

HYMANS  ROBERTSON

Norfolk Pension Fund

Report on the actuarial valuation as at 31 March 2025

March 2026

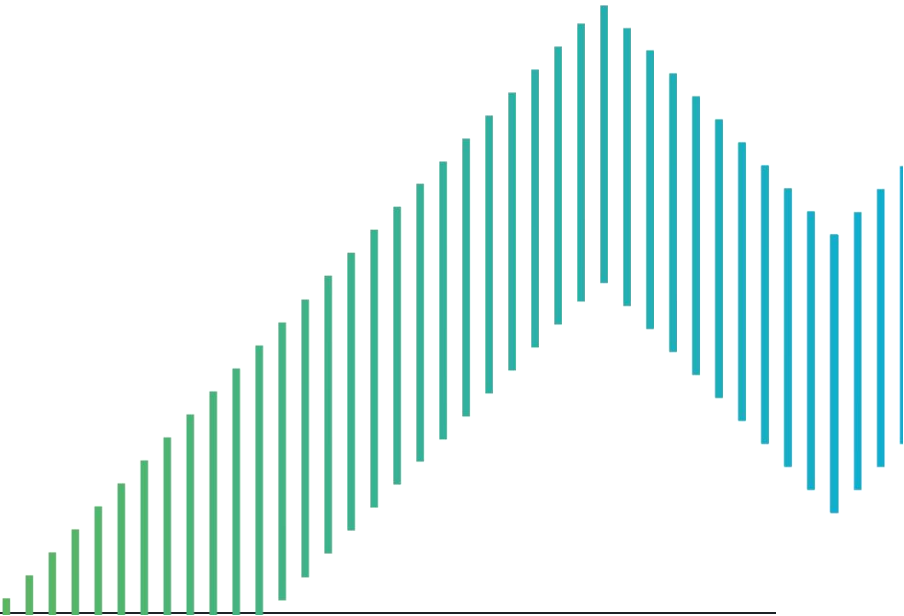
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For and on behalf of Hymans Robertson LLP





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Executive summary



1. Executive summary

We have been commissioned by Norfolk County Council (“the Administering Authority”) to carry out a valuation of the Norfolk 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	17.6% of pay		22.4% of pay	
	2026/27	1.8%	2023/24	2.1%
Secondary rate	2027/28	1.7%	2024/25	1.9%
	2028/29	1.6%	2025/26	1.8%

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)	5,499	4,901
Liabilities (£m)	4,267	4,613
Surplus / (Deficit) (£m)	1,232	289
Funding Level	129%	106%

Table 2: Reported funding position compared with previous valuation

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 (among other factors including, crucially, the previous funding level, 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 112%. **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)?

Funding principles will vary between employers, and the Fund must also meet the regulatory requirements of solvency and long-term cost efficiency within the contribution framework. Further details of the Fund's approach to setting contribution rates 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, while the “dip” around year 20 reflects the planned increase in State Pension Age to 68.

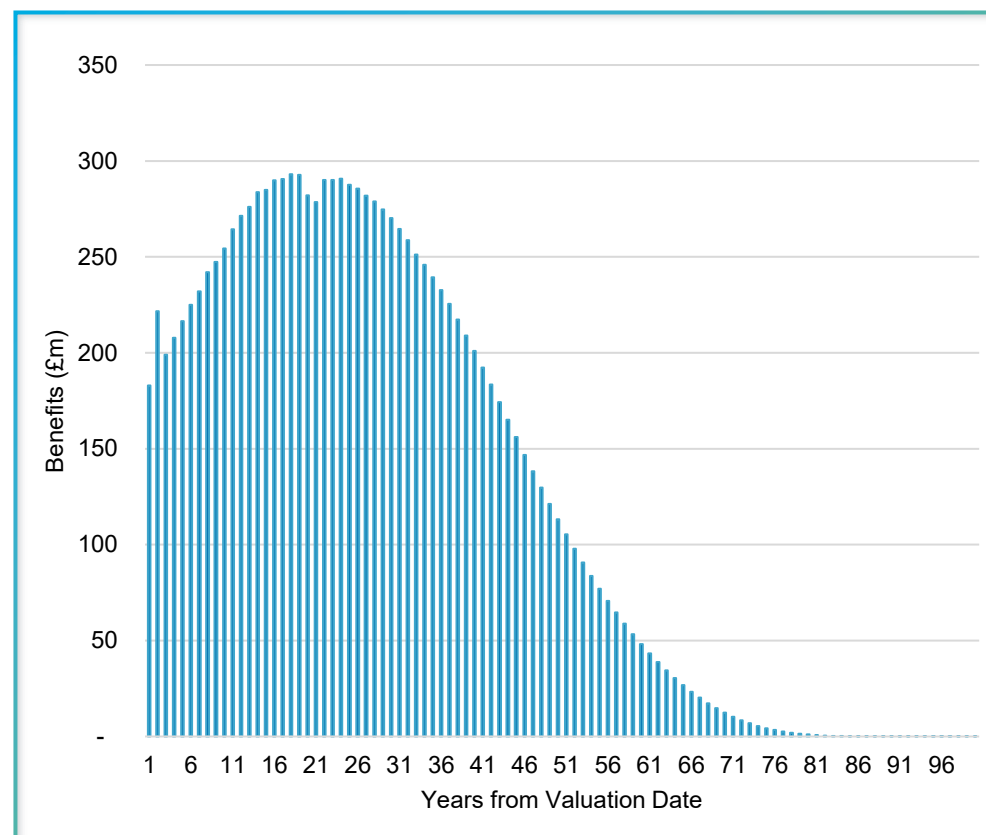
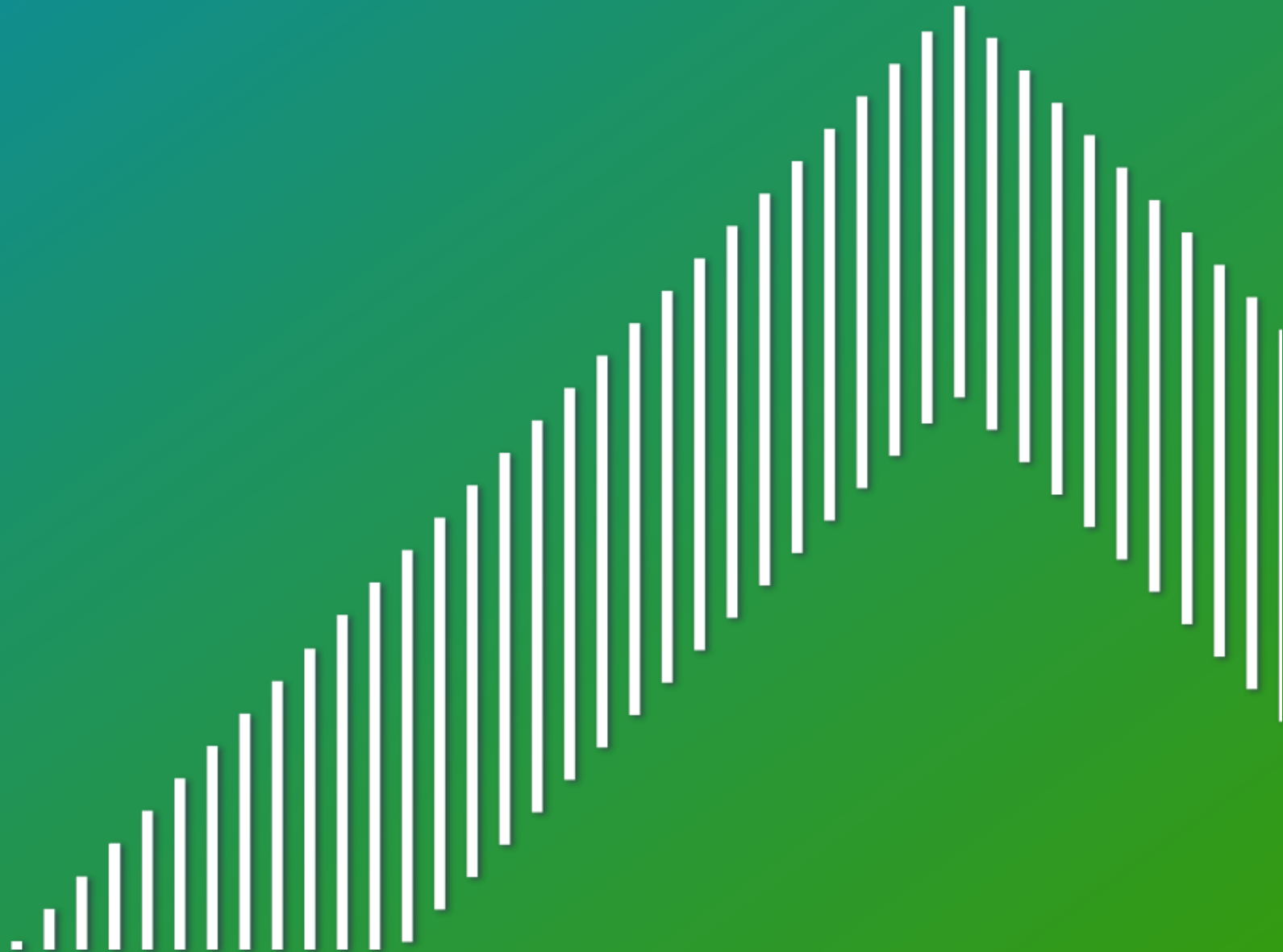


Chart 1: Projected benefit payments for all service earned up to 31 March 2025

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	17.6% of pay		22.4% of pay	
Secondary rate	2026/27	1.8%	2023/24	2.1%
	2027/28	1.7%	2024/25	1.9%
	2028/29	1.6%	2025/26	1.8%

Table 3: Combined employer contribution rates compared with previous valuation

The primary rate includes an allowance of 0.5% of pensionable pay for the Fund's administration and governance expenses (0.6% 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.

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 (among 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 112%. **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 date		31 March 2025	31 March 2022
Assets		5,499	4,901
Liabilities	Actives (£m)	1,215	1,514
	Deferreds (£m)	866	998
	Pensioners (£m)	2,187	2,101
Surplus / (Deficit) (£m)		1,232	289
Funding Level		129%	106%

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 (4.0% 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 is > 95% at 31 March 2025 (79% 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.

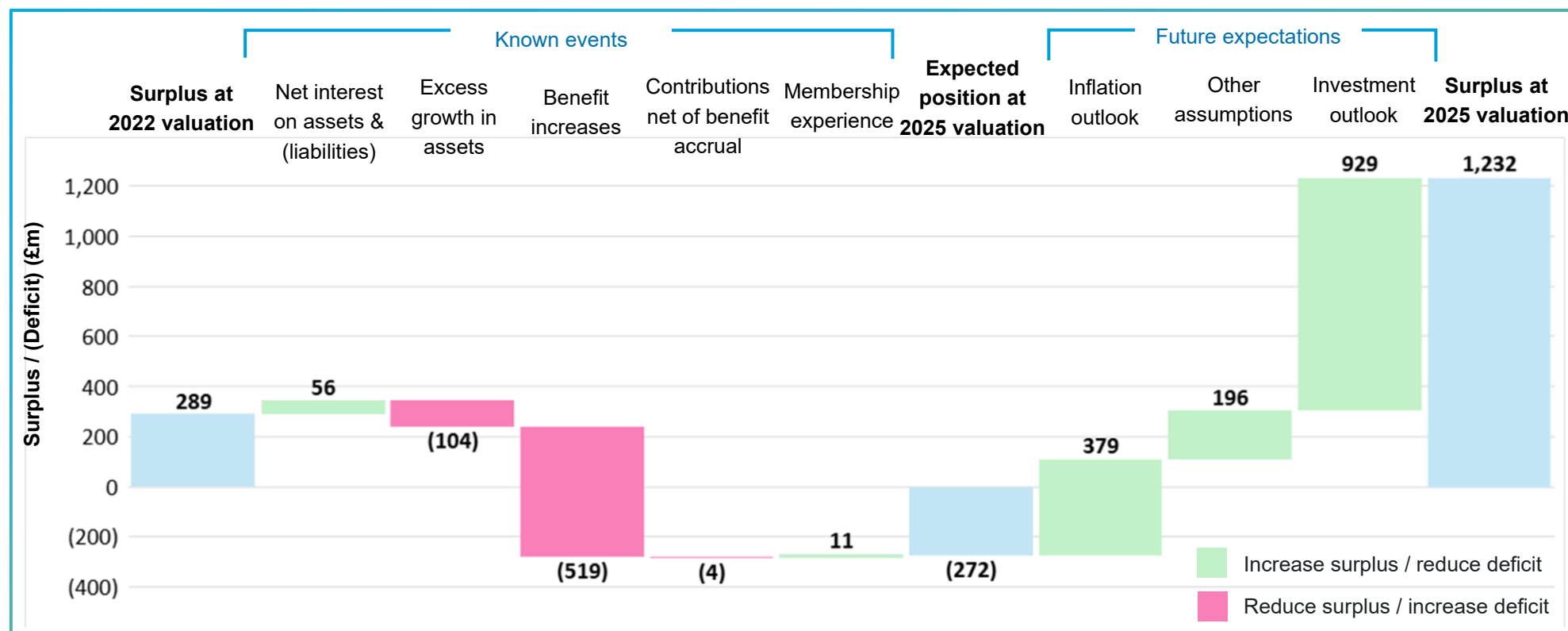


Chart 2: Change in funding position since last valuation

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 increase slightly to 142%.

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	4.3% p.a.	3.7% p.a.	(£104m)
Benefit increases	2.7% p.a.	6.1% p.a.	(£519m)
Salary increases	3.4% p.a.	6.0% p.a.	(£51m)

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 assumption at this valuation is summarised in [Appendix 2](#) and is illustrated by the solid blue diamond.
- **Benefit increases:** if future inflation was 0.1% pa higher than assumed at this valuation, then the funding level would reduce by c2% (with a c£60m 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 c1% (with a c£24m fall in the surplus).

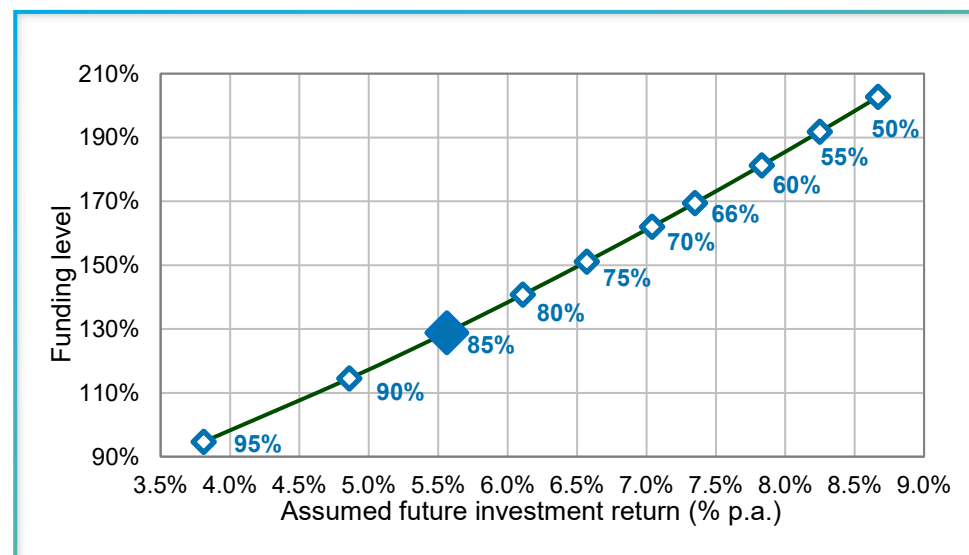


Chart 3: Impact of future return assumption on funding level

Prudence within assumptions

Reflecting the sharp change in the economic environment since the last valuation in 2022, the Fund has made allowance for higher assumed future investment returns (compared to the 2022 valuation). However, there is also increased uncertainty within the wider environment due to ongoing geo-political tensions and financial market volatility, alongside additional uncertainty about future long-term UK inflation levels and global financial markets. Therefore, the Fund has increased the level of prudence within funding strategies and contribution rates at the 2025 valuation*. The overall outcome of higher assumed future investment returns, even when combined with higher prudence is, on average, a reduction in employer total contribution rates (ie primary plus secondary) at the 2025 valuation.

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. Prudence levels will remain under review and part of the Fund's wider governance and risk management framework and, given different economic or funding conditions, it may be appropriate to reduce prudence at future valuations to support the Fund's longer-term aims of stable (and affordable) contributions for employers.

* Prudence levels are set out in the Fund's Funding Strategy Statement and the governance audit trail of these key decisions is documented in [Appendix 3](#).

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	£11.2m
Expected amount of annual pension ceased	£12.5m
Difference	£1.2m
Impact on liabilities	(£14.4m)

Table 6: Impact of member mortality experience since 2022

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 1.5% p.a. If this rate of reduction turned out to be stronger (1.75% p.a. instead of 1.5% p.a.), then members would live longer than expected. In this scenario, the funding level would fall by c1% (with a c£21m 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 £2m 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, asset performance has been positive. However, the recent conflict in the Middle East has led to increased volatility in markets which has impacted asset performance and views about future inflation and interest rates. In general, short-term volatility in the funding position is to be expected and experience since 31 March 2025 is not abnormal. Given that the Fund aims to set long-term, stable funding strategies and contribution rates, no allowance has been made for post-valuation events in setting 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 Pensions Committee 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 2026

For and on behalf of Hymans Robertson

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Appendices

[Norfolk Pension Fund](#)

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Appendix 1: Data

Appendix 2: Assumptions

Appendix 3: Governance audit trail

Appendix 4: Climate change scenario analysis

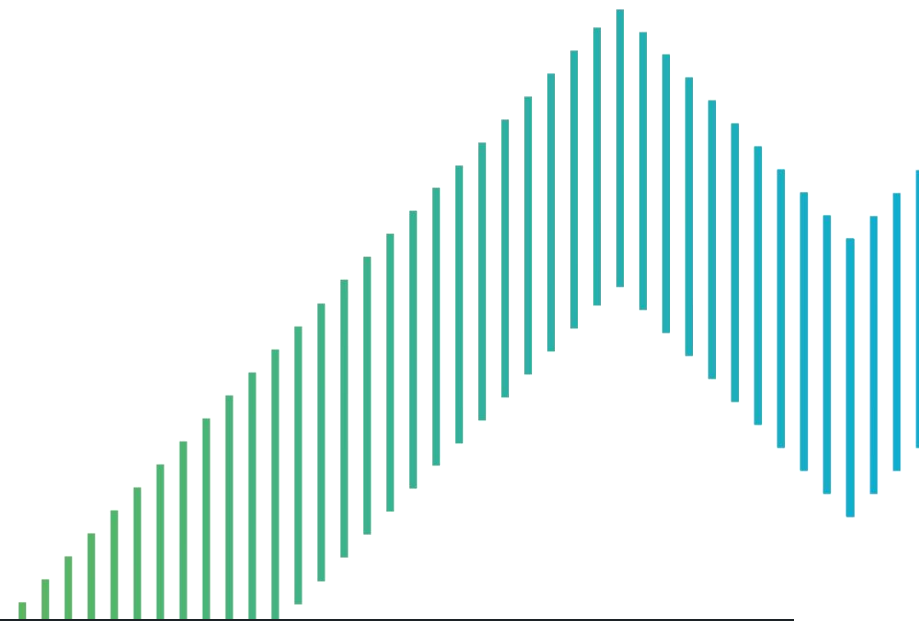
Appendix 5: Section 13 dashboard

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Appendix 9: Gender pensions gap



Appendix 1: Data

Membership data

The membership data used for the purposes of this valuation was provided by the Administering Authority on 7 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 'Data Report for the 2025 Valuation'.

Whole Fund Membership Data	This Valuation 31 March 2025	Last Valuation 31 March 2022
Employee members		
Number	32,821	30,342
Total actual pay (£000)	680,137	551,398
Total accrued pension (£000)	117,271	92,382
Average age (liability weighted)	54	52
Deferred pensioners (including undecideds)		
Number	43,359	40,001
Total accrued pension (£000)	74,537	55,951
Average age (liability weighted)	54	52
Pensioners and dependants		
Number	32,567	28,549
Total pensions in payment (£000)	173,019	134,825
Average age (liability weighted)	70	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.

These strategies were 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 employer-level cash flow data provided by the Fund.

Asset class	Strategy 1	Strategy 3	Strategy 4
UK Equities	5.9%	7.8%	4.1%
Global Equities	35.6%	46.5%	24.4%
Private Equity	5.9%	7.8%	4.1%
UK corporate bonds	4.8%	3.4%	5.8%
Multi-asset credit	8.1%	5.8%	9.8%
High yield bonds	1.4%	1.0%	1.7%
Infrastructure (equity)	11.9%	8.5%	14.4%
Emerging Market Debt	1.4%	1.0%	1.7%
Property	11.9%	8.5%	14.4%
Private lending	5.7%	4.1%	6.9%
Asset backed securities	2.4%	1.7%	2.9%
UK fixed interest gilts	2.5%	2.0%	5.0%
UK index-linked gilts	2.5%	2.0%	5.0%
Total	100.0%	100.0%	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 April 2025 with the final set noted by the Pensions Committee in June 2025.

Summary of assumptions

	31 March 2025	31 March 2022
Financial assumptions		
Discount rate	5.6% p.a. (85% likelihood of success)	4.3% p.a. (75% likelihood of success)
Benefit increases (CPI inflation)	2.3% p.a.	2.7% p.a.
Salary increases	3.0% p.a.	3.4% p.a.
Demographic assumptions		
Baseline longevity	VitaCurves	VitaCurves
Longevity future improvements	CMI2024 model with core parameterisation except Initial addition = 0.25% (both Male & Female) Long-term rate of improvement 1.5% 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	55% of maximum under HMRC limits	45% 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 have dependant at death Dependant of a male is 3.5 years younger than him Dependant of a female is 0.6 years older than her	Varying proportion have dependant at retirement Dependant of a male is 3 years younger than him Dependant of a female is 3 years 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	UK equity	UK corporate bonds (A-rated)	Index linked gilts (long)	Fixed interest gilts (long)	Multi asset credit	Property	Private equity	Private lending	Emerging market debt	Asset backed securities	High yield credit	Infrastructure equity	Inflation (CPI)	17-year real yield (CPI)	17-year yield
5 years	16 th	-0.5%	0.1%	2.5%	1.4%	1.7%	4.1%	0.2%	-2.5%	4.5%	2.1%	3.8%	2.9%	1.1%	1.2%	1.5%	4.8%
	50 th	8.2%	8.2%	4.9%	4.6%	4.2%	6.7%	6.8%	10.0%	8.2%	5.4%	5.1%	6.6%	8.1%	2.8%	2.4%	5.8%
	84 th	16.9%	16.4%	7.1%	8.0%	6.7%	8.8%	14.1%	22.8%	11.4%	8.1%	6.3%	9.2%	15.5%	4.3%	3.3%	7.1%
10 Years	16 th	2.1%	2.5%	4.5%	2.8%	3.9%	5.8%	2.3%	1.2%	6.4%	4.5%	4.2%	4.5%	3.1%	0.8%	0.8%	3.9%
	50 th	8.5%	8.6%	6.0%	5.0%	5.5%	7.4%	7.3%	10.2%	8.8%	6.4%	5.4%	7.0%	8.4%	2.5%	2.1%	5.3%
	84 th	14.8%	14.6%	7.3%	7.5%	7.0%	8.9%	12.7%	19.6%	10.9%	8.1%	6.9%	9.3%	13.8%	4.1%	3.3%	7.1%
20 years	16 th	3.7%	3.8%	5.5%	3.1%	5.0%	6.1%	3.5%	3.4%	7.0%	5.6%	3.8%	5.0%	4.2%	0.7%	-0.5%	1.6%
	50 th	8.3%	8.4%	6.5%	4.9%	6.1%	7.6%	7.3%	9.9%	8.8%	6.9%	5.4%	7.0%	8.3%	2.3%	1.3%	3.6%
	84 th	13.1%	12.9%	7.4%	6.8%	7.1%	9.1%	11.3%	17.0%	10.7%	8.0%	7.3%	9.2%	12.4%	3.9%	3.0%	6.2%
	Volatility (1 yr)	18.6%	16.3%	3.2%	7.8%	6.6%	6.3%	15.2%	26.6%	9.3%	7.9%	2.5%	7.3%	14.5%	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		III Health Tier 1		II I Health Tier 2	
			FT	PT	FT	PT	FT	PT
20	105	0.17	323.45	609.76	0.00	0.00	0.00	0.00
25	117	0.17	213.65	402.77	0.00	0.00	0.00	0.00
30	131	0.20	151.59	285.73	0.00	0.00	0.00	0.00
35	144	0.24	118.44	223.22	0.10	0.07	0.02	0.01
40	151	0.41	95.36	179.66	0.16	0.12	0.03	0.02
45	159	0.68	89.57	168.72	0.35	0.27	0.07	0.05
50	167	1.09	73.83	138.92	0.90	0.68	0.23	0.17
55	173	1.70	58.14	109.45	3.54	2.65	0.51	0.38
60	174	3.06	51.82	97.51	6.23	4.67	0.44	0.33
65	174	5.10	31.81	59.85	11.83	8.87	0.00	0.00

Table 11: Sample rates for demographic assumptions – Males

Females

Age	Salary Scale	Death Before Retirement	Withdrawals		III Health Tier 1		II I Health Tier 2	
			FT	PT	FT	PT	FT	PT
20	105	0.10	225.55	411.29	0.00	0.00	0.00	0.00
25	117	0.10	151.77	276.71	0.10	0.07	0.02	0.01
30	131	0.14	127.22	231.92	0.13	0.10	0.03	0.02
35	144	0.24	109.80	200.09	0.26	0.19	0.05	0.04
40	151	0.38	91.39	166.48	0.39	0.29	0.08	0.06
45	159	0.62	85.28	155.33	0.52	0.39	0.10	0.08
50	167	0.90	71.90	130.81	0.97	0.73	0.24	0.18
55	173	1.19	53.65	97.71	3.59	2.69	0.52	0.39
60	174	1.52	43.24	78.65	5.71	4.28	0.54	0.40
65	174	1.95	20.61	37.47	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	21.9 years	21.9 years
Male non-pensioner	22.8 years	22.9 years
Female pensioner	24.5 years	24.6 years
Female non-pensioner	25.9 years	26.2 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.
- **Local Government re-organisation:** there may be a change in administering authority and participating employers due to Local-Government re-organisation. Consideration has been given to this potential transition when setting contribution rates for councils; however, final proposals for re-organisation are still under consideration.

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 May 2025, supported by analytics and other information from the Fund Actuary. The assumptions were agreed by the Fund at the Pensions Committee meeting in June 2025.

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

- **Local authorities and academies:** review carried out in January 2025, including consideration of funding target, funding time horizon, likelihood of success, contribution stability mechanism and interaction with the Fund's investment strategy. The outcomes were discussed at the March 2025 Pensions Committee meeting.
- **Academies:** a full in-depth review of the funding strategy for academy schools was carried out in May 2025. The outcomes of this review were discussed at the June 2025 Pensions Committee meeting.
- **Other employers:** the funding strategy for the remaining employers in the Fund was reviewed by the Fund's Officers in October 2025. The outcomes of this review were discussed at the December 2025 Pensions Committee meeting. Other aspects of the funding strategy, including the approach to

cessation valuations, exit credits, bulk transfers and new employers, were reviewed in October 2025.

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 December 2025 Pensions Committee meeting. The final version was agreed at the March 2026 Pensions Committee meeting.

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.

- **Individual employer discussions:** meetings were held with the Fund's major employers individually in February 2025 to discuss preliminary analysis and contribution rates
- **Employer forums:** the employers forum on 7 July 2025 was used to present and discuss the key themes of the 2025 valuation.
- **Employer results:** a results schedule setting out their 2025 valuation funding position and contribution rate was issued to relevant employers in November 2025. 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 November 2025 with the opportunity to feed back comments or ask questions to the Fund by 31 January 2026.
- **Employer results forum:** an employer forum was held in November 2025 where further information on the valuation results was presented.

Appendix 4: Climate change scenario analysis

Climate change is now widely regarded as one of the main sources of risk for pension funds, with potential implications for future **inflation**, **investment returns** and **longevity**. LGPS funds, given their long-term horizons, may face greater exposure to climate risks – and many stakeholders are asking what more can be done to understand the possible impact of these risks.

We have used two sets of scenario analysis to test the resilience of the 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 can inform risk management processes helping to ensure that appropriate controls and mitigations are in place. Scenario analysis can therefore also support informed decision making, as well as ensuring compliance with regulations, including TCFD.

Scenario approach 1 – Stress testing

We take our usual 5,000 simulations to see how an LGPS 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 new, 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 June 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	87%	87%	84%	86%
Worst 5% of outcomes (average funding le	58%	61%	53%	54%

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.

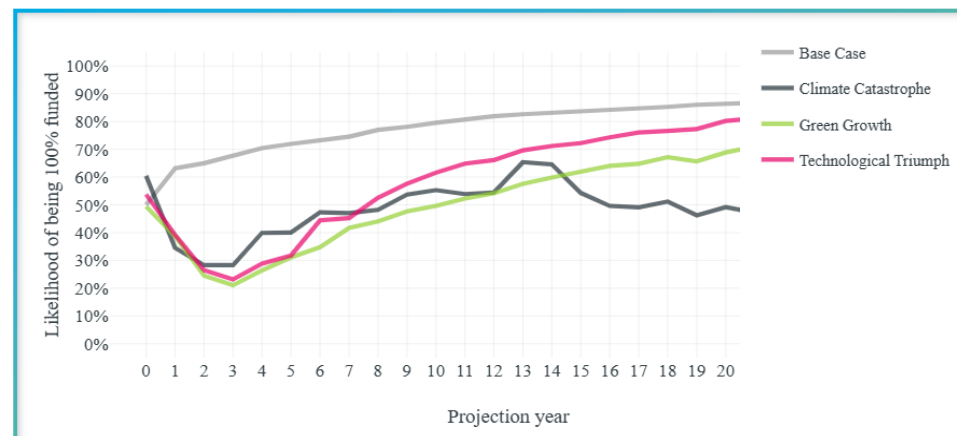


Chart 4: Likelihood of success in the base case and narrative-driven scenarios

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
2025 funding position – local funding basis			
Funding level (assets/liabilities)	%	129%	106%
Funding level (change since previous valuation)	%	23% increase	7% increase
Asset value used at the valuation	£m	5,499	4,901
Value of liabilities (including McCloud liability)	£m	4,267	4,613
Surplus (deficit)	£m	1,232	289
Discount rate – past service	% p.a.	5.6%	4.3%
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.	2.3%	2.7%
Method of derivation of discount rate, plus any changes since previous valuation		There is at least an 85% likelihood that the Fund's assets will return at least 5.6% p.a. over the 20 years following the 2025 valuation date. This is the same methodology used for the 2022 valuation, but the likelihood has been increased from at least a 75% likelihood.	There is a 75% likelihood that the Fund's assets will return at least 3.7% over the 20 following the 2022 valuation date. This is the same methodology and likelihood used for the 2019 valuation.

Metric	Unit	2025 valuation	2022 valuation
Assumed life expectancy at age 65			
Life expectancy for current pensioners – men age 65	years	21.9	21.9
Life expectancy for current pensioners – women age 65	years	24.5	24.6
Life expectancy for future pensioners – men age 45	years	22.8	22.9
Life expectancy for future pensioners – women age 45	years	25.9	26.2
Past service funding position – SAB basis¹ (for comparison purposes only)			
Market value of assets	£m	5,499	4,901
Value of liabilities	£m	4,890	4,228
Funding level on SAB basis (assets/liabilities)	%	112%	116%
Funding level on SAB basis (change since last valuation)	%	4% 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	17.6%	22.4%
Secondary contribution rate (cash amounts in each year)			
Secondary contribution rate - 1 st year of rates and adjustments certificate	£m	12.669	12.219
Secondary contribution rate - 2 nd year of rates and adjustments certificate	£m	12.510	11.597
Secondary contribution rate - 3 rd year of rates and adjustments certificate	£m	12.346	10.947
Giving total expected contributions			
Total expected contributions - 1 st year of rates and adjustments certificate (£ figure based on assumed payroll)	£m	139.580	143.253
Total expected contributions - 2 nd year of rates and adjustments certificate (£ figure based on assumed payroll)	£m	143.248	147.124
Total expected contributions - 3 rd year of rates and adjustments certificate (£ figure based on assumed payroll)	£m	147.028	151.121
Assumed payroll (cash amounts in each year)			
Total assumed payroll - 1 st year of rates and adjustments certificate	£m	721.763	584.355
Total assumed payroll - 2 nd year of rates and adjustments certificate	£m	743.533	604.392
Total assumed payroll - 3 rd year of rates and adjustments certificate	£m	765.958	625.117
3 year average total employer contribution rate	% of pay	19.4%	24.3%
Average employee contribution	% of pay	6.3%	6.4%
Expected employee contributions (2025 valuation £ figure based on assumed payroll of £722m)	£m p.a.	45.7	37.1

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	2042
The funding plan's likelihood of success, where this methodology is used by the fund's actuarial advisor	%	Minimum 80%	Minimum 75%
Surplus Methodology		Explicit contribution stabilisation mechanism	Explicit contribution stabilisation mechanism
Surplus methodology & parameters explanation (including changes since previous valuation)		Employer contributions are limited to increase/decrease at most by 1% of pay pa to support long-term stability (2% of pay for mature employers). The Fund has allowed a one-off immediate reduction from 1 April 2026 to the 2028/29 rate for most employers to support affordability. Further detail is in the FSS.	Employer contributions are limited to increase/decrease at most by 1% of pay pa to support long-term stability (2% of pay for mature employers). Further detail is in the FSS.

Metric	Unit	2025 valuation	2022 valuation
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	%	3%	8%
Included climate change analysis/comments in the 2025 valuation report		Yes	Yes
Gender pension gap statistic - Fund active mean CARE pension GPG	%	34%	N/A
Gender pension gap statistic - Fund active mean combined Final Salary and CARE pension GPG	%	39%	N/A
Gender pension gap statistic - Fund pensioner mean pension GPG	%	52%	N/A

Appendix 6: Reliances & limitations

We have been commissioned by Norfolk County Council ('the Administering Authority') to carry out a full actuarial valuation of Norfolk 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 January 2025 which discusses the funding strategy for the Fund's local authorities
- paper dated April 2025 which discusses the valuation assumptions

- paper dated April 2025 which discussed the funding strategy for academy schools
- initial results report dated August 2025 which outlines the whole Fund results and inter-valuation experience
- data report dated February 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	17.6% of pay	
Secondary rate	% of payroll	Equivalent monetary amount
2026/27	1.8%	12,669,000
2027/28	1.7%	12,510,000
2028/29	1.6%	12,346,000

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.

Robert Bilton FFA C.Act

Julie Baillie FFA C.Act

30 March 2026

For and on behalf of Hymans Robertson LLP

Employer codes	Employer name	Primary rate (% of pay)	Secondary rate (% of pay / annual £ amount)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
Scheduled Bodies									
Norfolk County Council Pool									
32	Norfolk County Council	15.5%	£9,826,000	£9,826,000	£9,826,000	15.5% plus £9,826,000	15.5% plus £9,826,000	15.5% plus £9,826,000	
223	Medequip Assistive Technology	23.5%	0.0%	0.0%	0.0%	23.5%	23.5%	23.5%	
299	AFC - Early Childhood & Family Services	21.0%	0.0%	0.0%	0.0%	21.0%	21.0%	21.0%	
308	Norse Eastern (Highways)	15.5%	0.0%	0.0%	0.0%	15.5%	15.5%	15.5%	
Norwich City Council Pool									
271	Norwich City Services Limited	14.5%	0.0%	0.0%	0.0%	14.5%	14.5%	14.5%	
462	Norwich City Council	14.5%	£4,248,000	£4,248,000	£4,248,000	14.5% plus £4,248,000	14.5% plus £4,248,000	14.5% plus £4,248,000	
Schools Pool									
35	Norfolk CC (Education Schools)	20.3%	-2.0%	-2.0%	-2.0%	18.3%	18.3%	18.3%	
King's Lynn BC Pool									
594	Kings Lynn & West Norfolk D.C	14.0%	£1,282,000	£1,282,000	£1,282,000	14.0% plus £1,282,000	14.0% plus £1,282,000	14.0% plus £1,282,000	
Great Yarmouth Borough Council Pool									
227	Great Yarmouth Services	15.5%	0.0%	0.0%	0.0%	15.5%	15.5%	15.5%	
378	Great Yarmouth Borough Council	15.5%	£1,745,000	£1,745,000	£1,745,000	15.5% plus £1,745,000	15.5% plus £1,745,000	15.5% plus £1,745,000	
Police Pool									
45	Norfolk Chief Constable	19.5%	-2.3%	-2.3%	-2.3%	17.2%	17.2%	17.2%	
46	Norfolk Police & Crime Commissioner	19.5%	-2.3%	-2.3%	-2.3%	17.2%	17.2%	17.2%	

Employer codes	Employer name	Primary rate (% of pay)	Secondary rate (% of pay / annual £ amount)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
Breckland District Council Pool									
277	Serco (Breckland Contract)	19.2%	0.0%	0.0%	0.0%	19.2%	19.2%	19.2%	
287	Breckland District Council	14.0%	10.4%	10.4%	10.4%	24.4%	24.4%	24.4%	
Broadland District Council Pool									
176	Norfolk Environmental Credits	19.4%	0.0%	0.0%	0.0%	19.4%	19.4%	19.4%	
293	Broadland District Council	15.0%	6.1%	6.1%	6.1%	21.1%	21.1%	21.1%	
North Norfolk District Council Pool									
297	Serco (ex NNDC contract)	19.6%	0.0%	0.0%	0.0%	19.6%	19.6%	19.6%	
319	Sports & Leisure Management LTD	21.1%	0.0%	0.0%	0.0%	21.1%	21.1%	21.1%	
453	North Norfolk District Council	14.5%	£843,000	£843,000	£843,000	14.5% plus £843,000	14.5% plus £843,000	14.5% plus £843,000	
South Norfolk District Council									
527	South Norfolk District Council	15.0%	6.1%	6.1%	6.1%	21.1%	21.1%	21.1%	
IDB Pool									
600	Downham & Stow Bardolph I D B	18.6%	0.9%	0.9%	0.9%	19.5%	19.5%	19.5%	
601	East of Ouse, Polver & Nar I D B	18.6%	0.9%	0.9%	0.9%	19.5%	19.5%	19.5%	
607	King's Lynn IDB (KLIDB)	18.6%	0.9%	0.9%	0.9%	19.5%	19.5%	19.5%	
625	Norfolk Rivers I D B	18.6%	0.9%	0.9%	0.9%	19.5%	19.5%	19.5%	
627	Southery & District I D B	18.6%	0.9%	0.9%	0.9%	19.5%	19.5%	19.5%	
695	Broads (2006) IDB	18.6%	0.9%	0.9%	0.9%	19.5%	19.5%	19.5%	
776	King's Lynn IDB (WMA)	18.6%	0.9%	0.9%	0.9%	19.5%	19.5%	19.5%	
Other Scheduled Bodies									
612	Eastern Inshore Fisheries & Conservation Authority (EIFCA)	18.7%	0.5%	0.5%	0.5%	19.2%	19.2%	19.2%	

Employer codes	Employer name	Primary rate (% of pay)	Secondary rate (% of pay / annual £ amount)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
632	Broads Authority	19.6%	-2.6%	-2.6%	-2.6%	17.0%	17.0%	17.0%	
Town & Parish Councils Pool									
174	Besthorpe Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
205	Chedgrave Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
210	Wimbotsham Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
212	Halvergate Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
214	Tivetshall Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
218	Great Moulton Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
226	Sporle With Palgrave Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
229	West Dereham Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
231	Mulbarton Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
253	Walcott Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
266	Overstrand Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
269	Coltishall Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
279	Burnham Market Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
280	Ludham Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
282	Happisburgh Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
288	Rollesby Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
303	Tharston & Hapton Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
304	Wacton Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
305	Hemsby Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
313	Postwick with Witton Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
368	Salhouse Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
385	Great & Little Plumstead Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
387	Wroxham Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
388	Marlingford & Colton Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
397	New Buckenham Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
442	Hoveton Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
446	Watton Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
447	Walsingham Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
475	Newton Flotman Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
476	Strumpshaw Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
508	Sheringham Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
511	Lingwood & Burlingham PC	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
522	Garvestone, Reymmerston & Thuxton Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
542	Kirby Cane and Ellingham Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
568	Great Snoring Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
569	Snettisham Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
573	Harling Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
577	Stalham Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
606	Drayton Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
608	Fakenham Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
609	Hellesdon Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
610	Sprowston Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
613	Thetford Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
614	Wymondham Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
615	Cromer Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
616	Diss Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
617	North Walsham Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
618	Old Catton Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
626	Taverham Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
628	Cringleford Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
630	Swaffham Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
631	Downham Market Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
633	Costessey Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
635	Spixworth Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
636	Hethersett Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
637	Dereham Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
653	Cawston Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
667	Aylsham Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
675	Dersingham Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
683	Thorpe St. Andrew Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
684	Brundall Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
685	Redenhall with Harleston Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
686	Buxton With Lamas Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
687	Poringland Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
689	Attleborough Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
690	Martham Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
691	Reepham Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
692	Loddon Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
693	Mundesley Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
694	Acle Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
698	Upton with Fishley Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
699	Holt Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
766	South Wootton Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
771	Swanton Morley Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
778	Wells-Next-The-Sea Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
781	Framlingham Earl Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
784	Tasburgh Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
788	Hindolveston Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
789	Mattishall Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
794	Kettlestone Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
796	Little Snoring Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
808	Northrepps Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
816	Saxlingham Nethergate Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
821	Trowse With Newton Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
830	Winterton On Sea Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
831	Belton With Browston Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
839	Hunstanton Town Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
857	Beighton Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
872	Blofield Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
881	Great Witchingham Parish Council	20.1%	-0.6%	-0.6%	-0.6%	19.5%	19.5%	19.5%	
Resolution Bodies									
Norse Care Pool									
818	Norse Care Limited	25.8%	-25.8%	-25.8%	-25.8%	0.0%	0.0%	0.0%	
819	Norse Care Services	25.8%	-25.8%	-25.8%	-25.8%	0.0%	0.0%	0.0%	
NPS Pool									
757	NPS Property Consultants Ltd	21.8%	11.8%	11.8%	11.8%	33.6%	33.6%	33.6%	
790	NPS (South East) Ltd	21.8%	-21.8%	-21.8%	-21.8%	0.0%	0.0%	0.0%	
Norse Eastern NCS Pool									
756	Norse Commercial Services	21.8%	-21.8%	-21.8%	-21.8%	0.0%	0.0%	0.0%	
840	Norse Eastern	23.3%	5.9%	5.9%	5.9%	29.2%	29.2%	29.2%	
Other Resolution Bodies									
307	Diocese of Norwich Education Services Company	18.8%	-4.8%	-4.8%	-4.8%	14.0%	14.0%	14.0%	
762	NCS Transport Ltd	22.6%	7.5%	7.5%	7.5%	30.1%	30.1%	30.1%	
768	NPS (South West) Ltd	29.7%	-29.7%	-29.7%	-29.7%	0.0%	0.0%	0.0%	
780	Evolve Norse Ltd (NPS London Ltd)	28.7%	-28.7%	-28.7%	-28.7%	0.0%	0.0%	0.0%	
870	Norse Eastern (Assist Tech Contract)	19.4%	-19.4%	-19.4%	-19.4%	0.0%	0.0%	0.0%	
Further Education Bodies									
660	Norwich University of the Arts	21.5%	-7.2%	-7.2%	-7.2%	14.3%	14.3%	14.3%	
661	East Coast College (Gt Yarmouth College of Further Education)	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
CCN NES Pool									
246	Churchill Services (Easton College)	23.7%	0.0%	0.0%	0.0%	23.7%	23.7%	23.7%	
659	City College, Norwich	19.8%	0.7%	0.7%	0.7%	20.5%	20.5%	20.5%	
CoWA Pool									
662	College of West Anglia	19.8%	-1.0%	-1.0%	-1.0%	18.8%	18.8%	18.8%	
Academies									
182	Reedham Primary and Nursery School	20.2%	-0.2%	-0.2%	-0.2%	20.0%	20.0%	20.0%	
183	Iceni Primary Academy	20.0%	-3.2%	-3.2%	-3.2%	16.8%	16.8%	16.8%	
189	Sacred Heart Primary School	20.2%	-0.6%	-0.6%	-0.6%	19.6%	19.6%	19.6%	
190	St Mary's C of E Primary School	20.3%	-1.5%	-1.5%	-1.5%	18.8%	18.8%	18.8%	
191	Happisburgh Primary School	20.3%	-1.5%	-1.5%	-1.5%	18.8%	18.8%	18.8%	
196	West Norfolk Academies Trust	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	
198	Colman Junior School	20.0%	-2.0%	-2.0%	-2.0%	18.0%	18.0%	18.0%	
199	Colman Infant School	20.0%	-2.0%	-2.0%	-2.0%	18.0%	18.0%	18.0%	
200	Sutton Primary School	20.3%	-1.5%	-1.5%	-1.5%	18.8%	18.8%	18.8%	
201	Hickling Primary School	20.3%	-1.5%	-1.5%	-1.5%	18.8%	18.8%	18.8%	
202	Catfield Primary School	20.3%	-1.5%	-1.5%	-1.5%	18.8%	18.8%	18.8%	
203	Stibbard All Saints Primary School	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
204	North Elmham Primary School	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
206	Cringelford Prep	19.9%	-1.8%	-1.8%	-1.8%	18.1%	18.1%	18.1%	
207	UET Compass (Short Stay School for Norfolk)	20.0%	-1.4%	-1.4%	-1.4%	18.6%	18.6%	18.6%	
211	Dereham C Of E Infant & Nursery School	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
215	Earsham Primary School	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
216	Acle St Edmund Primary School	20.3%	-1.5%	-1.5%	-1.5%	18.8%	18.8%	18.8%	
217	Little Plumstead Primary School	20.3%	-1.5%	-1.5%	-1.5%	18.8%	18.8%	18.8%	
224	Yaxham Primary School	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
225	Robert Kett Primary School	20.0%	-2.0%	-2.0%	-2.0%	18.0%	18.0%	18.0%	
232	Millfield Primary School	20.4%	-0.8%	-0.8%	-0.8%	19.6%	19.6%	19.6%	
233	The Bridge Easton	19.4%	-1.4%	-1.4%	-1.4%	18.0%	18.0%	18.0%	
235	Lyng C Of E Primary School	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
236	Scole C Of E Primary	20.3%	-1.5%	-1.5%	-1.5%	18.8%	18.8%	18.8%	
243	St Michael's Family Centre	20.0%	0.0%	0.0%	0.0%	20.0%	20.0%	20.0%	
248	Tacolneston C Of E Primary	20.3%	-1.5%	-1.5%	-1.5%	18.8%	18.8%	18.8%	
249	Morley C Of E Primary	20.3%	-1.5%	-1.5%	-1.5%	18.8%	18.8%	18.8%	
250	Alburgh With Denton C Of E Primary	20.3%	-1.5%	-1.5%	-1.5%	18.8%	18.8%	18.8%	
252	Duke of Lancaster Academy	19.8%	-1.4%	-1.4%	-1.4%	18.4%	18.4%	18.4%	
254	Edwards and Blake (Ormiston Trust)	20.2%	0.0%	0.0%	0.0%	20.2%	20.2%	20.2%	
262	Bure Park Specialist Academy	19.9%	-0.8%	-0.8%	-0.8%	19.1%	19.1%	19.1%	
263	Holy Cross C of E Primary	20.4%	-1.6%	-1.6%	-1.6%	18.8%	18.8%	18.8%	
264	Docking Primary	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
265	Brancaster Primary	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
270	Great Dunham Primary	20.0%	-1.4%	-1.4%	-1.4%	18.6%	18.6%	18.6%	
275	Wymondham College Prep School	20.2%	-1.8%	-1.8%	-1.8%	18.4%	18.4%	18.4%	
283	Garboldisham Primary	20.3%	-1.5%	-1.5%	-1.5%	18.8%	18.8%	18.8%	
284	Newton Flotman Primary	20.3%	-1.5%	-1.5%	-1.5%	18.8%	18.8%	18.8%	
285	Parkers Primary	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
286	Caston Primary	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
290	Diocese of Norwich St Benets Multi Academy Trust	20.3%	-1.5%	-1.5%	-1.5%	18.8%	18.8%	18.8%	
291	Clarion Corvus Trust	20.4%	-1.0%	-1.0%	-1.0%	19.4%	19.4%	19.4%	
292	Southtown Primary Academy	20.3%	-1.9%	-1.9%	-1.9%	18.4%	18.4%	18.4%	
296	Bluebell Primary School	19.9%	-0.8%	-0.8%	-0.8%	19.1%	19.1%	19.1%	
309	Northgate Primary	20.3%	-1.9%	-1.9%	-1.9%	18.4%	18.4%	18.4%	
310	North Walsham High	20.4%	-0.8%	-0.8%	-0.8%	19.6%	19.6%	19.6%	
312	St Martha's Catholic Primary School	20.2%	-0.6%	-0.6%	-0.6%	19.6%	19.6%	19.6%	
314	East Ruston Infants	19.9%	-0.8%	-0.8%	-0.8%	19.1%	19.1%	19.1%	
315	Cromer Junior Academy	20.3%	-1.3%	-1.3%	-1.3%	19.0%	19.0%	19.0%	
316	Stalham Infants	19.9%	-0.8%	-0.8%	-0.8%	19.1%	19.1%	19.1%	
324	Kinsale Junior School	20.0%	-1.5%	-1.5%	-1.5%	18.5%	18.5%	18.5%	
325	Winterton Primary School	20.2%	-0.2%	-0.2%	-0.2%	20.0%	20.0%	20.0%	
326	Fakenham Junior School	20.3%	-1.3%	-1.3%	-1.3%	19.0%	19.0%	19.0%	
327	Fakenham Infant & Nursery	20.3%	-1.3%	-1.3%	-1.3%	19.0%	19.0%	19.0%	
328	Diss Infant and Nursery	20.3%	-1.5%	-1.5%	-1.5%	18.8%	18.8%	18.8%	
331	Eastern MAT	20.2%	-1.0%	-1.0%	-1.0%	19.2%	19.2%	19.2%	
332	Evolution Academy Trust	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	
335	Mousehold Infant & Nursery School	20.4%	-0.7%	-0.7%	-0.7%	19.7%	19.7%	19.7%	
336	Nightingale Infant & Nursery School	20.4%	-0.7%	-0.7%	-0.7%	19.7%	19.7%	19.7%	
337	Old Buckenham High School	20.2%	-1.8%	-1.8%	-1.8%	18.4%	18.4%	18.4%	
338	Nelson Infant School	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	
339	Broadland High Ormiston Academy	19.9%	-1.6%	-1.6%	-1.6%	18.3%	18.3%	18.3%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
340	Brisley C Of E Primary	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
341	Ad Meliora Academy Trust	20.2%	-0.8%	-0.8%	-0.8%	19.4%	19.4%	19.4%	
342	Litcham School	20.3%	-1.3%	-1.3%	-1.3%	19.0%	19.0%	19.0%	
343	Raleigh Infant School and Nursery	20.2%	-1.0%	-1.0%	-1.0%	19.2%	19.2%	19.2%	
344	The Unity Education Trust	20.0%	-1.4%	-1.4%	-1.4%	18.6%	18.6%	18.6%	
345	Gayton Primary Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
346	Little Snoring Primary Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
347	Hopton Primary Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
348	Sandringham and West Newton Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
349	Harleston Sancroft Academy (Archbishop Sancroft High School)	20.3%	-1.5%	-1.5%	-1.5%	18.8%	18.8%	18.8%	
351	Dickleburgh Primary	20.3%	-1.5%	-1.5%	-1.5%	18.8%	18.8%	18.8%	
355	Framingham Earl High School Academy	20.2%	-1.8%	-1.8%	-1.8%	18.4%	18.4%	18.4%	
357	Diss C of E Junior School	20.3%	-1.5%	-1.5%	-1.5%	18.8%	18.8%	18.8%	
359	Ghost Hill Academy	20.2%	-1.8%	-1.8%	-1.8%	18.4%	18.4%	18.4%	
360	North Walsham Infant Nursery	19.9%	-0.8%	-0.8%	-0.8%	19.1%	19.1%	19.1%	
361	North Walsham Junior	19.9%	-0.8%	-0.8%	-0.8%	19.1%	19.1%	19.1%	
362	Synergy Academy Trust	20.3%	-1.3%	-1.3%	-1.3%	19.0%	19.0%	19.0%	
363	Kenninghall Primary Academy	20.4%	-0.8%	-0.8%	-0.8%	19.6%	19.6%	19.6%	
364	Drayton Community Infant School	20.4%	-0.7%	-0.7%	-0.7%	19.7%	19.7%	19.7%	
365	Corpusty Primary	20.3%	-1.3%	-1.3%	-1.3%	19.0%	19.0%	19.0%	
366	Great Hockham Primary Academy	20.2%	-1.8%	-1.8%	-1.8%	18.4%	18.4%	18.4%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
367	Queensway Infant Academy	19.9%	-1.8%	-1.8%	-1.8%	18.1%	18.1%	18.1%	
369	Enrich Learning Trust	20.4%	-0.8%	-0.8%	-0.8%	19.6%	19.6%	19.6%	
371	The Wensum Trust	20.0%	-1.5%	-1.5%	-1.5%	18.5%	18.5%	18.5%	
372	Alderman Peel High	20.0%	-1.5%	-1.5%	-1.5%	18.5%	18.5%	18.5%	
373	Reffley Community School	20.2%	-0.8%	-0.8%	-0.8%	19.4%	19.4%	19.4%	
374	Angel Road Infant Acadmey	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	
375	Angel Road Junior Academy	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	
376	Thurlton Primary Academy	20.4%	-1.0%	-1.0%	-1.0%	19.4%	19.4%	19.4%	
377	Gresham Village Primary School	20.3%	-1.3%	-1.3%	-1.3%	19.0%	19.0%	19.0%	
379	Surlingham Primary	20.2%	-1.8%	-1.8%	-1.8%	18.4%	18.4%	18.4%	
380	Rockland St Mary Primary	20.2%	-1.8%	-1.8%	-1.8%	18.4%	18.4%	18.4%	
381	Bignold Primary School	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	
382	Wells-Next-The-Sea Primary	20.0%	-1.5%	-1.5%	-1.5%	18.5%	18.5%	18.5%	
383	Burnham Market Primary	20.0%	-1.5%	-1.5%	-1.5%	18.5%	18.5%	18.5%	
384	Gaywood Primary	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	
393	Thompson Primary	20.7%	-0.2%	-0.2%	-0.2%	20.5%	20.5%	20.5%	
394	Hemblington Primary	19.9%	-0.8%	-0.8%	-0.8%	19.1%	19.1%	19.1%	
395	Foulsham Primary	20.3%	-1.3%	-1.3%	-1.3%	19.0%	19.0%	19.0%	
396	Astley Primary	20.3%	-1.3%	-1.3%	-1.3%	19.0%	19.0%	19.0%	
410	Sprowston High School	19.9%	-0.8%	-0.8%	-0.8%	19.1%	19.1%	19.1%	
411	St Clements Hill Primary Academy	19.9%	-0.8%	-0.8%	-0.8%	19.1%	19.1%	19.1%	
412	Mattishall Primary School	20.3%	-1.3%	-1.3%	-1.3%	19.0%	19.0%	19.0%	
413	White House Farm Primary & Nursery	20.2%	-1.8%	-1.8%	-1.8%	18.4%	18.4%	18.4%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
414	Heather Avenue Infant School	20.0%	-1.5%	-1.5%	-1.5%	18.5%	18.5%	18.5%	
415	Burston Primary Academy	20.2%	-1.8%	-1.8%	-1.8%	18.4%	18.4%	18.4%	
416	Neatherd High Academy	20.4%	-0.8%	-0.8%	-0.8%	19.6%	19.6%	19.6%	
417	Tivetshall Primary Academy	20.2%	-1.8%	-1.8%	-1.8%	18.4%	18.4%	18.4%	
418	Spooner Row Academy	20.4%	-0.8%	-0.8%	-0.8%	19.6%	19.6%	19.6%	
419	Seething and Mundham Primary Academy	20.2%	-1.8%	-1.8%	-1.8%	18.4%	18.4%	18.4%	
420	The Fen Rivers Academy	19.4%	-1.4%	-1.4%	-1.4%	18.0%	18.0%	18.0%	
421	George White Junior Academy	20.4%	-0.7%	-0.7%	-0.7%	19.7%	19.7%	19.7%	
422	Lionwood Junior Academy	20.4%	-0.7%	-0.7%	-0.7%	19.7%	19.7%	19.7%	
423	Lionwood Infant and Nursery Academy	20.4%	-0.7%	-0.7%	-0.7%	19.7%	19.7%	19.7%	
424	Long Stratton High Academy	20.4%	-0.8%	-0.8%	-0.8%	19.6%	19.6%	19.6%	
425	North Wootton Primary Academy	20.2%	-1.0%	-1.0%	-1.0%	19.2%	19.2%	19.2%	
426	Emneth Primary Academy	20.2%	-1.0%	-1.0%	-1.0%	19.2%	19.2%	19.2%	
427	Bawdeswell Primary Academy	20.3%	-1.3%	-1.3%	-1.3%	19.0%	19.0%	19.0%	
428	Blenheim Park Primary Academy	20.2%	-0.8%	-0.8%	-0.8%	19.4%	19.4%	19.4%	
429	Grove House Nursery and Infant Academy	20.0%	-1.4%	-1.4%	-1.4%	18.6%	18.6%	18.6%	
430	Garvestone Primary Academy	20.0%	-1.4%	-1.4%	-1.4%	18.6%	18.6%	18.6%	
431	King's Park Infant Academy	20.0%	-1.4%	-1.4%	-1.4%	18.6%	18.6%	18.6%	
432	Beeston Primary Academy	20.0%	-1.4%	-1.4%	-1.4%	18.6%	18.6%	18.6%	
433	Watton Westfield Infant and Nursery	20.4%	-1.0%	-1.0%	-1.0%	19.4%	19.4%	19.4%	
434	Manor Field Primary	20.4%	-1.0%	-1.0%	-1.0%	19.4%	19.4%	19.4%	
435	Aslacton Primary Academy	20.4%	-1.0%	-1.0%	-1.0%	19.4%	19.4%	19.4%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
436	Lodge Lane Infant Academy	20.0%	-1.5%	-1.5%	-1.5%	18.5%	18.5%	18.5%	
437	Upwell Primary Academy	20.2%	-1.0%	-1.0%	-1.0%	19.2%	19.2%	19.2%	
438	Smithdon High Academy	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	
445	Garrick Green Academy	20.0%	-1.5%	-1.5%	-1.5%	18.5%	18.5%	18.5%	
448	Heacham Infant Academy	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	
449	Hillside Avenue Academy	19.9%	-0.8%	-0.8%	-0.8%	19.1%	19.1%	19.1%	
450	Dussindale Primary Academy	19.9%	-0.8%	-0.8%	-0.8%	19.1%	19.1%	19.1%	
451	Thorpe St Andrews School and Sixth Form Academy	19.9%	-0.8%	-0.8%	-0.8%	19.1%	19.1%	19.1%	
452	Glebeland Primary Academy	20.2%	-0.2%	-0.2%	-0.2%	20.0%	20.0%	20.0%	
454	The Wherry School Academy	19.6%	-2.4%	-2.4%	-2.4%	17.2%	17.2%	17.2%	
456	Charles Darwin Primary Academy	19.9%	-1.8%	-1.8%	-1.8%	18.1%	18.1%	18.1%	
457	Great Yarmouth Charter Academy	19.9%	-1.8%	-1.8%	-1.8%	18.1%	18.1%	18.1%	
458	Bunwell Primary Academy	20.7%	-0.2%	-0.2%	-0.2%	20.5%	20.5%	20.5%	
459	Banham Primary Academy	20.7%	-0.2%	-0.2%	-0.2%	20.5%	20.5%	20.5%	
460	Wroughton Infant Academy	19.9%	-1.5%	-1.5%	-1.5%	18.4%	18.4%	18.4%	
461	Wroughton Junior Academy	19.9%	-1.5%	-1.5%	-1.5%	18.4%	18.4%	18.4%	
464	Firside Junior Academy	20.0%	-1.5%	-1.5%	-1.5%	18.5%	18.5%	18.5%	
465	Old Buckenham Primary Academy	20.2%	-1.8%	-1.8%	-1.8%	18.4%	18.4%	18.4%	
466	Greenpark Academy	20.2%	-0.8%	-0.8%	-0.8%	19.4%	19.4%	19.4%	
467	Valley Primary Academy	20.0%	-2.0%	-2.0%	-2.0%	18.0%	18.0%	18.0%	
469	Rudham Primary Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
470	Cawston Primary Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
471	Bishops Primary Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
473	Reepham Primary Academy	20.3%	-1.3%	-1.3%	-1.3%	19.0%	19.0%	19.0%	
474	Edward Worledge Ormiston Academy	19.9%	-1.6%	-1.6%	-1.6%	18.3%	18.3%	18.3%	
477	Henderson Green Academy	20.0%	-2.0%	-2.0%	-2.0%	18.0%	18.0%	18.0%	
479	Heacham Junior Academy	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	
480	St Mary and St Peter Primary Academy	20.2%	-0.6%	-0.6%	-0.6%	19.6%	19.6%	19.6%	
481	St Augustines Primary Academy	20.2%	-0.6%	-0.6%	-0.6%	19.6%	19.6%	19.6%	
482	St Francis of Assisi Primary Academy	20.2%	-0.6%	-0.6%	-0.6%	19.6%	19.6%	19.6%	
483	Walpole Cross Keys Academy	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	
484	Hockering Primary Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
485	St Peters Primary Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
486	Castle Acre Primary Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
487	Narborough Primary Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
488	Sporle Primary Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
490	Great Witchingham Primary Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
491	Southery Academy	20.2%	-1.0%	-1.0%	-1.0%	19.2%	19.2%	19.2%	
492	Hilgay Riverside Academy	20.4%	-1.6%	-1.6%	-1.6%	18.8%	18.8%	18.8%	
495	Sculthorpe Primary Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
496	Colkirk Primary Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
497	Dereham St Nicholas Junior Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
498	Marshland High Academy	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	
499	Unity School Partnership (Heart Education Trust)	20.0%	-2.0%	-2.0%	-2.0%	18.0%	18.0%	18.0%	
500	Lingwood Primary & Nursery	20.0%	-2.0%	-2.0%	-2.0%	18.0%	18.0%	18.0%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
501	Diocese of Norwich Multi Academy Trust	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
503	Hewett Academy	19.9%	-1.8%	-1.8%	-1.8%	18.1%	18.1%	18.1%	
504	Marshland St James Primary	20.4%	-1.6%	-1.6%	-1.6%	18.8%	18.8%	18.8%	
506	Sewell Park Academy	19.9%	-0.8%	-0.8%	-0.8%	19.1%	19.1%	19.1%	
513	Gillingham St Michaels' Primary	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
514	Peterhouse Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
515	St Michael's Primary (Kings Lynn)	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
516	Tilney All Saints Academy	20.4%	-1.6%	-1.6%	-1.6%	18.8%	18.8%	18.8%	
517	Anthony Curton Primary Academy	20.4%	-1.6%	-1.6%	-1.6%	18.8%	18.8%	18.8%	
519	Swaffham C Of E VC Junior Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
520	Middleton CoE Primary Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
521	St Peter & St Paul Primary Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
523	Stalham High Academy	20.3%	-1.3%	-1.3%	-1.3%	19.0%	19.0%	19.0%	
524	Wensum Junior School Academy	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	
525	Eaton Primary School Academy	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	
526	Tuckswood Primary School & Nursery Academy	19.9%	-0.8%	-0.8%	-0.8%	19.1%	19.1%	19.1%	
532	All Saints Academy	20.4%	-1.6%	-1.6%	-1.6%	18.8%	18.8%	18.8%	
533	Clenchwarton Primary Academy	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	
534	Caister Academy	19.9%	-1.5%	-1.5%	-1.5%	18.4%	18.4%	18.4%	
536	Antingham & Southrepps Primary Academy	20.3%	-1.3%	-1.3%	-1.3%	19.0%	19.0%	19.0%	
537	Jane Austen Free School	19.9%	-1.8%	-1.8%	-1.8%	18.1%	18.1%	18.1%	

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			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
539	Broad Horizons Education Trust	19.9%	-0.8%	-0.8%	-0.8%	19.1%	19.1%	19.1%	
540	Cherry Tree Academy Marham Junior	19.6%	-2.2%	-2.2%	-2.2%	17.4%	17.4%	17.4%	
541	Filby Primary School Academy	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	
543	West Lynn Primary	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	
545	Norfolk University Technical College	19.8%	-2.0%	-2.0%	-2.0%	17.8%	17.8%	17.8%	
547	Northgate High School	20.0%	-1.4%	-1.4%	-1.4%	18.6%	18.6%	18.6%	
548	King Edwards VII Academy	19.9%	-1.8%	-1.8%	-1.8%	18.1%	18.1%	18.1%	
549	City of Norwich School	19.9%	-1.6%	-1.6%	-1.6%	18.3%	18.3%	18.3%	
551	Cherry Tree Academy Trust	19.6%	-2.2%	-2.2%	-2.2%	17.4%	17.4%	17.4%	
552	Cherry Tree Academy Marham infant	19.6%	-2.2%	-2.2%	-2.2%	17.4%	17.4%	17.4%	
556	Norman Primary Academy	20.4%	-1.6%	-1.6%	-1.6%	18.8%	18.8%	18.8%	
557	Fritcham Primary Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
558	Edith Cavell Academy	19.9%	-0.8%	-0.8%	-0.8%	19.1%	19.1%	19.1%	
559	Gooderstone C Of E School	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
560	Whitefriars CoE Primary Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
561	Snettisham Primary Academy	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	
562	Watton Junior Academy (Wayland Junior Acadmey)	20.4%	-1.0%	-1.0%	-1.0%	19.4%	19.4%	19.4%	
563	St Martins at Shouldham Academy	20.4%	-1.6%	-1.6%	-1.6%	18.8%	18.8%	18.8%	
564	Duchy of Lancaster Methwold Academy	20.4%	-1.6%	-1.6%	-1.6%	18.8%	18.8%	18.8%	
565	Weeting VC Primary School Academy	20.4%	-1.6%	-1.6%	-1.6%	18.8%	18.8%	18.8%	
566	Stalham Junior Academy	19.9%	-0.8%	-0.8%	-0.8%	19.1%	19.1%	19.1%	
570	Eastgate Academy	20.2%	-1.0%	-1.0%	-1.0%	19.2%	19.2%	19.2%	

Employer codes	Employer name	Primary rate (% of pay)	Secondary rate (% of pay / annual £ amount)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
571	St Clements High Academy	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	
572	Ditchingham C Of E Primary School	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
575	Attleborough High Academy	20.2%	-1.8%	-1.8%	-1.8%	18.4%	18.4%	18.4%	
576	Fakenham High School Academy	20.2%	-1.8%	-1.8%	-1.8%	18.4%	18.4%	18.4%	
578	Nelson Academy (Clackclose Primary)	20.2%	-1.0%	-1.0%	-1.0%	19.2%	19.2%	19.2%	
579	Cliff Park Ormiston Academy	19.9%	-1.6%	-1.6%	-1.6%	18.3%	18.3%	18.3%	
580	Ormiston Herman Academy	19.9%	-1.6%	-1.6%	-1.6%	18.3%	18.3%	18.3%	
581	Hethersett Academy	19.9%	-1.8%	-1.8%	-1.8%	18.1%	18.1%	18.1%	
585	UET Pathfinder (Short Stay School)	20.0%	-1.4%	-1.4%	-1.4%	18.6%	18.6%	18.6%	
586	Moorlands Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
588	Inspiration Trust (MAT)	19.9%	-1.8%	-1.8%	-1.8%	18.1%	18.1%	18.1%	
589	Sir Isaac Newton Free School	19.9%	-1.8%	-1.8%	-1.8%	18.1%	18.1%	18.1%	
590	Norwich Primary Academy (Larkman)	19.9%	-1.8%	-1.8%	-1.8%	18.1%	18.1%	18.1%	
592	Norwich Road Academy	20.2%	-1.0%	-1.0%	-1.0%	19.2%	19.2%	19.2%	
593	Woodlands Primary Academy	19.9%	-1.5%	-1.5%	-1.5%	18.4%	18.4%	18.4%	
596	Downham Market Academy	20.5%	-2.1%	-2.1%	-2.1%	18.4%	18.4%	18.4%	
597	Arden Grove Infant & Nursery Academy	20.0%	-1.5%	-1.5%	-1.5%	18.5%	18.5%	18.5%	
665	East Norfolk MAT (East Norfolk 6th Form College)	19.2%	-3.6%	-3.6%	-3.6%	15.6%	15.6%	15.6%	
785	Open Academy - Heartsease	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
792	City Academy Norwich	20.2%	-1.8%	-1.8%	-1.8%	18.4%	18.4%	18.4%	
809	Ormiston Venture Academy	19.9%	-1.6%	-1.6%	-1.6%	18.3%	18.3%	18.3%	
810	Ormiston Victory Academy	19.9%	-1.6%	-1.6%	-1.6%	18.3%	18.3%	18.3%	

Employer codes	Employer name	Primary rate (% of pay)	Secondary rate (% of pay / annual £ amount)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
811	Kings Lynn Academy	20.2%	-1.0%	-1.0%	-1.0%	19.2%	19.2%	19.2%	
812	Thetford Academy	19.9%	-1.8%	-1.8%	-1.8%	18.1%	18.1%	18.1%	
813	Martham Trust Academy	19.9%	-0.8%	-0.8%	-0.8%	19.1%	19.1%	19.1%	
815	Wymondham College Academy	20.2%	-1.8%	-1.8%	-1.8%	18.4%	18.4%	18.4%	
820	Springwood Academy Trust	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	
822	Norwich Free School	20.2%	-3.8%	-3.8%	-3.8%	16.4%	16.4%	16.4%	
823	St Mary's VC Junior School Academy	20.3%	-1.5%	-1.5%	-1.5%	18.8%	18.8%	18.8%	
824	Diss High School Academy	20.4%	-0.8%	-0.8%	-0.8%	19.6%	19.6%	19.6%	
825	Wymondham High School Academy	20.4%	-0.8%	-0.8%	-0.8%	19.6%	19.6%	19.6%	
826	Cromer High School Academy	19.9%	-1.8%	-1.8%	-1.8%	18.1%	18.1%	18.1%	
828	Lynn Grove Academy	19.9%	-1.5%	-1.5%	-1.5%	18.4%	18.4%	18.4%	
829	Sheringham High School Academy	20.3%	-1.3%	-1.3%	-1.3%	19.0%	19.0%	19.0%	
832	Wayland High School Academy	19.9%	-1.8%	-1.8%	-1.8%	18.1%	18.1%	18.1%	
833	Notre Dame High School Academy	20.2%	-0.6%	-0.6%	-0.6%	19.6%	19.6%	19.6%	
834	Hellesdon Academy	20.0%	-1.5%	-1.5%	-1.5%	18.5%	18.5%	18.5%	
841	Taverham High School	20.4%	-0.8%	-0.8%	-0.8%	19.6%	19.6%	19.6%	
842	Costessey Primary	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	
843	Great Yarmouth Primary Academy	19.9%	-1.8%	-1.8%	-1.8%	18.1%	18.1%	18.1%	
844	Acle Academy	20.0%	-1.5%	-1.5%	-1.5%	18.5%	18.5%	18.5%	
845	Cliff Park Primary Academy	19.9%	-1.6%	-1.6%	-1.6%	18.3%	18.3%	18.3%	
846	Flegg High School	19.9%	-1.6%	-1.6%	-1.6%	18.3%	18.3%	18.3%	
850	Queensway Junior Academy (Diamond Academy)	19.9%	-1.8%	-1.8%	-1.8%	18.1%	18.1%	18.1%	

Employer codes	Employer name	Primary rate (% of pay)	Secondary rate (% of pay / annual £ amount)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
854	Reepham High School & College Academy	20.3%	-1.3%	-1.3%	-1.3%	19.0%	19.0%	19.0%	
855	Heartsease Primary School	20.0%	-2.0%	-2.0%	-2.0%	18.0%	18.0%	18.0%	
858	The Nicholas Hamond Academy	20.0%	-3.2%	-3.2%	-3.2%	16.8%	16.8%	16.8%	
865	Eaton Hall Academy	19.9%	-0.8%	-0.8%	-0.8%	19.1%	19.1%	19.1%	
866	Admirals Academy	20.2%	-1.0%	-1.0%	-1.0%	19.2%	19.2%	19.2%	
867	Iceni Secondary Academy (Hockwold & Methwold School)	20.0%	-3.2%	-3.2%	-3.2%	16.8%	16.8%	16.8%	
868	The Pinetrees School	20.0%	-1.4%	-1.4%	-1.4%	18.6%	18.6%	18.6%	
869	Hobart High School	20.4%	-1.0%	-1.0%	-1.0%	19.4%	19.4%	19.4%	
875	Thomas Bullock Primary Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
877	The Howard Junior Academy	20.2%	-1.0%	-1.0%	-1.0%	19.2%	19.2%	19.2%	
878	Munford CoE Primary Academy	20.0%	-1.8%	-1.8%	-1.8%	18.2%	18.2%	18.2%	
879	Cobholm Primary Academy	19.9%	-1.8%	-1.8%	-1.8%	18.1%	18.1%	18.1%	
880	Stradbroke Primary Academy	19.9%	-1.8%	-1.8%	-1.8%	18.1%	18.1%	18.1%	
882	Butterflies Nursery	20.1%	-1.4%	-1.4%	-1.4%	18.7%	18.7%	18.7%	
883	St John the Baptist Multi Academy Trust	20.2%	-0.6%	-0.6%	-0.6%	19.6%	19.6%	19.6%	
887	Churchill Park Academy	20.0%	-1.4%	-1.4%	-1.4%	18.6%	18.6%	18.6%	
888	Greyfriars Academy	20.0%	-1.4%	-1.4%	-1.4%	18.6%	18.6%	18.6%	
889	Kings Oak Academy	20.0%	-1.4%	-1.4%	-1.4%	18.6%	18.6%	18.6%	
890	St Germans Academy	20.0%	-1.4%	-1.4%	-1.4%	18.6%	18.6%	18.6%	
891	Magdalen Village Academy	20.0%	-1.4%	-1.4%	-1.4%	18.6%	18.6%	18.6%	
892	Highgate Infant School	20.0%	-1.4%	-1.4%	-1.4%	18.6%	18.6%	18.6%	

Employer codes	Employer name	Primary rate (% of pay)	Secondary rate (% of pay / annual £ amount)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
893	Wimbotsham and Stow Academy	20.0%	-1.4%	-1.4%	-1.4%	18.6%	18.6%	18.6%	
894	Inclusive Schools Trust	20.4%	-0.7%	-0.7%	-0.7%	19.7%	19.7%	19.7%	
Admission Bodies (Contractor)									
175	Caterlink (Inspiration Trust)	23.0%	0.0%	0.0%	0.0%	23.0%	23.0%	23.0%	
192	Churchill Services (Notre Dame High School)	24.2%	0.0%	0.0%	0.0%	24.2%	24.2%	24.2%	
195	Caterlink (Colman Infant and Junior)	24.5%	0.0%	0.0%	0.0%	24.5%	24.5%	24.5%	
219	Edwards and Blake (Southtown Primary School)	24.6%	0.0%	0.0%	0.0%	24.6%	24.6%	24.6%	
221	Turn It On (Eastern MAT)	22.9%	0.0%	0.0%	0.0%	22.9%	22.9%	22.9%	
222	Aspens Services (St John the Baptist)	19.6%	0.0%	0.0%	0.0%	19.6%	19.6%	19.6%	
234	Edwards and Blake (Unity Education Trust)	21.3%	0.0%	0.0%	0.0%	21.3%	21.3%	21.3%	
352	Change Grow Live	28.6%	-28.6%	-28.6%	-28.6%	0.0%	0.0%	0.0%	
405	Edwards and Blake (Magdalen Gates Primary)	25.1%	-18.7%	-18.7%	-18.7%	6.4%	6.4%	6.4%	
478	Edwards and Blake (Wymondham High Academy)	24.4%	-24.4%	-24.4%	-24.4%	0.0%	0.0%	0.0%	
502	Konectbus Ltd	18.9%	-18.9%	-18.9%	-18.9%	0.0%	0.0%	0.0%	
567	Tarmac (NCC Highways)	22.9%	-22.9%	-22.9%	-22.9%	0.0%	0.0%	0.0%	
587	Independence Matters	22.9%	-1.9%	-1.9%	-1.9%	21.0%	21.0%	21.0%	
799	Biffa Municipal	23.6%	-23.6%	-23.6%	-23.6%	0.0%	0.0%	0.0%	
Admission Bodies (Community)									
703	Freebridge Community Housing Ltd	25.9%	-25.9%	-25.9%	-25.9%	0.0%	0.0%	0.0%	

Employer codes	Employer name	Primary rate (% of pay)	Secondary rate (% of pay / annual £ amount)			Total contributions (Primary rate plus secondary rate)			Notes
			2026/27	2027/28	2028/29	2026/27	2027/28	2028/29	
736	The Norfolk Heritage Fleet Trust	31.3%	-31.3%	-31.3%	-31.3%	0.0%	0.0%	0.0%	
Ceased employers with post-cessation funding agreement									
705	Age UK Norfolk	0.0%	£30,000	£30,000	£30,000	0.0% plus £30,000	0.0% plus £30,000	0.0% plus £30,000	

Further notes to 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.

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 39%. Further detail is set out in the table and charts below.

	Males	Females	
Number of members*	6,759	21,134	-
% of overall membership	24%	76%	-
Mean age	46.0	45.6	-
			Gender pay gap
Mean FTE pay	34,884	30,347	13%
Mean actual pay	30,723	22,356	27%
			Gender pension gap
Mean CARE pension	4,140	2,737	34%
Mean Final Salary pension**	6,308	3,341	47%
Mean total pension	5,920	3,602	39%

Table 16: Gender pensions 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.

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	33%	45%	39%
Centrally funded public sector bodies excluding academies	32%	35%	35%
Academies	8%	35%	6%
Other public service bodies	16%	19%	14%
Private/voluntary/other bodies	30%	51%	42%

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

Employer category	Local authorities		Central PS bodies		Academies		Other PS bodies		Private/voluntary	
Additional statistics	Males	Females	Males	Females	Males	Females	Males	Females	Males	Females
Number of members*	4,103	12,055	556	1,329	1,328	6,729	700	1,104	121	146
% of overall membership	25%	75%	29%	71%	16%	84%	39%	61%	45%	55%
Mean age	45.8	45.6	44.2	44.0	44.7	45.9	49.2	45.5	56.6	54.8
Mean FTE pay	36,940	32,193	30,213	26,674	29,175	26,702	37,957	36,340	28,617	27,974
Mean actual pay	34,121	25,135	23,902	18,028	19,624	16,163	35,003	30,339	31,428	22,393
Mean CARE pension	4,756	3,186	3,032	2,069	1,831	1,683	5,179	4,352	6,449	4,520
Mean Final Salary pension	6,993	3,844	4,128	2,693	2,769	1,796	6,318	5,118	6,878	3,363
Mean total pension	6,964	4,262	3,941	2,552	2,165	2,033	7,118	6,154	12,019	6,915

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 pension members of the Fund is 52%. Further detail is set out in the table below.

	Males	Females	GPG
Number of members*	8,419	16,255	-
% of overall membership	34%	66%	-
Mean age	73.2	71.6	-
Mean pension	9,713	4,681	52%

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.*