cater Link Ltd (Outwood Academy Hindley)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
OLP									
A0975	Oak Learning Partnership (Hazel Wood High School)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A0976	Oak Learning Partnership (Unsworth Primary School)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A0977	Oak Learning Partnership (Elms Bank)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1276	Essential Hygiene Ltd - Elms Bank School	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1314	Aspens Services Ltd (Oak Learning Partnership)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1408	Oak Learning Partnership (Philips High School)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1457	Oak Learning Partnership (Ash Grove School)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
ONE									
A0384	One Manchester Limited (City South Housing Trfd Staff)	17.8%	-17.8%	-17.8%	-17.8%	0.0%	0.0%	0.0%	
A0385	One Manchester Limited (City South Housing New Staff)	17.8%	-17.8%	-17.8%	-17.8%	0.0%	0.0%	0.0%	
A0404	One Manchester Limited (Eastlands Homes 2009 Trfs)	17.8%	-17.8%	-17.8%	-17.8%	0.0%	0.0%	0.0%	
OTP									
A0571	Olive Tree Primary School Bolton Ltd	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
PCL									
A0172	The Pinnacle Learning Trust (Oldham 6th Form College)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A0470	The Pinnacle Learning Trust (The Hathershaw College)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A0595	The Pinnacle Learning Trust (Werneth Primary School)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A1263	The Pinnacle Learning Trust (Broadfield Primary School)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A1369	The Pinnacle Learning Trust (Alexandra Park Junior School)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1402	Churchill Contract Services Ltd - Alexandra Park Juniors	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
PLT									
A0544	Prosper Learning Trust (Chorlton High School)	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	
A0699	Prosper Learning Trust (Piper Hill Special Support School)	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	
A0821	Prosper Learning Trust (Pioneer House High School)	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	
A0941	Prosper Learning Trust (CHS South)	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	
A0973	Prosper Learning Trust (Grange School)	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	
A1042	Prosper Learning Trust (MEA)	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	
A1043	Prosper Learning Trust (MEA Central)	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	
A1055	Prosper Learning Trust (Prospect House Primary SSS)	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	
A1409	Prosper Learning Trust (Pear Tree SS High School)	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	
PMA									
A0756	Prosper Multi Academy Trust (Bolton Muslim Girls School)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
PRA									
A0442	Park Road Academy Primary School	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
PRE									
A0711	Prestolee Multi Academy Trust (Prestolee Primary School)	18.0%	-3.0%	-3.0%	-3.0%	15.0%	15.0%	15.0%	
A0746	Prestolee Multi Academy Trust (Bowness Primary School)	18.0%	-3.0%	-3.0%	-3.0%	15.0%	15.0%	15.0%	
A0874	Prestolee Multi Academy Trust (Waterloo Primary School)	18.0%	-3.0%	-3.0%	-3.0%	15.0%	15.0%	15.0%	
A0889	Prestolee MAT (Barton Moss Primary School)	18.0%	-3.0%	-3.0%	-3.0%	15.0%	15.0%	15.0%	
A1014	Prestolee Multi Academy Trust (Tottington Primary School)	18.0%	-3.0%	-3.0%	-3.0%	15.0%	15.0%	15.0%	
A1196	Prestolee Multi Academy Trust (Springside Primary)	18.0%	-3.0%	-3.0%	-3.0%	15.0%	15.0%	15.0%	
A1269	Prestolee Multi Academy Trust (Mesne Lea Primary)	18.0%	-3.0%	-3.0%	-3.0%	15.0%	15.0%	15.0%	
A1299	Prestolee Multi Academy Trust (Fiddlers Lane CPS)	18.0%	-3.0%	-3.0%	-3.0%	15.0%	15.0%	15.0%	
PRS									
A0582	Park Road Sale Primary School	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
QCT									
A0434	The Quill C of E Trust (St Bede CE Primary Academy)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A0954	The Quill C Of E Trust (Tonge Moor Primary Academy)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1429	The Quill C Of E Trust (Washacre Primary Academy)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
QST									
A0701	QUEST (A Church of England Schools Trust)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1053	QUEST - Bolton University Collegiate School	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1417	Midshire Signature Services - QUEST	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
RBH									
A0501	Rochdale Boroughwide Housing Limited (I&P)(Trfd)	17.7%	-17.7%	-17.7%	-17.7%	0.0%	0.0%	0.0%	
A0502	Rochdale Boroughwide Housing Limited (I&P)(New)	17.7%	-17.7%	-17.7%	-17.7%	0.0%	0.0%	0.0%	
RLT									
A0514	The Rowan Learning Trust (Hawkley Hall High School)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0703	The Rowan Learning Trust (3 Towers Alternative Provision)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A0829	The Rowan Learning Trust (Marus Bridge)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1039	The Rowan Learning Trust (The Heys School)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1343	Innovate Services Ltd (Hawkley Hall)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1432	The Rowan Learning Trust (Orrell Holgate Academy)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1433	The Rowan Learning Trust (Orrell Lamberhead Green Academy)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
SAP									
A1156	Star Academies (Oulder Hill Leadership Academy)	16.8%	-1.8%	-1.8%	-1.8%	15.0%	15.0%	15.0%	
A1305	Star Academies (Star Salford Academy)	16.8%	-1.8%	-1.8%	-1.8%	15.0%	15.0%	15.0%	
A1411	Star Academies (Star Radcliffe Academy)	16.8%	-1.8%	-1.8%	-1.8%	15.0%	15.0%	15.0%	
A1412	Star Academies (The Olive School Manchester)	16.8%	-1.8%	-1.8%	-1.8%	15.0%	15.0%	15.0%	
SCC									
A0397	Salford City College	16.7%	-1.7%	-1.7%	-1.7%	15.0%	15.0%	15.0%	
SCT									
A0857	The Sycamore C Of E Trust Ltd (Christ Church CE Primary)	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A0911	The Sycamore C Of E Trust Ltd (St John CE Primary)	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
A0988	The Sycamore C Of E Trust Ltd (Radcliffe Hall CE Primary)	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
A1327	The Sycamore C of E Trust Ltd (St Stephen's CE Primary)	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
A1415	The Sycamore C Of E Trust Ltd (Holy Trinity Primary)	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
A1416	The Sycamore C Of E Trust Ltd (St Thomas Primary)	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
SET									
A0841	The Shaw Education Trust (Unsworth Academy)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A0937	Shaw Education Trust (The Westleigh School)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A0957	The Shaw Education Trust (Tottington High School)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1068	The Shaw Education Trust (Woodhey High School)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1125	Caterlink Ltd - Shaw Education Trust (Tottington & Unsworth)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1315	The Shaw Education Trust (Brookhaven School)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
SGS									
A0453	Sale Grammar School	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
SHT									
A0371	Southway Housing Trust (Manchester) Limited (Trfd Staff)	17.1%	-17.1%	-17.1%	-17.1%	0.0%	0.0%	0.0%	
A0372	Southway Housing Trust (Manchester) Limited (New)	17.1%	-17.1%	-17.1%	-17.1%	0.0%	0.0%	0.0%	
SJC									
A1219	St Joseph Catholic Multi Academy Trust (Holy Family Academy)	17.8%	-1.3%	-1.3%	-1.3%	16.5%	16.5%	16.5%	
SPA									
A0435	South Pennine Academies (Waterhead Academy)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0584	South Pennine Academies (Stoneleigh Academy)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0855	South Pennine Academies (Woodlands Primary Academy)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0913	South Pennine Academies (Greenacres Primary Academy)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1359	Cater Link Ltd (South Pennine Academies)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
SPT									
A0183	Stamford Park Trust (Ashton-Under-Lyne 6th Form College)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
A1049	Orian Solutions Ltd	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1077	Stamford Park Trust - Longdendale High School	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
A1078	Stamford Park Trust - Rayner Stephens High School	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
A1414	Stamford Park Trust (Fairfield High School For Girls)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
A1441	OCS Group UK Limited (Stamford Park Trust)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
SRS									
A0953	St Ralph Sherwin Catholic MAT (St Marys CV Academy)	19.2%	-4.2%	-4.2%	-4.2%	15.0%	15.0%	15.0%	
SSM									
A0736	Sharples School A Multi Academy Trust	18.1%	-3.1%	-3.1%	-3.1%	15.0%	15.0%	15.0%	
STE									
A0881	St Teresa of Calcutta Catholic Academy Trust (St Patrick's)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0882	St Teresa of Calcutta Catholic Academy Trust (Alice Ingham)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1021	St Teresa of Calcutta Catholic Academy Trust (St Gregory's)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1052	St Teresa Of Calcutta Catholic MAT - St Monica's RC High	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1069	St Teresa of Calcutta Catholic Academy Trust (St Gabriels)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1071	St Teresa of Calcutta CAT (Our Lady and St Paul's)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1267	St Teresa Of Calcutta Catholic Academy Trust (St Michaels)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1318	St Teresa Of Calcutta Catholic Academy Trust (St Cuthberts)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1319	St Teresa of Calcutta Catholic Academy Trust (St Joseph+St Bedes)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1322	St Teresa Of Calcutta CAT (St Ethelbert's RCPS)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1377	St Teresa Of Calcutta CAT (St Josephs RCPS Bury)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1378	St Teresa Of Calcutta CAT (St Josephs RCPS Rochdale)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1385	St Teresa of Calcutta CAT (St Bernadette's RCPS)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1386	St Teresa of Calcutta CAT (St Mary's RCPS)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1434	St Teresa Of Calcutta CAT (St Teresa's RCPS Bolton)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1435	St Teresa Of Calcutta CAT (St Teresa's RCPS Salford)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1442	St Teresa Of Calcutta CAT (Mount St Joseph RC High School)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
STJ									
A0190	St John Rigby College	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1399	Cater Link Ltd (St John Rigby College)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
SUN									
A0054	Salford University	17.6%	-17.6%	-17.6%	-17.6%	0.0%	0.0%	0.0%	
TAT									
A0735	Thrive Church of England Academy Trust (Didsbury CE Primary)	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
A0740	Thrive Church of England Academy Trust (West Didsbury)	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
A0788	Thrive Church of England Academy Trust (St Wilfrids Primary)	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
A1012	Thrive Church of England Academy Trust (St Elisabeths)	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
TCC									
A1362	The Collective Community Trust (Woodbank Primary School)	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
A1363	The Collective Community Trust (Butterstile Primary School)	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
A1364	The Collective Community Trust (Cams Lane Primary School)	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1365	The Collective Community Trust (Heaton Park Primary School)	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
A1366	The Collective Community Trust (Ribble Drive Primary School)	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
A1367	The Collective Community Trust (Whitefield CPS)	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
A1476	The Collective Community Trust (Sedgley Park CPS)	18.2%	-3.2%	-3.2%	-3.2%	15.0%	15.0%	15.0%	
TCO									
A0182	Tameside College	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
TDT									
A0487	The Dean Trust (Wigan)	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A0515	The Dean Trust (Ashton On Mersey School)	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A0517	The Dean Trust (Broadoak School)	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A0524	The Dean Trust (Forest Gate Academy)	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A0700	The Dean Trust (Rose Bridge Academy)	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A0734	The Dean Trust (Ardwick)	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A0770	The Dean Trust (Partington Central Academy)	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1293	The Dean Trust (Abraham Moss Community School)	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A1438	Maxim Facilities Management Ltd - The Dean Trust	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A1443	Aspens Services Ltd - The Dean Trust	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
THS									
A0494	Trinity Church of England High School	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
THT									
A0594	The Harmony Trust Ltd (Greenhill Academy)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A0686	The Harmony Trust Ltd (Alt Academy)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A0687	The Harmony Trust Ltd (Westwood Academy)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A0688	The Harmony Trust Ltd (Richmond Academy)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A0816	The Harmony Trust (Northmoor Academy)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A1054	The Harmony Trust Ltd (Greenfield Primary Academy)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A1477	The Harmony Trust Ltd (Norden Primary School)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
TLT									
A0495	The Laurus Trust	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
A1275	Dolce Ltd (TLT)	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
TMC									
A0368	LTE Group	17.1%	-1.1%	-1.1%	-1.1%	16.0%	16.0%	16.0%	
TOT									
A0685	The Oak Trust (North Chadderton School)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0968	The Oak Trust (Fir Bank Primary School)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0969	The Oak Trust (Thorp Primary School)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
TRC									
A0363	The Trafford & Stockport College Group	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1266	Bulloughs Cleaning Services Ltd - Trafford College	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1284	Taylor Shaw Ltd (The Trafford College)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
TRT									
A0406	Tame River Educational Trust (Droylsden Academy)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
TST									
A0757	The Sovereign Trust (Manor Academy & Pictor Academy)	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A0935	The Sovereign Trust (New Park Academy)	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A1008	The Sovereign Trust (Longford Park School)	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A1345	Mellors Catering Services Ltd (Sovereign Trust Longford)	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A1427	The Sovereign Trust (Chatsworth High School)	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
TUM									
A0328	The University of Manchester	26.4%	-26.4%	-26.4%	-26.4%	0.0%	0.0%	0.0%	
TWP									
A1002	Suez Recycling and Recovery UK Ltd (Lot 1)	17.3%	2.7%	2.7%	2.7%	20.0%	20.0%	20.0%	
A1003	Suez Recycling and Recovery UK Ltd (Lot 2)	17.3%	2.7%	2.7%	2.7%	20.0%	20.0%	20.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
UGS									
A0439	Urmston Grammar	18.4%	-3.4%	-3.4%	-3.4%	15.0%	15.0%	15.0%	
ULT									
A0310	United Learning Trust (Manchester Academy)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A0334	United Learning Trust (Salford Academy)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A0345	United Learning Trust (Stockport Academy)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A0358	United Learning Trust (William Hulme's Grammar School)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A0531	United Learning Trust (Albion High School)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A0532	United Learning Trust (Dukesgate Primary School)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A0533	United Learning Trust (Marlborough Road Primary School)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A0583	United Learning Trust (Abbey Hey Primary School)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A0662	United Learning Trust (Cravenwood Community Primary)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A0865	United Learning Trust (Irlam & Cadishead College)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A1087	United Learning Trust (The Lowry Academy)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1307	United Learning Trust (Brentnall Academy)	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A1397	Taylor Shaw Ltd - United Learning Trust	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
VAT									
A0658	Victorious Academies Trust (Inspire Academy)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A0817	Victorious Academies Trust (Discovery Academy)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A0919	Victorious Academies Trust (Poplar Street Primary School)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A0958	Victorious Academies Trust (Greenside Primary School)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A0959	Victorious Academies Trust (Yew Tree Primary School)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1037	Victorious Academies Trust (Wild Bank Primary School)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1226	Victorious Academies Trust (Buckton Vale Primary)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1264	Victorious Academies Trust (Holden Clough Primary School)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1291	Victorious Academies Trust (Aldwyn Primary School)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1316	Victorious Academies Trust (Lyndhurst Primary)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1478	Victorious Academies Trust (Arundale Primary School)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
A1479	Victorious Academies Trust (Pinfold Primary School)	17.8%	-2.8%	-2.8%	-2.8%	15.0%	15.0%	15.0%	
VCT									
A0518	Vantage CE Academies Trust (St Barnabas CE Primary Academy)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0539	Vantage CE Academies Trust (SS Simon & Jude CE Primary)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0710	Vantage CE Academies Trust (St James CE Primary School)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0883	Vantage CE Academies Trust (St Augustines CE Primary School)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A0951	Vantage CE Academies Trust (Gorton Primary School)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1024	Vantage CE Academies Trust (St Hildas CE Primary School)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1038	Vantage CE Academies Trust (St Pauls CE Primary School)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1205	Floorbrite Group Ltd (Vantage Academies Trust)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1218	Vantage CE Academies Trust (Flixton Girls School)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
A1351	Mellors Catering Services Ltd - St Hildas	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1503	Mellors Catering Services Ltd (Flixton Girls, Vantage)	17.7%	-2.7%	-2.7%	-2.7%	15.0%	15.0%	15.0%	
VIS									
A0858	Vision Multi Academy Trust (Higher Lane Primary)	17.9%	-2.9%	-2.9%	-2.9%	15.0%	15.0%	15.0%	
A0859	Vision Multi Academy Trust (East Ward Primary)	17.9%	-2.9%	-2.9%	-2.9%	15.0%	15.0%	15.0%	
A0860	Vision Multi Academy Trust (Sunny Bank Primary)	17.9%	-2.9%	-2.9%	-2.9%	15.0%	15.0%	15.0%	
A1164	Vision Multi Academy Trust (Peel Brow School)	17.9%	-2.9%	-2.9%	-2.9%	15.0%	15.0%	15.0%	
A1482	Aspens Services Ltd (Vision MAT)	17.9%	-2.9%	-2.9%	-2.9%	15.0%	15.0%	15.0%	
WAR									
A0569	Watergrove Trust (Wardle Academy)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A0704	Watergrove Trust (Kentmere Primary School)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A0875	Watergrove Trust (St Andrew's CofE Primary School)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A0876	Watergrove Trust (St James CofE Primary School)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A1015	Watergrove Trust (Matthew Moss High School)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A1091	Watergrove Trust (Moorhouse Academy)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A1261	Watergrove Trust (Sandbrook Community Primary School)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A1426	Watergrove Trust (Falinge Park High School)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A1468	Watergrove Trust (St Marys CE Primary School)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
WBT									
A0945	Woodbridge Trust (Firwood High School)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
A0946	Woodbridge Trust (Ladywood School)	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
A1224	Regent Office Care Ltd	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
WCH									
A0242	Wythenshawe Community Housing Group Ltd (Willow Trd staff)	17.1%	-17.1%	-17.1%	-17.1%	0.0%	0.0%	0.0%	
A0342	Wythenshawe Community Housing Group Ltd (Parkway Trd staff)	17.1%	-17.1%	-17.1%	-17.1%	0.0%	0.0%	0.0%	
A0349	Wythenshawe Community Housing Group Ltd (Parkway New staff)	17.1%	-17.1%	-17.1%	-17.1%	0.0%	0.0%	0.0%	
A0370	Wythenshawe Community Housing Group Ltd (Willow New staff)	17.1%	-17.1%	-17.1%	-17.1%	0.0%	0.0%	0.0%	
WCT									
A0851	The Wings CE Trust (Atherton St George's CE Primary)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A0852	The Wings CE Trust (St Mark's)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A0960	The Wings CE Trust (Leigh CE Primary)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
WHS									
A0468	West Hill School	18.0%	-3.0%	-3.0%	-3.0%	15.0%	15.0%	15.0%	
WOT									
A0528	Wise Owl Trust (Briscoe Lane Academy)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A0543	Wise Owl Trust (Seymour Road Academy)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A0779	Wise Owl Trust (Old Hall Drive Academy)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A1393	Wise Owl Trust (Park View Community Primary)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
A1413	Wise Owl Trust (Peel Hall Primary Academy)	17.5%	-2.5%	-2.5%	-2.5%	15.0%	15.0%	15.0%	
WPS									
A0548	Webster Primary School	16.9%	-1.9%	-1.9%	-1.9%	15.0%	15.0%	15.0%	
WSA									
A0445	Wellington School	18.5%	-3.5%	-3.5%	-3.5%	15.0%	15.0%	15.0%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
WTA									
A0444	Wellacre Technology Academy Trust	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
YHA									
A0460	Yesoiday HaTorah School	17.4%	-2.4%	-2.4%	-2.4%	15.0%	15.0%	15.0%	
Individual									
A0005	University of Greater Manchester	17.0%	-15.0%	-15.0%	-15.0%	2.0%	2.0%	2.0%	
A0068	Liverpool Hope University	17.2%	-12.1%	-12.1%	-12.1%	5.1%	5.1%	5.1%	
A0095	Royal Northern College Of Music	16.7%	-1.7%	-1.7%	-1.7%	15.0%	15.0%	15.0%	
A0165	Holy Cross College	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A0170	Xaverian 6th Form College	17.2%	-2.2%	-2.2%	-2.2%	15.0%	15.0%	15.0%	
A0171	Oldham College	17.0%	-2.0%	-2.0%	-2.0%	15.0%	15.0%	15.0%	
A0173	Hopwood Hall College	16.9%	-1.9%	-1.9%	-1.9%	15.0%	15.0%	15.0%	
A0179	Aquinas College	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	
A0188	Wigan & Leigh College	17.6%	-2.6%	-2.6%	-2.6%	15.0%	15.0%	15.0%	

Employer code	Employer name	Primary rate (% of pay)	Secondary rate (% of pay)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
A0189	Winstanley College	17.3%	-2.3%	-2.3%	-2.3%	15.0%	15.0%	15.0%	
A0249	New Charter Group (Jigsaw)	17.3%	-17.3%	-17.3%	-17.3%	0.0%	0.0%	0.0%	
A0271	Positive Steps Oldham	17.8%	-17.8%	-17.8%	-17.8%	0.0%	0.0%	0.0%	
A0282	The Ace Centre-North	16.5%	-9.9%	-9.9%	-9.9%	6.6%	6.6%	6.6%	
A0322	London & Quadrant Housing Trust	21.5%	-21.5%	-21.5%	-21.5%	0.0%	0.0%	0.0%	
A0758	Taylor Shaw - St Simons	28.3%	-18.7%	-18.7%	-18.7%	9.6%	9.6%	9.6%	
A0763	Taylor Shaw - Fairway Primary	27.5%	-27.5%	-27.5%	-27.5%	0.0%	0.0%	0.0%	
A0832	Churchills Contract Services	25.8%	-25.8%	-25.8%	-25.8%	0.0%	0.0%	0.0%	
A0833	Elite Cleaning & Environmental Services Limited	22.7%	-22.7%	-22.7%	-22.7%	0.0%	0.0%	0.0%	
A0922	Transport for the North	15.3%	-0.3%	-0.3%	-0.3%	15.0%	15.0%	15.0%	
	West Yorkshire Combined Authority	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1

Notes to the Rates & Adjustments Certificate

1. We understand there was an agreement whereby West Yorkshire Passenger Transport Executive retained responsibility for meeting the pension increases on service accrued to 26 October 1986 in respect of First West Yorkshire's portion of the West Yorkshire Pension Fund. This obligation has since passed to West Yorkshire Combined Authority while the liabilities have transferred to the Fund. At the time of writing, the funding of these liabilities was not settled. However, an agreement has been made in principle that a contribution rate of 0.0% will be payable until the assets held against the pension increase liabilities have been exhausted. The Fund reserves the right to review these rates following settlement of the transfer.

Additional comments on the Rates & Adjustments Certificate

- Contributions expressed as a percentage of payroll should be paid into the Fund at a frequency in accordance with the requirements of the Regulations.
- Further sums should be paid to the Fund to meet the costs of any early retirements and/or augmentations using methods and factors issued by us from time to time or as otherwise agreed.
- Payments may be required to be made to the Fund by employers to meet the capital costs of any ill-health retirements that exceed those allowed for within our assumptions.
- Any new employers or admission bodies joining the Fund should be referred to the Fund Actuary to assess the required level of contribution. Depending on the number of transferring members the ceding employer's rate may also need to be reviewed.
- Any employer who ceases to participate in the Fund should be referred to the Fund Actuary in accordance with Regulation 64 of the LGPS regulations.
- The certified contribution rates represent the minimum level of contributions to be paid. Employing authorities may pay further amounts at any time and future periodic contributions may be adjusted on a basis approved by the Fund Actuary.

Appendix 9: Gender pension gap

As required under the LGPS Regulations 2013, we have reported on the gender pension gap within the Fund. The reporting approach, including derivation of statistics, is consistent with the guidance '2025 Fund Valuations: Guidance for Gender Pension Gap reporting' dated 2 February 2026. It should be noted that the Fund is unable to directly address the gender pension gap. However, highlighting gaps raises awareness at participating employers, members and Government whom may be able to effect positive change.

For the purpose of this analysis, we have

- relied upon the membership data provided by the Fund for the purpose of the 2025 actuarial valuation
- used the gender information provided in the submitted membership data

The Gender Pension Gap (GPG) is calculated as:

$$GPG = \frac{\text{Mean pension value for males} - \text{Mean pension value for females}}{\text{Mean pension value for males}}$$

The GPG is expressed as a percentage. For example, a GPG of 10% indicates that, on average within the population analysed, for every £1 of pension accrued by males, females will have accrued £0.90. A negative GPG implies the mean pension value for females is greater than the mean pension value for males.

Active members

The results in this section set out the analysis for members who were active at 31 March 2025.

Fund level analysis

At overall Fund level, the GPG for active members of the Fund is 30%. Further detail is set out in the table and charts below.

	Males	Females	
Number of members*	29,731	86,690	-
% of overall membership	26%	74%	-
Mean age	46.0	44.9	-
Mean age the member joined the Fund	36.1	35.8	-
Mean number of jobs held	1.05	1.13	-
Mean employee contribution rate (%)	6.35	6.04	-
Number of members with a Final Salary pension	10,104	27,645	-
			Gender pay gap
Mean FTE pay	34,940	30,476	13%
Mean actual pay	34,178	26,923	21%
			Gender pension gap
Mean CARE pension	4,624	3,365	27%
Mean Final Salary pension**	6,439	4,345	33%
Mean total pension	6,812	4,750	30%

Table 16: Gender pension gap for active members – Fund level analysis

* In line with the guidance, this represents the number of unique members within the Fund i.e. all multiple membership records have been summed for the purpose of the Fund calculation.

** In line with the guidance, this represents the mean for active members with a non-zero final salary pension.

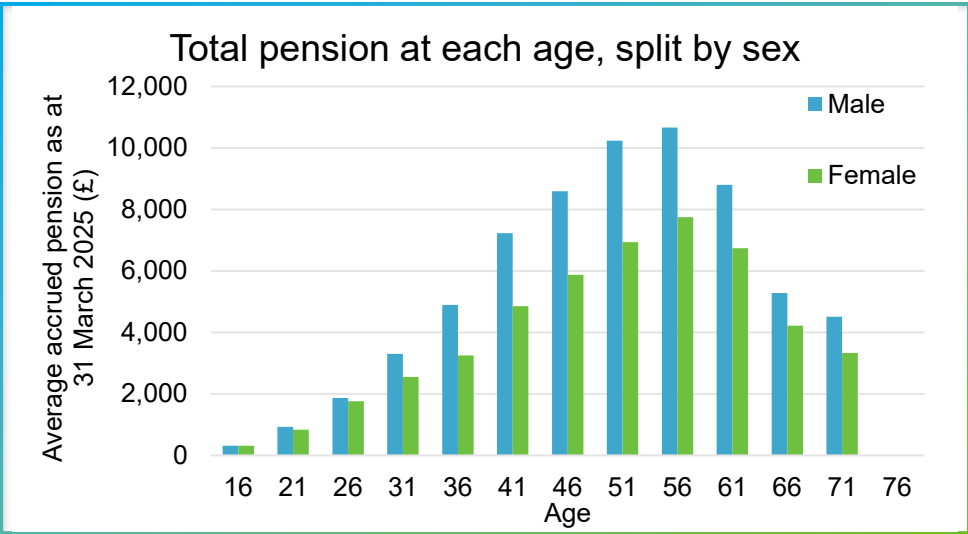


Chart 5: Total pension at each age, split by sex

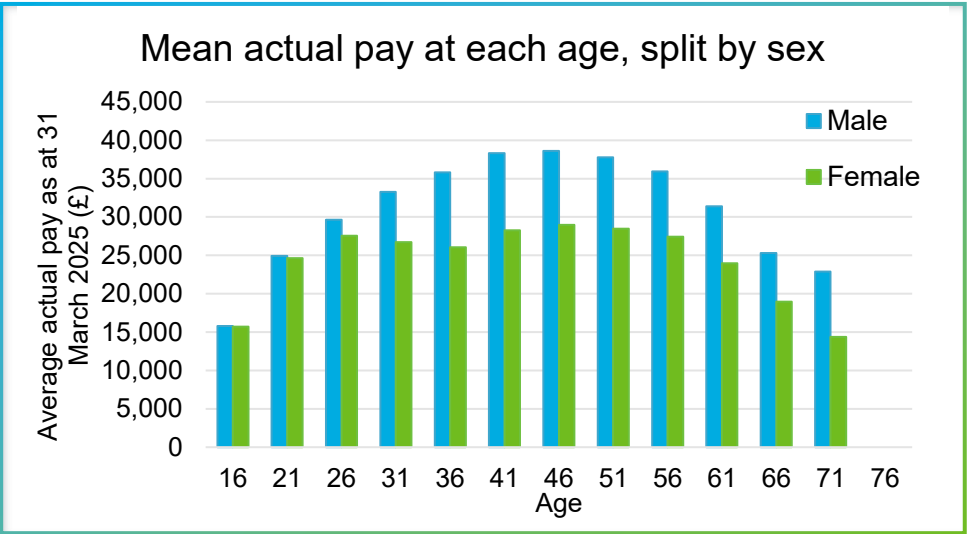


Chart 6: Mean actual pay at each age, split by sex

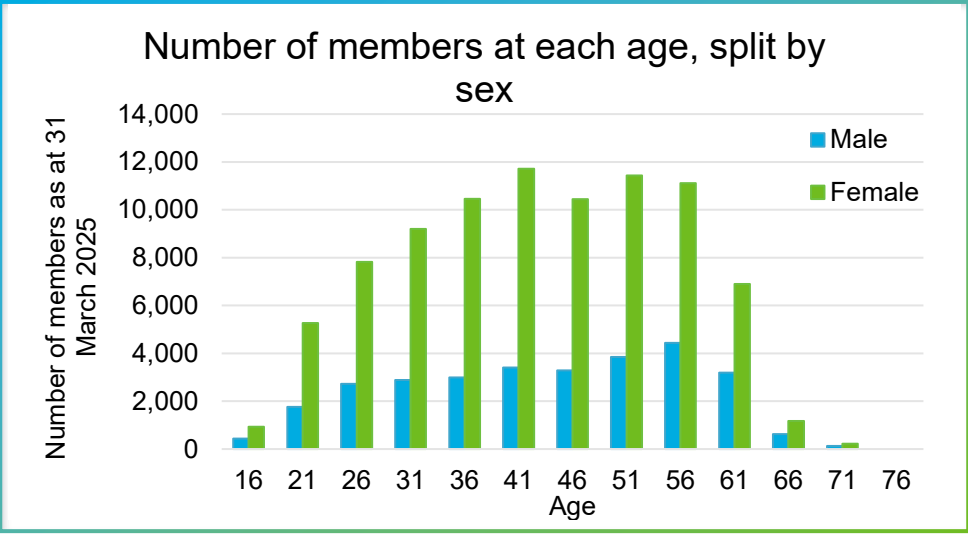


Chart 7: Number of members at each age, split by sex

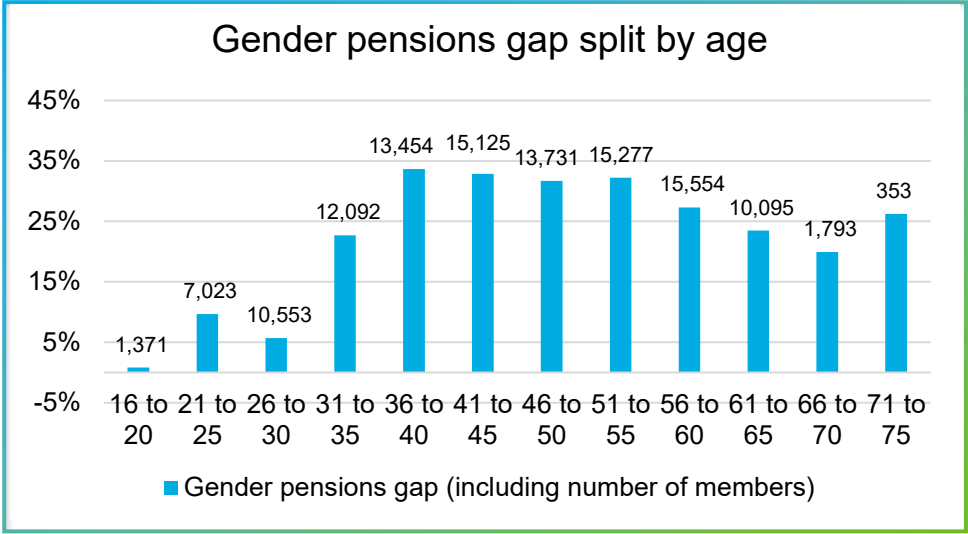


Chart 8: GPG at each age

Employer category analysis

In line with the Guidance, analysis at employer category level is set out below (N/A entries apply where the number of active members in a group is less than 100):

Category	CARE pension GPG	Final Salary pension GPG	Total pension GPG
Local authorities and connected bodies	21%	29%	23%
Centrally funded public sector bodies excluding academies	N/A	N/A	N/A
Academies	21%	31%	20%
Other public service bodies	N/A	N/A	N/A
Private/voluntary/other bodies	33%	31%	35%

Table 17: Gender pension gap for active members – Employer category analysis

Employer category Additional statistics	Local authorities		Central PS bodies		Academies		Other PS bodies		Private/voluntary	
	Males	Females	Males	Females	Males	Females	Males	Females	Males	Females
Number of members*	24,070	67,662	-	-	3,094	16,405	-	-	2,668	3,160
% of overall membership	26%	74%	N/A	N/A	16%	84%	N/A	N/A	46%	54%
Mean age	45.9	44.6	N/A	N/A	43.2	45.1	N/A	N/A	50.4	50.7
Mean FTE pay	35,507	31,542	N/A	N/A	28,768	25,378	N/A	N/A	36,714	32,880
Mean actual pay	34,621	28,081	N/A	N/A	26,699	20,903	N/A	N/A	37,525	28,804
Mean CARE pension	4,609	3,631	N/A	N/A	2,692	2,140	N/A	N/A	7,916	5,264
Mean Final Salary pension	6,470	4,574	N/A	N/A	3,801	2,639	N/A	N/A	7,139	4,907
Mean total pension	6,718	5,134	N/A	N/A	3,380	2,727	N/A	N/A	12,500	8,058

Table 18: Gender pension gap for active members – Employer category analysis (additional statistics)

* In line with the guidance, this represents the number of unique members per employer within the Fund i.e. multiple membership records across an employer category have been summed.

Pensioner members

The GPG for pensioner members of the Fund is 39%. Further detail is set out in the table and charts below.

	Males	Females	GPG
Number of members*	46,103	73,035	-
% of overall membership	39%	61%	-
Mean age	72.3	71.9	-
Mean pension	9,840	6,011	39%
Mean CARE pension amount	2,936	2,365	-
Mean Final Salary pension amount	9,226	5,347	-
Mean partner pension amount	4,204	2,486	-
Mean number of retirement pension account	1.08	1.13	-
Mean age at retirement	58.1	59.3	-

Table 19: Gender pension gap for pensioner members – Fund level analysis

* In line with the guidance, this represents the number of unique members within the Fund i.e. all multiple membership records have been summed for the purpose of the Fund calculation.

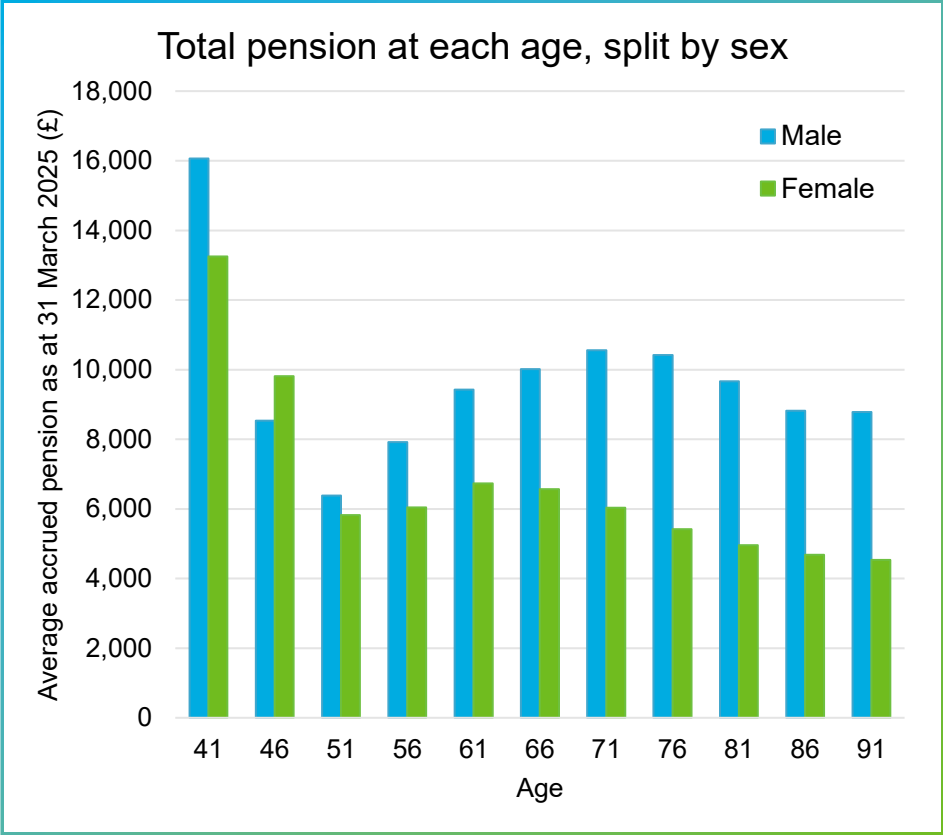


Chart 9: Total pension at each age, split by sex

Please note, Chart 9 includes pensioners below the age of 55. Pensions for such members are typically enhanced due to ill health or death in service.

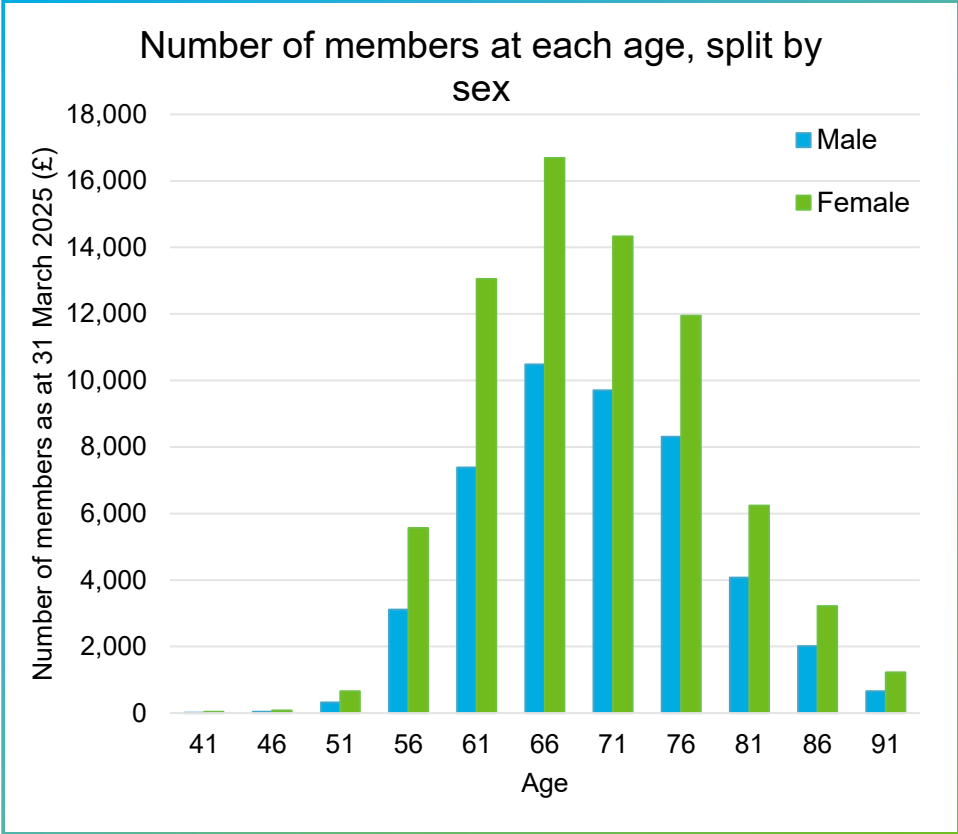


Chart 10: Number of members at each age, split by sex

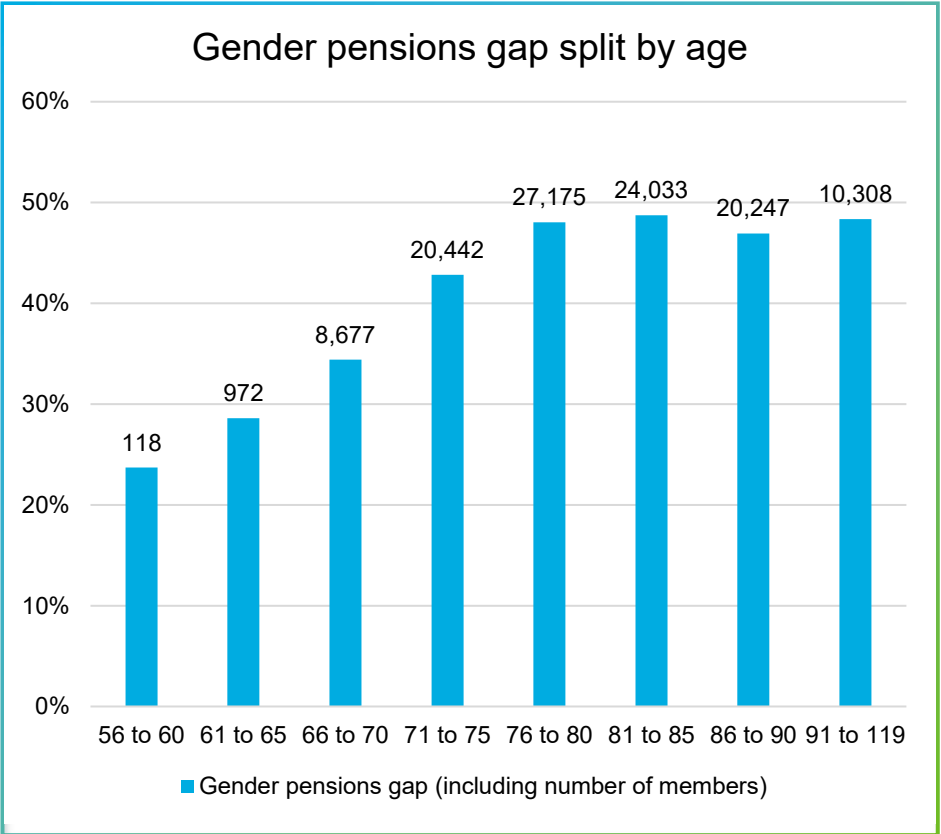


Chart 11: GPG at each age

Please note, Chart 11 only captures pensioners above age 55. Pensioners below age 55 are usually enhanced due to ill health or death in service which can skew the pension gap.