

National Insurance Contributions

National insurance contributions	Note	2010-11	2011-12	2012-13	2013-14	2014-15
Class 1 contributions		Per week	Per week	Per Week	Per Week	Per Week
Lower earnings limit		£97	£102	£107	£109	£111
Earnings threshold – primary (for employees)		£110	£139	£146	£149	£153
Upper earnings limit		£844	£817	£817	£797	£805
Upper Accruals Point		£770	£770	£770	£770	£770
Normal Rate		11%	12%	12%	12%	12%
Reduced rate for some widows and married women	1	4.85%	5.85%	5.85%	5.85%	5.85%
On earnings from	2	£110 to £844	£139 to £817	£146 to £817	£149 to £797	£153 to £805
Rate on earning above the upper earnings limit		1%	2%	2%	2%	2%
Earnings threshold – secondary (for employers)		£110	£136	£144	£148	£153
Employers - on earnings over the earnings threshold	2	12.8%	13.8%	13.8%	13.8%	13.8%
Class 2 contributions	3					
Flat rate		£2.40	£2.50	£2.65	£2.70	£2.75
Small earnings exception limit		£5,075	£5,315	£5,595	£5,725	£5,885
Class 3 contributions						
Voluntary contributions		£12.05	£12.60	£13.25	£13.55	£13.90
Class 4 contributions						
Rate		8%	9%	9%	9%	9%
Lower profit limit		£5,715	£7,225	£7,605	£7,755	£7,956
Upper profit limit		£43,875	£42,475	£42,475	£41,450	£41,865
Additional rate on profits above upper limit		1%	2%	2%	2%	2%

Notes:

- 1 Reduced rate election - The last date for making the election was 11 May 1977. Care needs to be taken a) in case an election is now inappropriate – it gives only 60% entitlement to state pension or b) an election has lapsed (eg on divorce or 2 year break in employment / self-employment), in which case arrears of National Insurance build up.
- 2 Special ‘Contracted out’ rebates apply where relevant. Rebates apply from the Lower Earnings Limit. From 6 April 2012, the contracted out rate for Money-purchase schemes is abolished.
- 3 Special class 2 rates apply to share fishermen and volunteer development workers