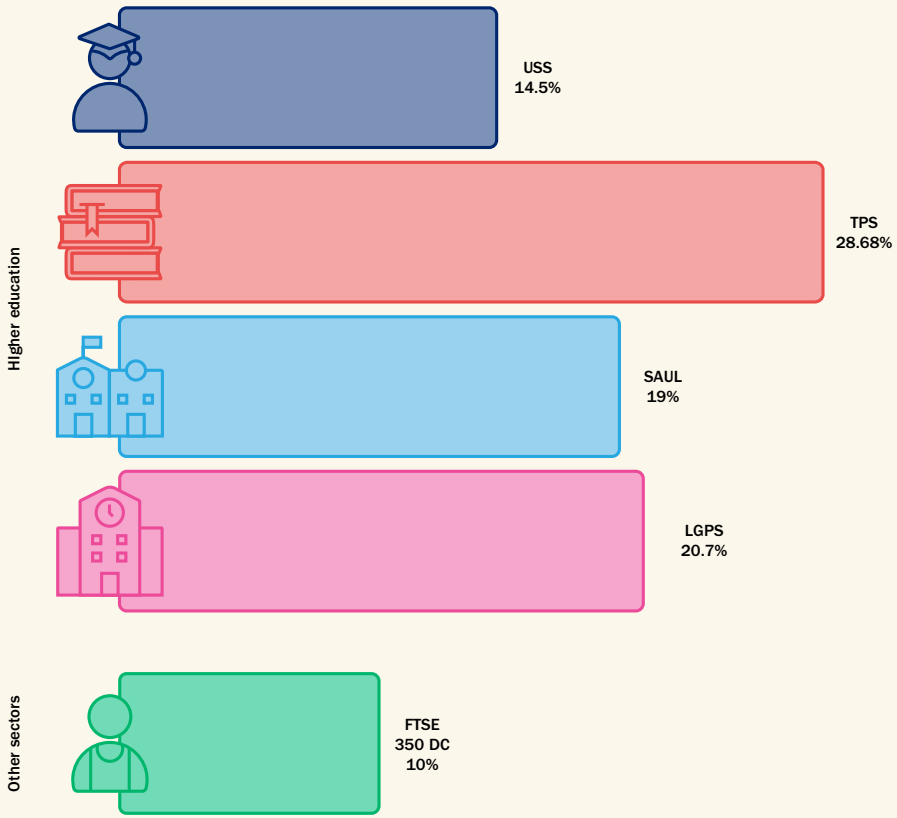
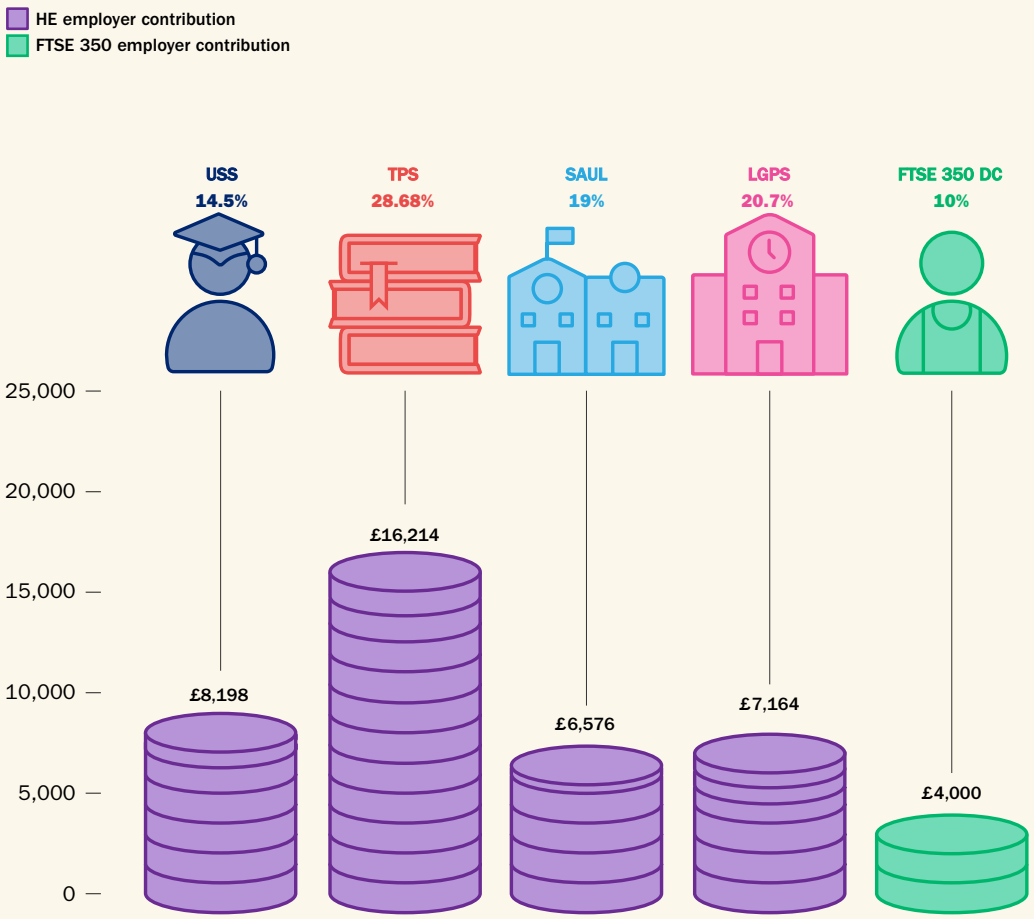
Employer pension contribution rates



- The employer contribution rates are up to date as at September 2025.
- The HE schemes provide guaranteed Defined Benefit pensions to the majority of scheme members.
- 99% of new employees within the FTSE350 join a Defined Contribution (DC) scheme.
- In a DC scheme, members build up their own pension pot which they use to secure a pension.
- The Teachers' Pension Scheme (TPS) rate shown is for England & Wales.
- The Local Government Pension Scheme (LGPS) rate is a median figure for HEIs in E&W based on UCEA research (2023).
- The FTSE350 contribution rate shown is based on research by *Willis Towers Watson.*



- The figures shown represent the monetary amounts paid by HEIs into the respective HE pension schemes.
- The USS and TPS figures are based on an academic on spine point 43 earning £56,535 (effective from 1 August 2025).
- The SAUL & LGPS figures are based on a professional services staff member on spine point 26 earning £34,610 (effective from 1 August 2025).
- These two salary figures broadly represent the median for those two respective groups of staff in HE, as at September 2025.
- The FTSE350 figure is based on a *median salary of £40,000* and a 10% employer contribution.