

HYMANS  ROBERTSON

Cheshire Pension Fund

Report on the actuarial valuation as at 31 March 2025

March 2026

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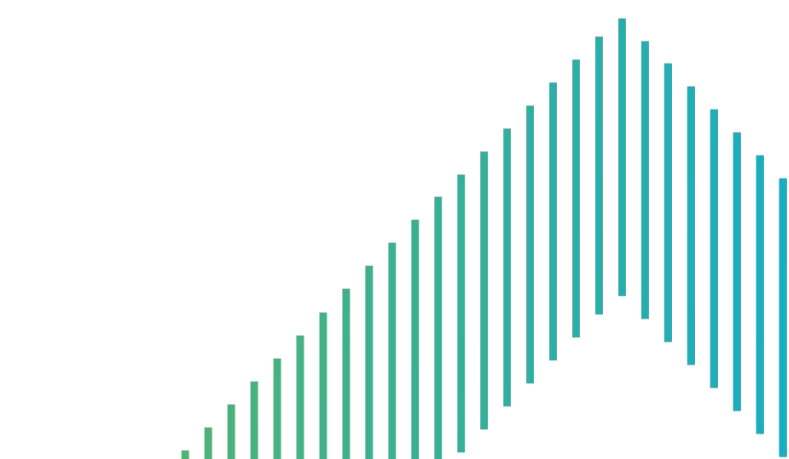
Fellows of the Institute and Faculty of Actuaries
For and on behalf of Hymans Robertson LLP





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Executive
summary



1. Executive summary

We have been commissioned by Cheshire West and Chester Council (“the Administering Authority”) to carry out a valuation of the Cheshire 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 | 19.4% of pay | | 21.9% of pay | |
| Secondary rate (% of pay) | 2026/27 | -1.4% | 2023/24 | 0.9% |
| | 2027/28 | -2.3% | 2024/25 | 0.2% |
| | 2028/29 | -2.4% | 2025/26 | 0.0% |

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) | 6,701 | 6,968 |
| Liabilities (£m) | 4,920 | 6,146 |
| Surplus / (Deficit) (£m) | 1,781 | 822 |
| Funding Level | 136% | 113% |

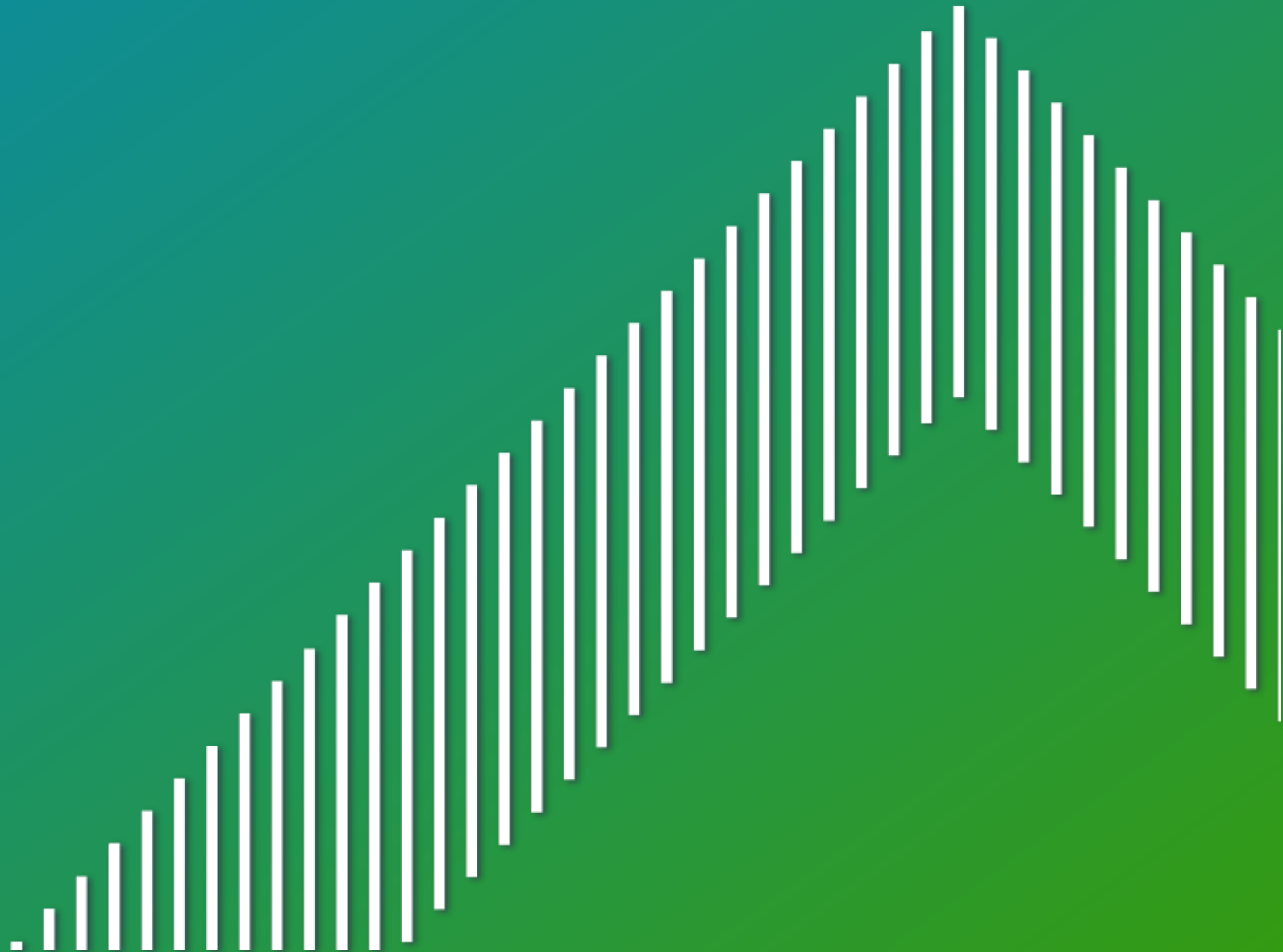
Table 2: Reported funding position compared with previous valuation

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 (amongst other factors, including crucially the previous funding level and employer affordability and long-term contribution stability) will lead to differences in funding positions and contribution rates across the LGPS. To support comparison, LGPS funds are required to report a funding position on a consistent set of assumptions (called the “SAB funding level”). The Fund’s SAB funding level at 31 March 2025 is 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.

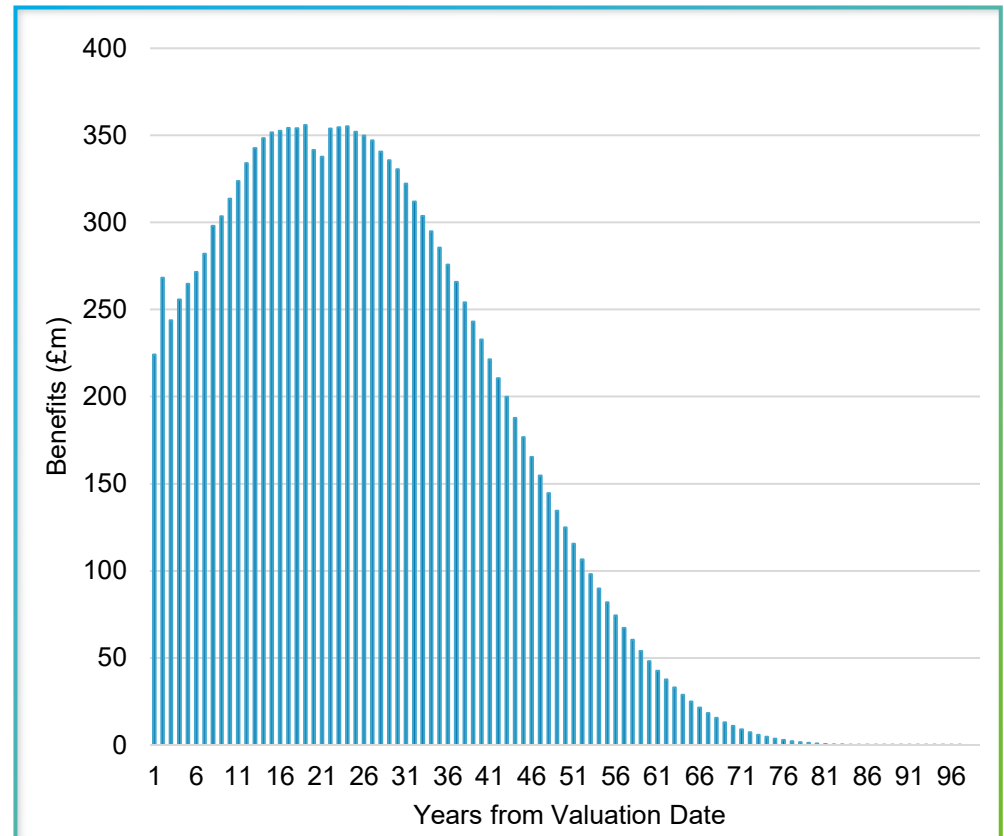
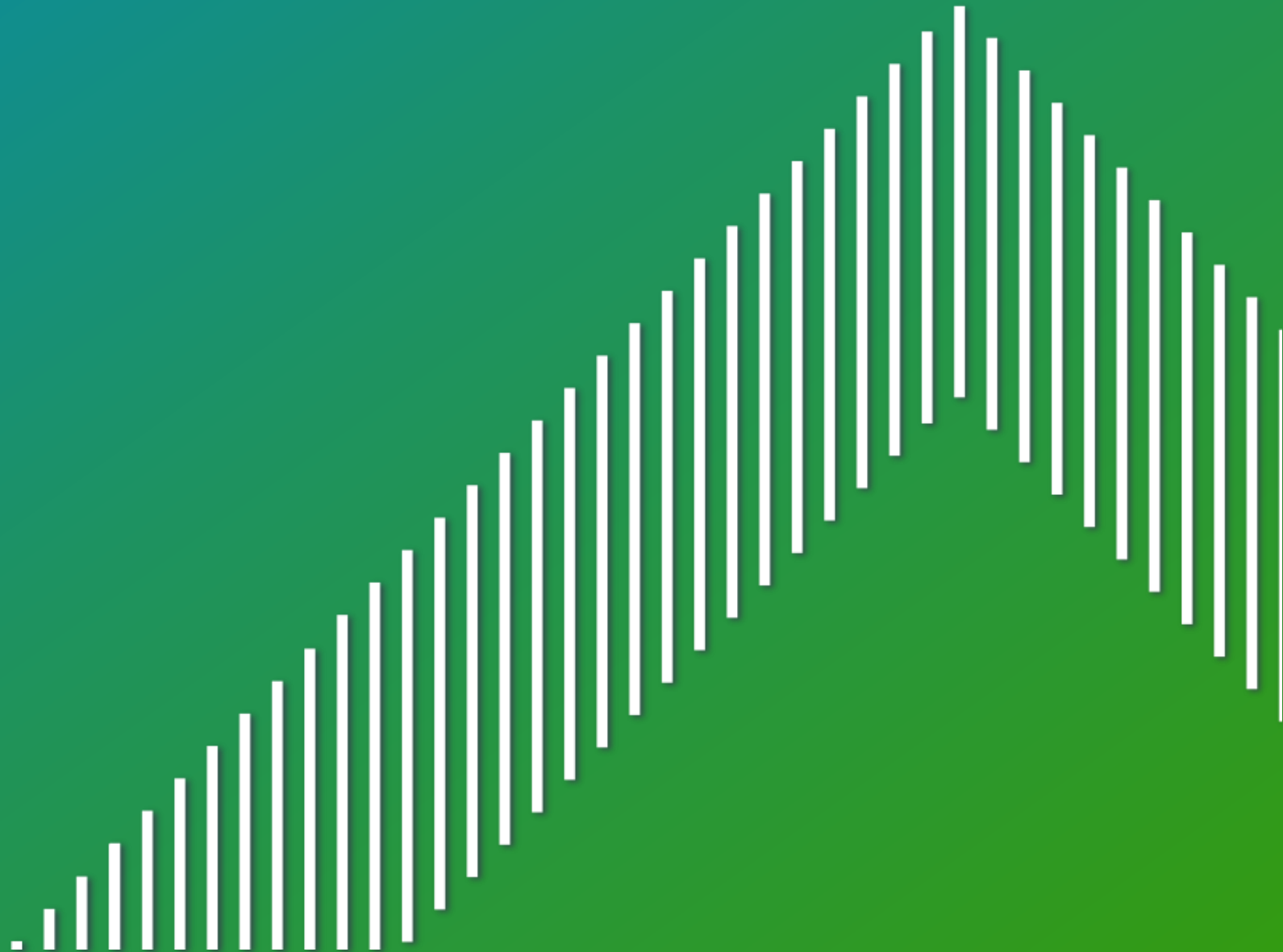


Chart 1: Projected benefit payments for all service earned up to 31 March 2025

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 | 19.4% of pay | | 21.9% of pay | |
| Secondary rate (% of pay) | 2026/27 | -1.4% | 2023/24 | 0.9% |
| | 2027/28 | -2.3% | 2024/25 | 0.2% |
| | 2028/29 | -2.4% | 2025/26 | 0.0% |

Table 3: Combined employer contribution rates compared with previous valuation

The primary rate includes an allowance of 0.7% of pensionable pay for the Fund's administration and governance expenses (0.7% 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 (amongst other factors, including crucially the previous funding level and employer affordability and long-term contribution stability) will lead to differences in funding positions and contribution rates across the LGPS. To support comparison, LGPS funds are required to report a funding position on a consistent set of assumptions (called the "SAB funding level"). The Fund's SAB funding level at 31 March 2025 is 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 | | 6,701 | 6,968 |
| Liabilities | Actives (£m) | 1,324 | 2,165 |
| | Deferreds (£m) | 961 | 1,245 |
| | Pensioners (£m) | 2,635 | 2,736 |
| Surplus / (Deficit) (£m) | | 1,781 | 822 |
| Funding Level | | 136% | 113% |

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 4.0% p.a. which has increased from the previous valuation (3.1% p.a.). This means, at 31 March 2025, the Fund needed to earn 4.0% 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 (80% 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.

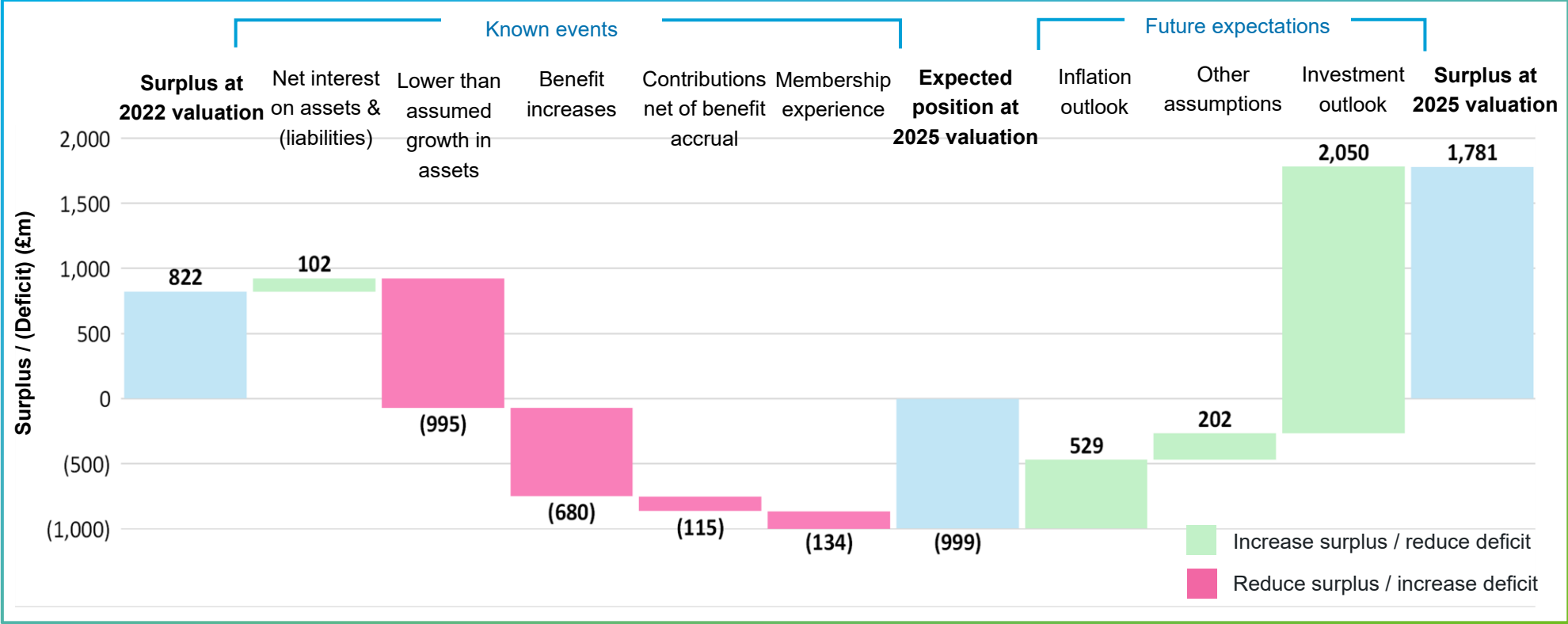


Chart 2: Change in funding position since last valuation

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 be broadly unchanged.

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

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

4.2 Economic risks

Impact of known events

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

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

| Source | Expected | Actual | Funding impact |
|---------------------------|-----------|-------------|----------------|
| Investment returns | 3.7% p.a. | (0.9% p.a.) | (£995m) |
| Benefit increases | 2.7% p.a. | 6.1% p.a. | (£680m) |
| Salary increases | 3.4% p.a. | 6.3% p.a. | (£79m) |

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£73m fall in the surplus).
- **Salary increases:** if salary increases were 0.5% pa higher than assumed at this valuation then the funding level would reduce by less than 1% (with a c£27m fall in the surplus).

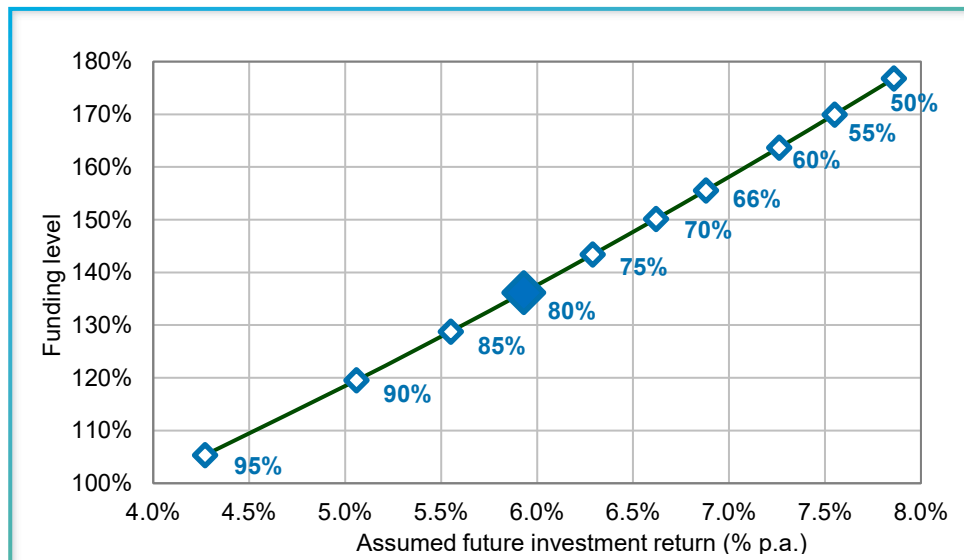


Chart 3: Impact of future return assumption on funding level

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 | £15.2m |
| Expected amount of annual pension ceased | £15.9m |
| Difference | £0.7m |
| Impact on funding position | (£11.1m) |

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 less than 1% (with a c£24m 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 £9m 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

[Cheshire Pension Fund](#)

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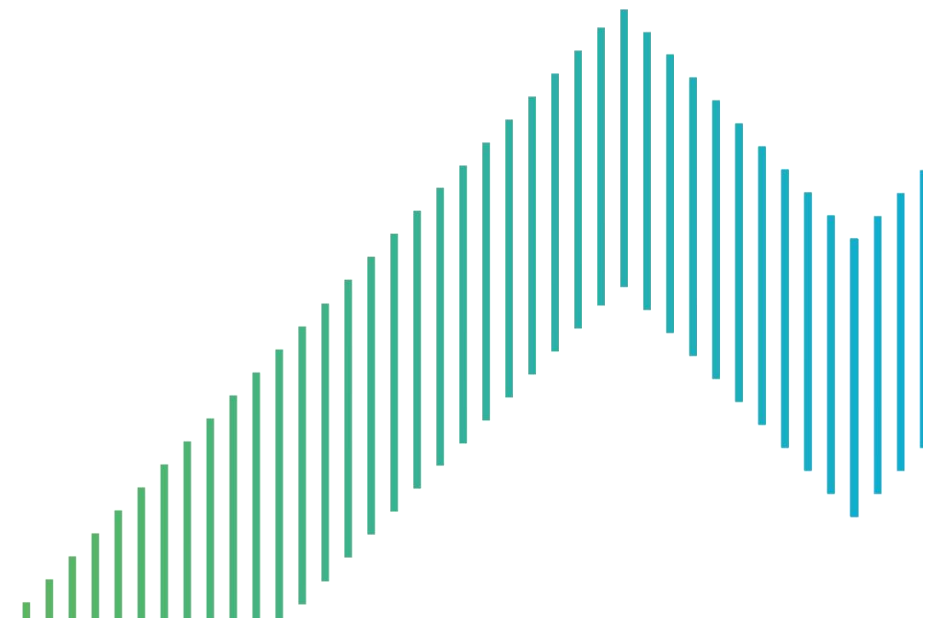
[Appendix 5: Section 13 dashboard](#)

[Appendix 6: Reliances & limitations](#)

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[Appendix 9: Gender pension gap](#)



Appendix 1: Data

Membership data

The membership data used for the purposes of this valuation was provided by the Administering Authority on 26 September 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 and their administrator 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 | 31,534 | 31,882 |
| Total actual pay (£000) | 729,019 | 605,991 |
| Total accrued pension (£000) | 135,524 | 117,439 |
| Average age (liability weighted) | 54 | 52 |
| Deferred pensioners (including undecideds) | | |
| Number | 50,817 | 44,373 |
| Total accrued pension (£000) | 93,977 | 63,910 |
| Average age (liability weighted) | 53 | 51 |
| Pensioners and dependants | | |
| Number | 36,874 | 32,140 |
| Total pensions in payment (£000) | 213,904 | 165,995 |
| Average age (liability weighted) | 70 | 70 |

Table 7: Membership data summary

Investment strategy

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

This strategy was confirmed by the Administering Authority on 2 July 2025 as appropriate for the purposes of the valuation.

Asset data

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

| Asset class | Allocation |
|-----------------------|----------------|
| Global Equities | 26.5% |
| Private Equity | 5.0% |
| Property | 9.0% |
| Infrastructure equity | 7.5% |
| A-rated Credit | 10.0% |
| Index linked gilt | 22.5% |
| Multi Asset Credit | 12.0% |
| Private Lending | 2.5% |
| Infrastructure Debt | 5.0% |
| Total | 100.00% |

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 January 2025 with the assumptions approach agreed by the Pensions Committee in March 2025.

Summary of assumptions

| | 31 March 2025 | 31 March 2022 |
|-----------------------------------|---|--|
| Financial assumptions | | |
| Discount rate | 5.9% p.a. (80% likelihood of success) | 3.7% p.a. (70% 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 | 65% of maximum under HMRC limits | 65% of maximum under HMRC limits |
| 50:50 scheme | 0% of members elect to change scheme | 0.5% 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 year 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 year older than her |

Table 9: Summary of assumptions

Deriving future investment return likelihoods

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

| Time period | Percentile | Annualised total returns | | | | | | | | | | Inflation/Yields | | | |
|-------------|-------------------|--------------------------|----------------|----------|-----------------------|---------------------------|--------------------------|------------------------------------|------------------------------------|--------------------|-----------------|---------------------|-----------------|--------------------------|---------------|
| | | Global Equities | Private Equity | Property | Infrastructure equity | A Credit (14 yr maturity) | A Credit (4 yr maturity) | Index linked gilt (24 yr maturity) | Index linked gilt (14 yr maturity) | Multi Asset Credit | Private Lending | Infrastructure Debt | Inflation (CPI) | 17 year real yield (CPI) | 17 year yield |
| 5 years | 16 th | -0.5% | -2.5% | 0.2% | 1.1% | 2.5% | 4.0% | 1.4% | 1.7% | 4.1% | 4.5% | 1.6% | 1.2% | 1.5% | 4.8% |
| | 50 th | 8.2% | 10.0% | 6.8% | 8.1% | 4.9% | 5.2% | 4.6% | 4.5% | 6.7% | 8.2% | 5.3% | 2.8% | 2.4% | 5.8% |
| | 84 th | 16.9% | 22.8% | 14.1% | 15.5% | 7.1% | 6.1% | 8.0% | 7.5% | 8.8% | 11.4% | 8.6% | 4.3% | 3.3% | 7.1% |
| 10 years | 16 th | 2.1% | 1.2% | 2.3% | 3.1% | 4.5% | 4.8% | 2.8% | 2.7% | 5.8% | 6.4% | 4.2% | 0.8% | 0.8% | 3.9% |
| | 50 th | 8.5% | 10.2% | 7.3% | 8.4% | 6.0% | 5.8% | 5.0% | 4.7% | 7.4% | 8.8% | 6.5% | 2.5% | 2.1% | 5.3% |
| | 84 th | 14.8% | 19.6% | 12.7% | 13.8% | 7.3% | 6.7% | 7.5% | 6.9% | 8.9% | 10.9% | 8.6% | 4.1% | 3.3% | 7.1% |
| 20 years | 16 th | 3.7% | 3.4% | 3.5% | 4.2% | 5.5% | 4.6% | 3.1% | 2.9% | 6.1% | 7.0% | 5.4% | 0.7% | -0.5% | 1.6% |
| | 50 th | 8.3% | 9.9% | 7.3% | 8.3% | 6.5% | 5.8% | 4.9% | 4.6% | 7.6% | 8.8% | 6.9% | 2.3% | 1.3% | 3.6% |
| | 84 th | 13.1% | 17.0% | 11.3% | 12.4% | 7.4% | 7.2% | 6.8% | 6.4% | 9.1% | 10.7% | 8.3% | 3.9% | 3.0% | 6.2% |
| | Volatility (1 yr) | 18.6% | 26.6% | 15.2% | 14.5% | 6.5% | 3.2% | 7.8% | 6.7% | 6.3% | 9.3% | 8.8% | 1.4% | - | - |

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

Demographic assumptions

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

Males

| Age | Salary Scale | Death Before Retirement | Withdrawals | | Ill Health Tier 1 | | Ill Health Tier 2 | |
|-----|--------------|-------------------------|-------------|--------|-------------------|------|-------------------|------|
| | | FT & PT | FT | PT | FT | PT | FT | PT |
| 20 | 105 | 0.17 | 355.79 | 670.73 | 0.00 | 0.00 | 0.00 | 0.00 |
| 25 | 117 | 0.17 | 235.01 | 443.05 | 0.00 | 0.00 | 0.00 | 0.00 |
| 30 | 131 | 0.20 | 166.75 | 314.30 | 0.00 | 0.00 | 0.00 | 0.00 |
| 35 | 144 | 0.24 | 130.28 | 245.54 | 0.10 | 0.07 | 0.02 | 0.01 |
| 40 | 151 | 0.41 | 104.89 | 197.63 | 0.16 | 0.12 | 0.03 | 0.02 |
| 45 | 159 | 0.68 | 98.53 | 185.59 | 0.35 | 0.27 | 0.07 | 0.05 |
| 50 | 167 | 1.09 | 81.22 | 152.81 | 0.90 | 0.68 | 0.23 | 0.17 |
| 55 | 173 | 1.70 | 63.96 | 120.40 | 3.54 | 2.65 | 0.51 | 0.38 |
| 60 | 174 | 3.06 | 57.00 | 107.26 | 6.23 | 4.67 | 0.44 | 0.33 |
| 65 | 174 | 5.10 | 34.99 | 65.84 | 11.83 | 8.87 | 0.00 | 0.00 |

Table 11: Sample rates for demographic assumptions – Males

Females

| Age | Salary Scale | Death Before Retirement | Withdrawals | | Ill Health Tier 1 | | Ill Health Tier 2 | |
|-----|--------------|-------------------------|-------------|--------|-------------------|------|-------------------|------|
| | | FT & PT | FT | PT | FT | PT | FT | PT |
| 20 | 105 | 0.10 | 281.94 | 448.68 | 0.00 | 0.00 | 0.00 | 0.00 |
| 25 | 117 | 0.10 | 189.71 | 301.86 | 0.10 | 0.07 | 0.02 | 0.01 |
| 30 | 131 | 0.14 | 159.02 | 253.00 | 0.13 | 0.10 | 0.03 | 0.02 |
| 35 | 144 | 0.24 | 137.25 | 218.28 | 0.26 | 0.19 | 0.05 | 0.04 |
| 40 | 151 | 0.38 | 114.23 | 181.61 | 0.39 | 0.29 | 0.08 | 0.06 |
| 45 | 159 | 0.62 | 106.60 | 169.45 | 0.52 | 0.39 | 0.10 | 0.08 |
| 50 | 167 | 0.90 | 89.87 | 142.71 | 0.97 | 0.73 | 0.24 | 0.18 |
| 55 | 173 | 1.19 | 67.06 | 106.59 | 3.59 | 2.69 | 0.52 | 0.39 |
| 60 | 174 | 1.52 | 54.04 | 85.79 | 5.71 | 4.28 | 0.54 | 0.40 |
| 65 | 174 | 1.95 | 25.76 | 40.88 | 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 | 21.5 years | 21.3 years |
| Male non-pensioner | 22.1 years | 22.2 years |
| Female pensioner | 24.4 years | 24.0 years |
| Female non-pensioner | 25.6 years | 25.5 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 January 2025, supported by analytics and other information from the Fund Actuary. The assumptions approach was agreed by the Fund at the Pensions Committee meeting in March 2025, with the final set noted at the May 2025 meeting.

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

- **Local authorities:** review carried out in November 2024, 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 April 2025. The outcomes of this review were discussed at the May 2025 Pensions Committee meeting.
- **Other employers:** the funding strategy for the remaining employers in the Fund was reviewed by the Fund's Officers in August 2025. The outcomes of this review were discussed at the December 2025 Pensions Committee meeting.

The outcomes of these decisions was 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.

- **Stabilised employers meeting:** In December 2024 the current funding environment and proposed contribution rates in force from 1 April 2026 were discussed with relevant employers.
- **Employer training:** On the 28 February 2025 there was a valuation training session for Employers, exploring key areas of an actuarial valuation such as assumptions, the funding environment and importance of employer data.
- **Employer forums:** the employers forums on 25 and 27 November 2025 discussed 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 December 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 December 2025 with the opportunity to feed back comments or ask questions to the Fund by 6 February 2026.

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 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 – 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.

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.

- The set of climate scenarios is not 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 February 2026, 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 | 90% | 89% | 87% | 88% |
| Worst 5% of outcomes (average funding level) | 71% | 72% | 67% | 67% |

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.

Appendix 5: Section 13 dashboard


| Metric | Unit | 2025 valuation | 2022 valuation |
|--|--------|--|--|
| 2025 funding position – local funding basis | | | |
| Funding level (assets/liabilities) | % | 136% | 113% |
| Funding level (change since previous valuation) | % | 23% increase | 16% increase |
| Asset value used at the valuation | £m | 6,701 | 6,968 |
| Value of liabilities (including McCloud liability) | £m | 4,920 | 6,146 |
| Surplus (deficit) | £m | 1,781 | 822 |
| Discount rate – past service | % p.a. | 5.9% | 3.7% |
| 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 an 80% likelihood that the Fund's assets will return at least 5.9% p.a. over the 20 years following the 2025 valuation date. This is the same methodology used for the 2022 valuation but with a higher likelihood (70% at 2022). | There is a 70% likelihood that the Fund's assets will return at least 3.7% p.a. over the 20 years following the 2022 valuation date. This is the same methodology 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 | 21.5 | 21.3 |
| Life expectancy for current pensioners – women age 65 | years | 24.4 | 24.0 |
| Life expectancy for future pensioners – men age 45 | years | 22.1 | 22.2 |
| Life expectancy for future pensioners – women age 45 | years | 25.6 | 25.5 |
| Past service funding position – SAB basis¹ (for comparison purposes only) | | | |
| Market value of assets | £m | 6,701 | 6,968 |
| Value of liabilities | £m | 5,966 | 5,133 |
| Funding level on SAB basis (assets/liabilities) | % | 112% | 136% |
| Funding level on SAB basis (change since last valuation) | % | 24% decrease | 11% 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 | 19.4% | 21.9% |
| Secondary contribution rate (cash amounts in each year) | | | |
| Secondary contribution rate - 1 st year of rates and adjustments certificate | £m | (10.568) | 5.846 |
| Secondary contribution rate - 2 nd year of rates and adjustments certificate | £m | (18.256) | 0.893 |
| Secondary contribution rate - 3 rd year of rates and adjustments certificate | £m | (19.928) | (0.868) |
| Giving total expected contributions | | | |
| Total expected contributions - 1 st year of rates and adjustments certificate (£ figure based on assumed payroll) | £m | 140.029 | 140.127 |
| Total expected contributions - 2 nd year of rates and adjustments certificate (£ figure based on assumed payroll) | £m | 136.882 | 139.778 |
| Total expected contributions - 3 rd year of rates and adjustments certificate (£ figure based on assumed payroll) | £m | 139.889 | 142.778 |
| Assumed payroll (cash amounts in each year) | | | |
| Total assumed payroll - 1 st year of rates and adjustments certificate | £m | 774.904 | 624.670 |
| Total assumed payroll - 2 nd year of rates and adjustments certificate | £m | 798.276 | 646.090 |
| Total assumed payroll - 3 rd year of rates and adjustments certificate | £m | 822.353 | 668.244 |
| 3 year average total employer contribution rate | % of pay | 17.4% | 22.1% |
| Average employee contribution | % of pay | 6.3% | 6.4% |
| Expected employee contributions (£ figure based on assumed payroll of £774.9m) | £m p.a. | 48.998 | 40.124 |

| 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 66% |
| 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 p.a. to support long-term stability. The Fund has allowed a one-off immediate reduction, covering rates from 1 April 2026 to 31 March 2029, to support affordability. Further detail is in the FSS. | Employer contributions are limited to increase/decrease at most by 1% of pay p.a. to support long-term stability. |
| 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 | % | 7% | 14% |
| Included climate change analysis/comments in the 2025 valuation report | | Yes | Yes |
| Gender pension gap statistic - Fund active mean CARE pension GPG | % | 32% | N/A |



| Metric | Unit | 2025 valuation | 2022 valuation |
|--|------|----------------|----------------|
| Additional information (continued) | | | |
| Gender pension gap statistic - Fund active mean combined Final Salary and CARE pension GPG | % | 37% | N/A |
| Gender pension gap statistic - Fund pensioner mean pension GPG | % | 48% | N/A |

Appendix 6: Reliances & limitations

We have been commissioned by Cheshire West and Chester Council ('the Administering Authority') to carry out a full actuarial valuation of Cheshire 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 25 November 2024 which discusses the funding strategy for the Fund's local authorities
- paper dated 17 January 2025 which discusses the valuation assumptions
- paper dated 2 April 2025 which discussed the funding strategy for academy schools
- paper dated 22 August 2025 which reviewed the funding strategy framework

- initial results report dated 11 November 2025 which outlines the whole Fund results and inter-valuation experience
- data report dated March 2026 which summarises the data used for the valuation, the approach to ensuring it is fit for purpose and any adjustments made to it during the course of the valuation

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

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

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

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

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Appendix 7: Glossary

➤ **50:50 option**

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

➤ **Asset-liability modelling**

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

➤ **Baseline longevity**

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

➤ **VitaCurves**

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

➤ **Commutation**

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

➤ **CPI inflation**

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

➤ **Deferred pensioner**

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

➤ **Demographic assumptions**

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

➤ **Discount rate**

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

➤ **Employee (or active) members**

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

➤ **ESS**

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



➤ Funding position

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

The two measures of the funding position are:

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

➤ Inflation

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

➤ Liabilities

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

➤ Longevity improvements

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

➤ Pensioner

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

➤ Primary rate

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

➤ Prudence

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

➤ Prudence level

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

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

➤ Secondary rate

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

➤ Withdrawal

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

Appendix 8: Rates and Adjustments Certificate

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

The method and assumptions used to calculate the contributions set out in this Rates and Adjustments Certificate are detailed in the Funding Strategy Statement dated March 2026 and in [Appendix 2](#) of the report on the 2025 actuarial valuation. 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 | 19.4% of pay | |
|----------------|--------------|----------------------------|
| Secondary rate | % of payroll | Equivalent monetary amount |
| 2026/27 | -1.4% | (10,568,000) |
| 2027/28 | -2.3% | (18,256,000) |
| 2028/29 | -2.4% | (19,928,000) |

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.

Barry Dodds FFA C. Act

Robert Bilton FFA C. Act

Allan Woodhouse 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) | | | Total contributions (primary rate plus secondary rate) | | | |
|---|---|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| Stabilised Employers | | | | | | | | | |
| Cheshire West & Chester Council Pool | | | | | | | | | |
| 101 | Cheshire West & Chester Council | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 771 | Schools Cheshire West and Chester Council | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| Cheshire East Council Pool | | | | | | | | | |
| 102 | Cheshire East Council | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 747 | Ansa Environmental Services | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 748 | Orbitas Bereavement Services | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| Halton Borough Council Pool | | | | | | | | | |
| 480 | Halton Borough Council | 19.3% | -1.3% | -2.3% | -2.3% | 18.0% | 17.0% | 17.0% | |
| Warrington Borough Council Pool | | | | | | | | | |
| 680 | Warrington Borough Council | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| Other Scheduled Bodies | | | | | | | | | |
| 757 | Mersey Gateway Crossing Board | 19.5% | 0.0% | 0.0% | 0.0% | 19.5% | 19.5% | 19.5% | |
| 913 | N W Fire Control Ltd | 18.2% | 1.4% | 0.4% | -0.6% | 19.6% | 18.6% | 17.6% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|---|---------------------------------------|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| Cheshire Fire Pool | | | | | | | | | |
| 161 | Cheshire Fire Authority | 19.3% | 0.3% | -0.7% | -1.7% | 19.6% | 18.6% | 17.6% | |
| Police & Crime Commissioner Pool | | | | | | | | | |
| 172 | Police & Crime Commissioner | 19.1% | 0.5% | -0.5% | -1.5% | 19.6% | 18.6% | 17.6% | |
| Parish Councils Pool | | | | | | | | | |
| 4 | Alderley Edge Parish Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 7 | Northwich Town Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 8 | Winsford Town Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 11 | Nantwich Town Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 20 | Knutsford Town Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 42 | Bollington Town Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 44 | Middlewich Town Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 48 | Poynton Town Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 80 | Disley Parish Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 83 | Wybunbury Parish Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 84 | Winwick Parish Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 88 | Birchwood Town Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 89 | Grappenhall & Thelwall Parish Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 90 | Odd Rode Parish Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 92 | Congleton Town Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|----------------|--------------------------------------|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 93 | Frodsham Town Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 95 | Sandbach Town Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 115 | Sandymoor Parish Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 142 | Pickmere Parish Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 296 | Hale Parish Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 432 | Brereton Parish Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 433 | Kingsley Parish Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 462 | Chelford Parish Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 472 | Cuddington Parish Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 478 | Shavington Cum Gresty Parish Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 737 | Crewe Town Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 745 | Appleton Parish Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 746 | Stockton Heath Parish Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 810 | Macclesfield Town Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 819 | Delamere and Oakmere Parish Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 828 | Hartford Parish Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 864 | Kingsmead Parish Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 878 | Barnton Parish Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 919 | Neston Town Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 956 | Wilmslow Town Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 964 | Alsager Town Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|---|---|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 974 | Handforth Town Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 977 | Holmes Chapel Parish Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| 979 | Lymm Parish Council | 19.7% | 0.8% | -0.2% | -1.2% | 20.5% | 19.5% | 18.5% | |
| University | | | | | | | | | |
| 68 | University of Chester | 19.4% | -3.0% | -3.0% | -3.0% | 16.4% | 16.4% | 16.4% | |
| Colleges | | | | | | | | | |
| 510 | Macclesfield College | 19.2% | 0.1% | -0.9% | -1.9% | 19.3% | 18.3% | 17.3% | |
| 513 | Reaseheath College | 19.4% | 0.4% | -0.6% | -1.6% | 19.8% | 18.8% | 17.8% | |
| The Cheshire College Pool | | | | | | | | | |
| 861 | The Cheshire College | 19.2% | 0.8% | -0.2% | -1.2% | 20.0% | 19.0% | 18.0% | |
| Warrington and Vale Royal College Pool | | | | | | | | | |
| 875 | Warrington & Vale Royal College | 19.0% | 0.7% | -0.3% | -1.3% | 19.7% | 18.7% | 17.7% | |
| Riverside College Pool | | | | | | | | | |
| 897 | Riverside College | 19.3% | 0.5% | -0.5% | -1.5% | 19.8% | 18.8% | 17.8% | |
| Individual Academies | | | | | | | | | |
| 230 | Kassia Academy and Support Services | 18.5% | -0.5% | -1.5% | -1.5% | 18.0% | 17.0% | 17.0% | |
| 256 | St Chads Catholic and Church of England Academy | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|----------------|---|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 535 | Sandbach School | 18.8% | -0.8% | -1.8% | -1.8% | 18.0% | 17.0% | 17.0% | |
| 712 | Rudheath Community Primary School | 19.1% | -1.1% | -2.1% | -2.1% | 18.0% | 17.0% | 17.0% | |
| 715 | Worth Primary School | 20.0% | -2.0% | -3.0% | -3.0% | 18.0% | 17.0% | 17.0% | |
| 716 | St Thomas More Catholic High School | 19.1% | -1.1% | -2.1% | -2.1% | 18.0% | 17.0% | 17.0% | |
| 727 | Cloughwood School | 18.9% | -0.9% | -1.9% | -1.9% | 18.0% | 17.0% | 17.0% | |
| 741 | The Quinta Primary School | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| 743 | The Cavendish High Academy | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 744 | Wistaston Academy | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 749 | The Hermitage Trust | 20.2% | -2.2% | -3.2% | -3.2% | 18.0% | 17.0% | 17.0% | |
| 750 | Tytherington School | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 758 | Marfields Primary Academy | 19.9% | -1.9% | -2.9% | -2.9% | 18.0% | 17.0% | 17.0% | |
| 762 | Smallwood CofE Primary Academy | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 765 | Mossley CofE Primary School | 19.7% | -1.7% | -2.7% | -2.7% | 18.0% | 17.0% | 17.0% | |
| 804 | Shavington Academy | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 818 | University Technical College (UTC) Warrington | 18.8% | -1.1% | -1.8% | -1.8% | 17.7% | 17.0% | 17.0% | |
| 835 | Gorseley Bank Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 934 | Bishops Blue Coat COE High School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 937 | Mottram St Andrew Primary Academy | 20.4% | -2.4% | -3.4% | -3.4% | 18.0% | 17.0% | 17.0% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|-------------------------------------|---------------------------------------|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 947 | Lacey Green Primary Academy | 19.9% | -1.9% | -2.9% | -2.9% | 18.0% | 17.0% | 17.0% | |
| 948 | Holmes Chapel Comprehensive School | 19.8% | -1.8% | -2.8% | -2.8% | 18.0% | 17.0% | 17.0% | |
| 965 | Neston High School | 19.7% | -1.7% | -2.7% | -2.7% | 18.0% | 17.0% | 17.0% | |
| 971 | Lymm High School | 19.1% | -1.1% | -2.1% | -2.1% | 18.0% | 17.0% | 17.0% | |
| Multi-Academy Trusts | | | | | | | | | |
| Alexandra Academy Trust | | | | | | | | | |
| 223 | Gainsborough Primary & Nursery School | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 224 | Cledford Primary School | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 453 | Haslington Primary School | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 824 | Monks Copenhall Academy | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| Chancery Multi Academy Trust | | | | | | | | | |
| 238 | Excalibur Primary School | 19.7% | -1.7% | -2.7% | -2.7% | 18.0% | 17.0% | 17.0% | |
| 239 | Pikemere School | 19.7% | -1.7% | -2.7% | -2.7% | 18.0% | 17.0% | 17.0% | |
| 475 | Elworth Hall Primary School | 19.7% | -1.7% | -2.7% | -2.7% | 18.0% | 17.0% | 17.0% | |
| 805 | The Berkeley Academy | 19.7% | -1.7% | -2.7% | -2.7% | 18.0% | 17.0% | 17.0% | |
| 806 | Willaston Primary Academy | 19.7% | -1.7% | -2.7% | -2.7% | 18.0% | 17.0% | 17.0% | |
| Cheshire Academies Trust | | | | | | | | | |
| 162 | Woodfall Primary and Nursery School | 19.6% | -3.7% | -3.7% | -3.7% | 15.9% | 15.9% | 15.9% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|---------------------------------------|--|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 266 | Bexton Primary School | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 270 | CLTA | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 277 | Cheshire Academies Trust (CAT) | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 450 | Manor Park School and Nursery | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 732 | Over Hall Community School | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 775 | Boughton Heath Academy | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 776 | Mill View Academy | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 973 | Kelsall Primary School | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| Chester Diocesan Academy Trust | | | | | | | | | |
| 124 | St Oswalds CofE Aided Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 133 | Stretton St Matthew's CoE Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 144 | Huxley CoE Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 160 | Dodleston CofE Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 174 | Norley CE Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 179 | St Mary's CE Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 236 | Brereton CoE Primary | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 276 | Astbury St Mary's CoE Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 439 | Little Bollington CoE Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|------------------|--|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 466 | Bosley St Mary's Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 852 | Bunbury Aldersey CofE Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 856 | St Oswald's Worleston CofE Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 857 | Warmingham CofE Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 865 | Wybunbury Delves | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| Concordia | | | | | | | | | |
| 134 | William Stockton Community Primary School | 19.2% | -3.3% | -3.3% | -3.3% | 15.9% | 15.9% | 15.9% | |
| 135 | Wimboldsley Community Primary School | 19.2% | -3.4% | -3.4% | -3.4% | 15.8% | 15.8% | 15.8% | |
| 159 | Willow Wood Community Nursery and Primary School | 19.2% | -3.5% | -3.5% | -3.5% | 15.7% | 15.7% | 15.7% | |
| 198 | Lache Primary School | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| 242 | Parklands Community Primary School | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| 244 | Wolverham Primary and Nursery School | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| 245 | Childer Thornton Primary School | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| 832 | Highfield Community Primary School | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|------------------------------------|---|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| Create Learning Trust | | | | | | | | | |
| 259 | Cuddington Primary School | 19.7% | -1.7% | -2.7% | -2.7% | 18.0% | 17.0% | 17.0% | |
| 260 | Hartford Primary School | 19.7% | -5.0% | -5.0% | -5.0% | 14.7% | 14.7% | 14.7% | |
| 261 | Little Leigh Primary School | 19.7% | -1.7% | -2.7% | -2.7% | 18.0% | 17.0% | 17.0% | |
| 262 | Sandiway Primary School | 19.7% | -1.7% | -2.7% | -2.7% | 18.0% | 17.0% | 17.0% | |
| Frank Field Education Trust | | | | | | | | | |
| 283 | Handforth Grange Community Primary and Nursery School | 18.4% | -0.4% | -1.4% | -1.4% | 18.0% | 17.0% | 17.0% | |
| 918 | Ellesmere Port Church of England College | 18.4% | -0.4% | -1.4% | -1.4% | 18.0% | 17.0% | 17.0% | |
| Halliard Trust | | | | | | | | | |
| 207 | Lower Park School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 729 | Whirley Primary School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 763 | Nether Alderley Primary School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 764 | Broken Cross Primary Academy & Nursery | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 814 | Upton Priory School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 825 | Marlborough Primary School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 843 | Adlington Primary School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 869 | Gawsworth Primary School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 924 | The Fallibroome Academy | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 927 | The Winsford Academy | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|---|---|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 970 | Eaton Bank School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| Holy Family Catholic Multi Academy Trust | | | | | | | | | |
| 177 | Our Lady's Catholic Primary School | 19.3% | -3.5% | -3.5% | -3.5% | 15.8% | 15.8% | 15.8% | |
| 759 | St Bernards Rc Primary School | 19.3% | -1.3% | -2.3% | -2.3% | 18.0% | 17.0% | 17.0% | |
| 799 | St Augustine's Catholic Primary School, a Voluntary Academy | 19.3% | -1.3% | -2.3% | -2.3% | 18.0% | 17.0% | 17.0% | |
| Liverpool Diocesan Schools Trust | | | | | | | | | |
| 253 | Glazebury CoE Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 254 | Hollins Green St Helen's CoE Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| Manor Hall Academy Trust | | | | | | | | | |
| 252 | Oakfield Lodge School | 19.3% | -1.3% | -2.3% | -2.3% | 18.0% | 17.0% | 17.0% | |
| 738 | Adelaide School | 19.3% | -1.3% | -2.3% | -2.3% | 18.0% | 17.0% | 17.0% | |
| 833 | Adelaide Heath Academy | 19.3% | -1.3% | -2.3% | -2.3% | 18.0% | 17.0% | 17.0% | |
| North West Academies Trust Limited | | | | | | | | | |
| 119 | North West Academies Trust - Central Admin Team | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 141 | Millfield's Primary School | 19.6% | -3.9% | -3.9% | -3.9% | 15.7% | 15.7% | 15.7% | |
| 203 | St John's CoE Academy | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 429 | Acresfield Primary School | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 723 | St Martins Academy Chester | 19.6% | -1.7% | -2.6% | -2.6% | 17.9% | 17.0% | 17.0% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|----------------------------------|---|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 726 | Grosvenor Park CofE Academy | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 742 | Weaverham Primary Academy | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 752 | Oak View Primary Academy | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 830 | Acton CoE Primary Academy | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 831 | Calveley Primary Academy | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 936 | Delamere Academy | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 958 | Rudheath Senior Academy | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| Omega Multi Academy Trust | | | | | | | | | |
| 175 | Bradshaw Community Primary School | 19.3% | -1.3% | -2.3% | -2.3% | 18.0% | 17.0% | 17.0% | |
| 225 | Burtonwood Community Primary School | 19.3% | -1.3% | -2.3% | -2.3% | 18.0% | 17.0% | 17.0% | |
| 226 | Chapelford Village Primary School | 19.3% | -1.3% | -2.3% | -2.3% | 18.0% | 17.0% | 17.0% | |
| 227 | Park Road Community Primary School | 19.3% | -1.3% | -2.3% | -2.3% | 18.0% | 17.0% | 17.0% | |
| 228 | Westbrook Old Hall Primary | 19.3% | -1.3% | -2.3% | -2.3% | 18.0% | 17.0% | 17.0% | |
| 984 | Great Sankey High School | 19.3% | -1.3% | -2.3% | -2.3% | 18.0% | 17.0% | 17.0% | |
| One Community Trust | | | | | | | | | |
| 183 | Brook Acre Community Primary School | 19.4% | -4.3% | -4.3% | -4.3% | 15.1% | 15.1% | 15.1% | |
| 184 | Locking Stumps Community Primary School | 19.4% | -4.0% | -4.0% | -4.0% | 15.4% | 15.4% | 15.4% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|---|---|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 185 | Culcheth Community Primary School | 19.4% | -3.1% | -3.1% | -3.1% | 16.3% | 16.3% | 16.3% | |
| 425 | Croft Primary School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 426 | Gorse Covert Primary School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 427 | Oakwood Avenue Community Primary School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 428 | Woolston Community Primary School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 713 | Birchwood High School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| Ormiston Academies Trust | | | | | | | | | |
| 766 | Ormiston Chadwick | 18.8% | -0.8% | -1.8% | -1.8% | 18.0% | 17.0% | 17.0% | |
| 926 | Ormiston Bolingbroke Academy | 18.8% | -0.8% | -1.8% | -1.8% | 18.0% | 17.0% | 17.0% | |
| 967 | Sandymoor School | 18.8% | -0.8% | -1.8% | -1.8% | 18.0% | 17.0% | 17.0% | |
| Our Lady Help of Christians Catholic Academy Trust | | | | | | | | | |
| 122 | Ellesmere Port Catholic High School | 19.5% | -2.8% | -2.8% | -2.8% | 16.7% | 16.7% | 16.7% | |
| 140 | St Joseph's Catholic Primary School | 19.5% | -4.6% | -4.6% | -4.6% | 14.9% | 14.9% | 14.9% | |
| 476 | Christ the King Catholic and Church of England Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 781 | St Paul's Catholic Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|---|---|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 782 | St Alban's Catholic Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 792 | Saint Mary's Catholic Primary School, a Voluntary Academy | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 985 | All Hallows Catholic College | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| Sandbach High School & Sixth Form Pool | | | | | | | | | |
| 928 | Sandbach High School & Sixth Form | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| Sandstone Trust | | | | | | | | | |
| 118 | Weaverham High School | 19.8% | -2.6% | -2.8% | -2.8% | 17.2% | 17.0% | 17.0% | |
| 447 | Eaton Primary School | 19.8% | -1.8% | -2.8% | -2.8% | 18.0% | 17.0% | 17.0% | |
| 448 | Tarvin Primary School | 19.8% | -1.8% | -2.8% | -2.8% | 18.0% | 17.0% | 17.0% | |
| 968 | Tarporley HS & Sixth Form College | 19.8% | -1.8% | -2.8% | -2.8% | 18.0% | 17.0% | 17.0% | |
| Shaw Education Trust | | | | | | | | | |
| 45 | Hallwood Park Primary School & Nursery | 19.0% | -3.4% | -3.4% | -3.4% | 15.6% | 15.6% | 15.6% | |
| 247 | Brookfields School | 19.0% | -1.0% | -2.0% | -2.0% | 18.0% | 17.0% | 17.0% | |
| 807 | The Russett School | 19.0% | -1.0% | -2.0% | -2.0% | 18.0% | 17.0% | 17.0% | |
| St Bart's Multi Academy Trust | | | | | | | | | |
| 734 | Cranberry Academy | 19.7% | -1.7% | -2.7% | -2.7% | 18.0% | 17.0% | 17.0% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|---|---|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 735 | St Michaels Community Academy | 19.7% | -1.7% | -2.7% | -2.7% | 18.0% | 17.0% | 17.0% | |
| 779 | Hungerford Primary Academy | 19.7% | -1.7% | -2.7% | -2.7% | 18.0% | 17.0% | 17.0% | |
| 811 | Nantwich Primary Academy | 19.7% | -1.7% | -2.7% | -2.7% | 18.0% | 17.0% | 17.0% | |
| 859 | Offley Primary Academy | 19.7% | -1.7% | -2.7% | -2.7% | 18.0% | 17.0% | 17.0% | |
| St Michael with St Thomas CE Primary School Pool | | | | | | | | | |
| 299 | St Michael with St Thomas CE Primary School | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| The Aspire Educational Trust | | | | | | | | | |
| 287 | Hollinhey Primary School | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 728 | Holmes Chapel Primary School | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 733 | Ash Grove Primary & Nursery School | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 739 | Parkroyal Community School | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 783 | Sandbach Primary Academy | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 784 | Peover Superior Endowed Primary School | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 790 | Ivy Bank Primary School | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 840 | The Wilmslow Academy | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 842 | Underwood West Academy | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 853 | Victoria Road Primary School | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 879 | Puss Bank School and Nursery | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|------------------------------------|---|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| The Beam Education Trust | | | | | | | | | |
| 454 | Ravenbank Community Primary School | 20.0% | -2.0% | -3.0% | -3.0% | 18.0% | 17.0% | 17.0% | |
| 455 | Statham Community Primary School | 20.0% | -2.0% | -3.0% | -3.0% | 18.0% | 17.0% | 17.0% | |
| 456 | Thelwall Infant School | 20.0% | -2.0% | -3.0% | -3.0% | 18.0% | 17.0% | 17.0% | |
| 457 | Oughtrington Community Primary School | 20.0% | -2.0% | -3.0% | -3.0% | 18.0% | 17.0% | 17.0% | |
| The Challenge Academy Trust | | | | | | | | | |
| 123 | Appleton Thorn Primary School | 19.2% | -2.4% | -2.4% | -2.4% | 16.8% | 16.8% | 16.8% | |
| 180 | Dallam Community Primary School | 19.2% | -3.7% | -3.7% | -3.7% | 15.5% | 15.5% | 15.5% | |
| 241 | Penketh South Community Primary School | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| 434 | Broomfields Junior School | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| 435 | Meadowside Community Primary and Nursery School | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| 504 | Priestley Sixth Form College | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| 714 | Penketh High School | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| 768 | Bridgewater High School | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| 855 | Great Sankey Primary | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| 858 | Sir Thomas Boteler High | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| 983 | Padgate Academy | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|---|--|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 990 | Beamont Collegiate Academy | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| The Chester Catholic Academies Partnership | | | | | | | | | |
| 710 | The Catholic High School Chester | 20.0% | -2.0% | -3.0% | -3.0% | 18.0% | 17.0% | 17.0% | |
| The Cornovii Trust | | | | | | | | | |
| 240 | Weston Village Primary School | 19.8% | -1.8% | -2.8% | -2.8% | 18.0% | 17.0% | 17.0% | |
| 442 | Alsager Highfield Community Primary School | 19.8% | -1.8% | -2.8% | -2.8% | 18.0% | 17.0% | 17.0% | |
| 469 | Audlem St James CofE Primary School | 19.8% | -1.8% | -2.8% | -2.8% | 18.0% | 17.0% | 17.0% | |
| 717 | Stapeley Broad Lane | 19.8% | -1.8% | -2.8% | -2.8% | 18.0% | 17.0% | 17.0% | |
| 730 | Alsager School | 19.8% | -1.8% | -2.8% | -2.8% | 18.0% | 17.0% | 17.0% | |
| 751 | Pear Tree School | 19.8% | -1.8% | -2.8% | -2.8% | 18.0% | 17.0% | 17.0% | |
| 925 | Brine Leas High School | 19.8% | -1.8% | -2.8% | -2.8% | 18.0% | 17.0% | 17.0% | |
| The Great Schools Trust | | | | | | | | | |
| 169 | The Great Schools Trust | 17.7% | 0.3% | -0.7% | -0.7% | 18.0% | 17.0% | 17.0% | |
| 976 | Kings Leadership Academy Warrington | 17.7% | 0.3% | -0.7% | -0.7% | 18.0% | 17.0% | 17.0% | |
| The Heath Family | | | | | | | | | |
| 754 | Bridgewater Park Primary School | 18.8% | -0.8% | -1.8% | -1.8% | 18.0% | 17.0% | 17.0% | |
| 841 | Daresbury Primary School | 18.8% | -0.8% | -1.8% | -1.8% | 18.0% | 17.0% | 17.0% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|---|----------------------------------|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 943 | The Heath Academy | 18.8% | -0.8% | -1.8% | -1.8% | 18.0% | 17.0% | 17.0% | |
| 944 | Palacefields Academy | 18.8% | -0.8% | -1.8% | -1.8% | 18.0% | 17.0% | 17.0% | |
| The Learning Partnership Academies Trust | | | | | | | | | |
| 257 | Egerton Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 289 | Daven Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 724 | Leighton Acadmey | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 731 | Sir William Stanier | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 761 | Black Firs Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 770 | Wistaston Church Lane | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 813 | Shavington Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 817 | The Oaks Academy | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 823 | Wheelock Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 829 | Crewe Engineering and Design UTC | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 935 | Congleton High School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 961 | Knutsford Academy | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| The Learning Trust | | | | | | | | | |
| 468 | Belgrave Primary School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 854 | Queen's Park High School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| 932 | Christleton High School | 19.5% | -1.5% | -2.5% | -2.5% | 18.0% | 17.0% | 17.0% | |
| The People's Learning Trust | | | | | | | | | |
| 204 | Meadow Primary School | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|--|--|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 206 | Oldfield Primary School | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| The Rowan Learning Trust | | | | | | | | | |
| 105 | The Acorns Primary and Nursery School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 106 | Whitley Village School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| The Samara Multi Academy Trust | | | | | | | | | |
| 233 | Upton Heath CoE Primary School | 19.8% | -1.8% | -2.8% | -2.8% | 18.0% | 17.0% | 17.0% | |
| 234 | Little Sutton Church of England Primary School | 19.8% | -1.8% | -2.8% | -2.8% | 18.0% | 17.0% | 17.0% | |
| 235 | Clutton CoE Primary School | 19.8% | -1.8% | -2.8% | -2.8% | 18.0% | 17.0% | 17.0% | |
| The Sir John Brunner Foundation | | | | | | | | | |
| 470 | Middlewich High School | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| 514 | Sir John Deane's College | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| 946 | Macclesfield Academy | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| 972 | County High School, Leftwich | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| The TRUE Learning Partnership | | | | | | | | | |
| 251 | Lostock Hall Primary School | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 255 | Poynton High School | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |
| 440 | Disley Primary School | 19.6% | -1.6% | -2.6% | -2.6% | 18.0% | 17.0% | 17.0% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|---|--|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| Wade Deacon Trust | | | | | | | | | |
| 136 | Weston Point Primary Academy | 18.8% | -0.8% | -1.8% | -1.8% | 18.0% | 17.0% | 17.0% | |
| 229 | The Grange School | 18.8% | -0.8% | -1.8% | -1.8% | 18.0% | 17.0% | 17.0% | |
| 711 | Wade Deacon High School | 18.8% | -0.8% | -1.8% | -1.8% | 18.0% | 17.0% | 17.0% | |
| 778 | Widnes Academy | 18.8% | -0.8% | -1.8% | -1.8% | 18.0% | 17.0% | 17.0% | |
| Warrington Primary Academy Trust | | | | | | | | | |
| 103 | Frodsham Primary Academy | 19.3% | -1.3% | -2.3% | -2.3% | 18.0% | 17.0% | 17.0% | |
| 248 | Alderman Bolton Community Primary School | 19.3% | -1.3% | -2.3% | -2.3% | 18.0% | 17.0% | 17.0% | |
| 298 | Ditton Primary School | 19.3% | -1.3% | -2.3% | -2.3% | 18.0% | 17.0% | 17.0% | |
| 449 | Simms Cross Primary School | 19.3% | -1.3% | -2.3% | -2.3% | 18.0% | 17.0% | 17.0% | |
| 844 | Bruche Community Primary School | 19.3% | -1.3% | -2.3% | -2.3% | 18.0% | 17.0% | 17.0% | |
| 845 | Evelyn Street Community Primary School | 19.3% | -1.3% | -2.3% | -2.3% | 18.0% | 17.0% | 17.0% | |
| 846 | Penketh Community Primary School | 19.3% | -1.3% | -2.3% | -2.3% | 18.0% | 17.0% | 17.0% | |
| 871 | Beamont Community Primary School | 19.3% | -1.3% | -2.3% | -2.3% | 18.0% | 17.0% | 17.0% | |
| Weaver Trust | | | | | | | | | |
| 143 | Halton Lodge Primary School | 19.2% | -4.1% | -4.1% | -4.1% | 15.1% | 15.1% | 15.1% | |
| 258 | Comberbach Primary School | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|---|---|-------------------------|---------------------------|---------|---------|--|---------|---------|---|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 275 | Grange Community Nursery and Primary School | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| 452 | Leftwich Community Primary School | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| 479 | Westminster Community Primary School | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| 860 | Barnton Primary | 19.2% | -1.2% | -2.2% | -2.2% | 18.0% | 17.0% | 17.0% | |
| Youth Engagement Schools Trust | | | | | | | | | |
| 181 | The Raise Academy | 18.5% | -4.7% | -4.7% | -4.7% | 13.8% | 13.8% | 13.8% | |
| 444 | The Axis Academy | 18.5% | -0.5% | -1.5% | -1.5% | 18.0% | 17.0% | 17.0% | |
| 463 | Cornerstone Academy | 18.5% | -0.5% | -1.5% | -1.5% | 18.0% | 17.0% | 17.0% | |
| 809 | The Fermain Academy | 18.5% | -1.1% | -1.5% | -1.5% | 17.4% | 17.0% | 17.0% | |
| Open Community Admission Bodies (CABs) | | | | | | | | | |
| 15 | Adoption Matters Northwest | 20.2% | -3.0% | -3.0% | -3.0% | 17.2% | 17.2% | 17.2% | |
| 36 | Warrington Housing Association | 21.4% | -3.0% | -3.0% | -3.0% | 18.4% | 18.4% | 18.4% | |
| 51 | Norton Priory Museum Trust | 21.9% | -3.0% | -3.0% | -3.0% | 18.9% | 18.9% | 18.9% | |
| 777 | Catalyst Choices | 22.2% | -22.2% | -22.2% | -22.2% | 0.0% | 0.0% | 0.0% | |
| 963 | Warrington Cultural Trust | 21.0% | -21.0% | -21.0% | -21.0% | 0.0% | 0.0% | 0.0% | |
| Closed Community Admission Bodies (CABs) | | | | | | | | | |
| 43 | Active Cheshire | 25.2% | -25.2% | -25.2% | -25.2% | 0.0% | 0.0% | 0.0% | |
| 47 | Care Quality Commission | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 1 |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|--|---|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 65 | Kings School | 32.3% | -32.3% | -32.3% | -32.3% | 0.0% | 0.0% | 0.0% | |
| 286 | Torus 62 (ComMutual) | 27.8% | -27.8% | -27.8% | -27.8% | 0.0% | 0.0% | 0.0% | |
| Torus 62 Pool | | | | | | | | | |
| 285 | Torus 62 | 26.2% | -26.2% | -26.2% | -26.2% | 0.0% | 0.0% | 0.0% | |
| Transferee Admission Bodies (TABs) | | | | | | | | | |
| 753 | Tarmac Trading Ltd | 22.5% | -22.5% | -22.5% | -22.5% | 0.0% | 0.0% | 0.0% | |
| 797 | Bulloughs - Lymm | 29.3% | -29.3% | -29.3% | -29.3% | 0.0% | 0.0% | 0.0% | |
| 815 | Your Housing | 26.0% | -26.0% | -26.0% | -26.0% | 0.0% | 0.0% | 0.0% | |
| 826 | Churchill Contract Services | 26.9% | -26.9% | -26.9% | -26.9% | 0.0% | 0.0% | 0.0% | |
| 866 | ForHousing | 21.3% | -21.3% | -21.3% | -21.3% | 0.0% | 0.0% | 0.0% | |
| 876 | Cheshire and Wirral Partnership NHS Trust | 18.3% | -18.3% | -18.3% | -18.3% | 0.0% | 0.0% | 0.0% | |
| 986 | Trafalgar UK Theatres Crewe | 20.6% | -20.6% | -20.6% | -20.6% | 0.0% | 0.0% | 0.0% | |
| 988 | Bulloughs - Collegiate | 32.8% | -32.8% | -32.8% | -32.8% | 0.0% | 0.0% | 0.0% | |
| Risk sharing and pass-through employers | | | | | | | | | |
| Cheshire West & Chester Council | | | | | | | | | |
| 104 | Citizens Advice Services - Cheshire West | 20.4% | 0.0% | 0.0% | 0.0% | 20.4% | 20.4% | 20.4% | |
| 117 | Bulloughs - Cheshire College South & West | 24.9% | 0.0% | 0.0% | 0.0% | 24.9% | 24.9% | 24.9% | |
| 120 | Colas Limited | 20.4% | 0.0% | 0.0% | 0.0% | 20.4% | 20.4% | 20.4% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|------------------------------|--|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 126 | Clean Tec - Hartford High School | 20.4% | 0.0% | 0.0% | 0.0% | 20.4% | 20.4% | 20.4% | |
| 128 | Dolce - Meadow | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 137 | Nationwide Property Clean Ltd - The Bridge | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 166 | Brandall Facilities Management (Christ Church) | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 186 | Hutchison Catering Limited - Guilden Sutton | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 188 | Buddies Out of School Care Ltd - JH Godwin | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 284 | Starcare | 20.4% | 0.0% | 0.0% | 0.0% | 20.4% | 20.4% | 20.4% | |
| 437 | Cheshire West Recycling Limited | 19.2% | 1.2% | 1.2% | 1.2% | 20.4% | 20.4% | 20.4% | |
| 443 | Hutchinson Catering | 21.5% | 0.0% | 0.0% | 0.0% | 21.5% | 21.5% | 21.5% | |
| 445 | Via Community Ltd | 20.4% | 0.0% | 0.0% | 0.0% | 20.4% | 20.4% | 20.4% | |
| 471 | Orian Solutions | 21.5% | 0.0% | 0.0% | 0.0% | 21.5% | 21.5% | 21.5% | |
| 816 | Edsential | 19.7% | 0.7% | 0.7% | 0.7% | 20.4% | 20.4% | 20.4% | |
| 848 | Avenue Services (NW) Limited | 23.0% | 0.0% | 0.0% | 0.0% | 23.0% | 23.0% | 23.0% | |
| 942 | Brio Leisure | 19.2% | 1.2% | 1.2% | 1.2% | 20.4% | 20.4% | 20.4% | |
| Cheshire East Council | | | | | | | | | |
| 107 | Mellors - Elworth | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 132 | TuVida | 20.3% | 0.0% | 0.0% | 0.0% | 20.3% | 20.3% | 20.3% | |
| 187 | Dolce - Ashdene | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|----------------|--|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 189 | Orian Solutions Ltd | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 200 | Mellors - Hurdsfield | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 208 | Miquill Catering Limited - Alderley Edge | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 215 | Dolce - Springfield | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 293 | Aramark (Ruskin High School) | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 303 | Aspens - Bickerton | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 304 | Aspens - Brierley | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 305 | Aspens - Sound & District | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 306 | Aspens - St Annes | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 307 | Aspens St John the Evangelist | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 308 | Aspens - Vernon | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 309 | Aspens - Vine Tree | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 310 | Aspens - Hermitage | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 311 | Aspens - High Legh | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 312 | Aspens - Weaver | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 313 | Aspens - Worth | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 318 | Aspens - St Mary's | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 327 | Compass Contract Services (UK) Limited - Bollinbrook | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 328 | Compass Contract Services (UK) Limited - Bridgemere | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 329 | Compass Contract Services (UK) Limited - Chelford | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|----------------|---|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 330 | Compass Contract Services (UK) Limited - Goostrey | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 331 | Compass Contract Services (UK)Limited - Middlewich Primary School | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 333 | Compass Contract Services (UK) Limited - Mobberely | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 334 | Compass Contract Services (UK) Limited - Rode Heath | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 335 | Compass Contract Services (UK) Limited - Scholar Green | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 336 | Compass Contract Services (UK) Limited - St Gabriels | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 337 | Compass Contract Services (UK) Limited - St Marys (Crewe) | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 338 | Compass Contract Services (UK) Limited - The Dingle | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 339 | Compass Contract Services (UK) Limited - St Vincent De Paul | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 340 | Compass Contract Services (UK) Limited - Wrenbury | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 341 | Compass Contract Services (UK) Limited - Prestbury | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|-------------------------------|--|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 350 | Miquill Catering Limited – Park Lane | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 458 | Market Asset Management | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 756 | Everybody Health & Leisure | 17.3% | 0.0% | 0.0% | 0.0% | 17.3% | 17.3% | 17.3% | |
| 953 | Ringway Jacobs | 20.1% | 0.0% | 0.0% | 0.0% | 20.1% | 20.1% | 20.1% | |
| Halton Borough Council | | | | | | | | | |
| 129 | Dolce - Woodside | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 138 | Orian Solutions Ltd - Victoria Road | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 139 | Orian Solutions Ltd - Hill View | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 145 | Orian Solutions Ltd - Gorsewood | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 146 | Orian Solutions Ltd - Holy Spirit | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 147 | Orian Solutions Ltd - Hale | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 148 | Orian Solutions Ltd - Kingsway | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 150 | Orian Solutions Ltd - Our Lady of Perpetual Succor | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 151 | Orian Solutions Ltd - St Mary's | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 152 | Edsential - Contractors | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 153 | Edsential - Brookvale | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 154 | Orian Solutions Ltd - Murdishaw West | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 157 | Orian Solutions Ltd - Pewithall | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 158 | Edsential - Moorfield | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|-----------------------------------|---|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 163 | Orian Solutions Ltd - Oakfield | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 164 | Mellors - St Bedes | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 167 | Orian Solutions Ltd - All Saints | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 168 | Orian Solutions Ltd - Ditton | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 176 | Orian Solutions Ltd - Westfield | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 182 | Edsential - Castle View | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 190 | Edsential - Fairfield | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 191 | Edsential - St Clements | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 197 | Edsential - St Michaels | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 199 | Edsential - St Martins | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 212 | Orian Solutions Ltd - Moore | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 213 | Edsential (Runcorn All Saints) | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 214 | Edsential - St Edwards | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 301 | Caterlink - Saints Peter and Paul High School | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 321 | Edsential - Ashley | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 322 | Orian Solutions Ltd - St Bertelines | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 324 | Edsential - Astmoor | 24.1% | 0.0% | 0.0% | 0.0% | 24.1% | 24.1% | 24.1% | |
| 438 | Mellors Catering Services Limited - St Basils | 21.4% | 0.0% | 0.0% | 0.0% | 21.4% | 21.4% | 21.4% | |
| Warrington Borough Council | | | | | | | | | |
| 581 | Warrington Borough Transport | 27.5% | 0.0% | 0.0% | 0.0% | 27.5% | 27.5% | 27.5% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|---|--|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| Chancery Multi Academy Trust | | | | | | | | | |
| 320 | Aspens - Chancery Multi Academy Trust | 23.7% | 0.0% | 0.0% | 0.0% | 23.7% | 23.7% | 23.7% | |
| Cheshire Academies Trust | | | | | | | | | |
| 351 | ABM Catering Limited - Cheshire Academies Trust (Manor Park) | 23.6% | 0.0% | 0.0% | 0.0% | 23.6% | 23.6% | 23.6% | |
| 477 | A.B.M Catering Limited | 22.3% | 0.0% | 0.0% | 0.0% | 22.3% | 22.3% | 22.3% | |
| Frank Field Education Trust | | | | | | | | | |
| 474 | Mellors - Frank Field Trust | 22.9% | 0.0% | 0.0% | 0.0% | 22.9% | 22.9% | 22.9% | |
| Halliard Trust | | | | | | | | | |
| 165 | Aspens Services Ltd - Eaton Bank | 23.5% | 0.0% | 0.0% | 0.0% | 23.5% | 23.5% | 23.5% | |
| 342 | Compass Contract Services (UK) Limited Halliard Trust | 23.5% | 0.0% | 0.0% | 0.0% | 23.5% | 23.5% | 23.5% | |
| Holy Family Catholic Multi Academy Trust | | | | | | | | | |
| 127 | Innovate Services Limited - Holy Family Catholic Multi Academy Trust (St Bernards) | 21.6% | 0.0% | 0.0% | 0.0% | 21.6% | 21.6% | 21.6% | |
| 193 | Innovate - St Augustine | 23.2% | 0.0% | 0.0% | 0.0% | 23.2% | 23.2% | 23.2% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|---|--|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| Ormiston Academies Trust | | | | | | | | | |
| 344 | Aspens – Ormiston Academies Trust | 22.9% | 0.0% | 0.0% | 0.0% | 22.9% | 22.9% | 22.9% | |
| Sandbach High School & Sixth Form Pool | | | | | | | | | |
| 112 | ABM Catering Limited - Sandbach High School & 6th Form | 20.6% | 0.0% | 0.0% | 0.0% | 20.6% | 20.6% | 20.6% | |
| Sandstone Trust | | | | | | | | | |
| 436 | Bulloughs - Tarporley High School | 21.5% | 0.0% | 0.0% | 0.0% | 21.5% | 21.5% | 21.5% | |
| St Bart's Multi Academy Trust | | | | | | | | | |
| 109 | Compass Contract Services (UK) Limited - St Bart's | 20.1% | 0.0% | 0.0% | 0.0% | 20.1% | 20.1% | 20.1% | |
| 170 | Churchill Services - St Barts (Offley) | 23.8% | 0.0% | 0.0% | 0.0% | 23.8% | 23.8% | 23.8% | |
| 216 | Miquill Catering Limited – St Barts | 23.8% | 0.0% | 0.0% | 0.0% | 23.8% | 23.8% | 23.8% | |
| The Aspire Educational Trust | | | | | | | | | |
| 219 | Mellors – The Aspire Educational Trust | 23.3% | 0.0% | 0.0% | 0.0% | 23.3% | 23.3% | 23.3% | |
| The Cavendish High School Academy | | | | | | | | | |
| 323 | Edsential - Cavendish | 22.9% | 0.0% | 0.0% | 0.0% | 22.9% | 22.9% | 22.9% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|---|---|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| The Chester Catholic Academies Partnership | | | | | | | | | |
| 355 | Edsential – The Catholic High School | 23.5% | 0.0% | 0.0% | 0.0% | 23.5% | 23.5% | 23.5% | |
| The Cornovii Trust | | | | | | | | | |
| 130 | Aramark - Cornovii Trust | 23.6% | 0.0% | 0.0% | 0.0% | 23.6% | 23.6% | 23.6% | |
| 209 | Aramark - Cornovii Trust (Pear Tree) | 23.6% | 0.0% | 0.0% | 0.0% | 23.6% | 23.6% | 23.6% | |
| The Heath Family | | | | | | | | | |
| 195 | Caterlink - The Heath Family Trust | 23.1% | 0.0% | 0.0% | 0.0% | 23.1% | 23.1% | 23.1% | |
| The Learning Partnership Academies Trust | | | | | | | | | |
| 461 | Mellors Learning for Life | 20.2% | 0.0% | 0.0% | 0.0% | 20.2% | 20.2% | 20.2% | |
| The Learning Trust | | | | | | | | | |
| 192 | ABM Catering – Queens Park High School | 23.1% | 0.0% | 0.0% | 0.0% | 23.1% | 23.1% | 23.1% | |
| The Sir John Brunner Foundation | | | | | | | | | |
| 110 | Caterlink - Sir John Brunner Foundation | 21.6% | 0.0% | 0.0% | 0.0% | 21.6% | 21.6% | 21.6% | |
| The TRUE Learning Partnership | | | | | | | | | |
| 111 | Compass Contract Services - True Learning Partnership | 21.0% | 0.0% | 0.0% | 0.0% | 21.0% | 21.0% | 21.0% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|--|---|-------------------------|---------------------------|----------|----------|--|--------------------|--------------------|---|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| Wade Deacon Trust | | | | | | | | | |
| 194 | Caterlink - Wade Deacon | 22.8% | 0.0% | 0.0% | 0.0% | 22.8% | 22.8% | 22.8% | |
| Employer with post cessation arrangements | | | | | | | | | |
| Sanctuary Housing Pool | Sanctuary Housing Pool | 0.0% | £387,000 | £387,000 | £387,000 | 0.0% plus £387,000 | 0.0% plus £387,000 | 0.0% plus £387,000 | 2 |
| New Employers from 1 April 2025 | | | | | | | | | |
| Academies | | | | | | | | | |
| 345 | St Marys Catholic Primary School - Middlewich | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 346 | St Thomas CofE Primary | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 360 | Hurdsfield Community Primary School and Nursery | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 361 | Hebden Green Community School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 362 | Callands Community Primary School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 363 | Overleigh St Mary's CE Primary School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 364 | St Benedict's Catholic Primary School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 365 | St Berteline's CE Primary School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 367 | St Margarets CE Primary | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|-------------------------------|--|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 368 | Cinnamon Brow CofE Primary School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 398 | Hoole Church of England Primary School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 399 | Lower Peover C of E Primary School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 400 | Capenhurst CofE Primary School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 401 | Davenham CofE Primary School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 402 | Lostock Graham CofE Primary School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 410 | Malbank School and Sixth Form College | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| 520 | Bewsey Lodge Primary School | 19.4% | -1.4% | -2.4% | -2.4% | 18.0% | 17.0% | 17.0% | |
| Pass-through employers | | | | | | | | | |
| 218 | Miquill Catering Limited – Weaver Trust (Halton Lodge) | 23.0% | 0.0% | 0.0% | 0.0% | 23.0% | 23.0% | 23.0% | |
| 220 | Edsential - Shaw Education Trust | 21.9% | 0.0% | 0.0% | 0.0% | 21.9% | 21.9% | 21.9% | |
| 222 | Orian Solutions Limited – Shaw Education Trust | 21.9% | 0.0% | 0.0% | 0.0% | 21.9% | 21.9% | 21.9% | |
| 343 | Compass Contract Services (UK) Limited - Lindow | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |

| Employer codes | Employer name | Primary rate (% of pay) | Secondary rate (% of pay) | | | Total contributions (primary rate plus secondary rate) | | | |
|----------------|--|-------------------------|---------------------------|---------|---------|--|---------|---------|--|
| | | | 2026 /27 | 2027/28 | 2028/29 | 2026/27 | 2027/28 | 2028/29 | |
| 347 | Compass Contract Services (UK) Limited - Chester Diocesan Academies Trust - Norley | 23.6% | 0.0% | 0.0% | 0.0% | 23.6% | 23.6% | 23.6% | |
| 349 | Compass Contract Services (UK) Limited – Tarporley Primary School | 24.0% | 0.0% | 0.0% | 0.0% | 24.0% | 24.0% | 24.0% | |
| 353 | Aspens - Ormiston Bollingbroke | 22.9% | 0.0% | 0.0% | 0.0% | 22.9% | 22.9% | 22.9% | |
| 356 | Dolce – The Learning Partnership (Congleton HS) | 23.1% | 0.0% | 0.0% | 0.0% | 23.1% | 23.1% | 23.1% | |
| 366 | Equans Service Limited | 22.0% | 0.0% | 0.0% | 0.0% | 22.0% | 22.0% | 22.0% | |



Principal notes to the Rates & Adjustments Certificate

- Note 1: Primary rate to be confirmed when data available.
- Note 2: The employer is assumed to be a participating employer as at 1 April 2026 via deferred debt agreement (DDA). Once the terms of the DDA have been met the employer will be allowed to leave the Fund with no further LGPS obligations. If this does happen before the next valuation, the Rates and Adjustment Certificate will need to be revised.

Other 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 37%. Further detail is set out in the table and charts below.

| | Males | Females | |
|-----------------------------|--------|---------|---------------------------|
| Number of members* | 6,439 | 22,168 | - |
| % of overall membership | 23% | 77% | - |
| Mean age | 47.1 | 46.7 | - |
| | | | Gender pay gap |
| Mean FTE pay | 33,123 | 29,837 | 10% |
| Mean actual pay | 31,480 | 23,742 | 25% |
| | | | Gender pension gap |
| Mean CARE pension | 4,399 | 3,009 | 32% |
| Mean Final Salary pension** | 6,521 | 3,815 | 42% |
| Mean total pension | 6,508 | 4,118 | 37% |

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

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

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

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 | 30% | 40% | 35% |
| Centrally funded public sector bodies excluding academies | 18% | 25% | 20% |
| Academies | 22% | 37% | 20% |
| Other public service bodies | N/A | N/A | N/A |
| Private/voluntary/other bodies | 42% | 41% | 48% |

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

| Employer category Additional statistics | Local authorities | | Central PS bodies | | Academies | | Other PS bodies | | Private/voluntary | |
|--|-------------------|---------|-------------------|---------|-----------|---------|-----------------|---------|-------------------|---------|
| | Males | Females | Males | Females | Males | Females | Males | Females | Males | Females |
| Number of members* | 4,687 | 14,799 | 554 | 1,313 | 963 | 5,774 | 20 | 28 | 255 | 543 |
| % of overall membership | 24% | 76% | 30% | 70% | 14% | 86% | N/A | N/A | 32% | 68% |
| Mean age | 47.6 | 46.9 | 46.3 | 46.0 | 45.4 | 46.4 | N/A | N/A | 47.6 | 48.8 |
| Mean FTE pay | 34,210 | 31,304 | 32,553 | 30,184 | 30,627 | 27,352 | N/A | N/A | 33,001 | 29,282 |
| Mean actual pay | 33,011 | 25,421 | 29,175 | 24,762 | 25,722 | 18,827 | N/A | N/A | 30,179 | 20,977 |
| Mean CARE pension | 4,833 | 3,373 | 3,637 | 2,991 | 2,543 | 1,979 | N/A | N/A | 5,762 | 3,363 |
| Mean Final Salary pension | 6,955 | 4,192 | 5,335 | 4,000 | 3,630 | 2,274 | N/A | N/A | 5,574 | 3,309 |
| Mean total pension | 7,281 | 4,705 | 5,053 | 4,049 | 3,079 | 2,456 | N/A | N/A | 8,626 | 4,478 |

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

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

Pensioner members

The GPG for pensioner members of the Fund is 48%. Further detail is set out in the table and charts below.

| | Males | Females | GPG |
|-------------------------|--------|---------|-----|
| Number of members* | 10,091 | 21,861 | - |
| % of overall membership | 32% | 68% | - |
| Mean age | 73.4 | 71.7 | - |
| Mean pension | 9,700 | 5,005 | 48% |

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.