

1. Table of proposed increases to contribution rates:

Full Time Equivalent pensionable pay	Contribution rate (before tax relief) 2011/12	Contribution rate (before tax relief) 2012/13	Contribution rate increase in 2012/13 (before tax relief)
Up to £15,000	5.0%	5.00%	0%
£15,001 to £21,175	5.0%	5.60%	0.6%
£21,176 to £26,557	6.5%	7.14%	0.6%
£26,558 to £48,982	6.5%	7.69%	1.2%
£48,983 to £69,931	6.5%	8.48%	2.0%
£69,932 to £110,273	7.5%	9.85%	2.3%
Over £110,273	8.5%	10.90%	2.4%

2. Table of proposed increases to contribution rates net of tax relief:

Full-time 2010/11 pay	2011/12	2012/13		
	Contribution rate net of tax relief ¹	Contribution rate net of tax relief	Increase in contribution rate net of tax relief	Additional cost (£ per month)
£10,000	4.00%	4.0%	0.0%	0
£15,000	4.00%	4.0%	0.0%	0
£20,000	4.00%	4.5%	0.5%	8
£25,000	5.20%	5.7%	0.5%	10
£30,000	5.20%	6.2%	1.0%	25
£40,000	5.20%	6.2%	1.0%	33
£60,000	3.90%	5.1%	1.2%	60
£80,000	4.50%	5.9%	1.4%	93
£130,000	5.10%	6.5%	1.4%	152

¹ Contribution rate net of tax relief is the percentage of your total pay by which your take-home pay is lower as a result of the pension contributions. This shows the beneficial effect of tax relief on your contributions.