



National Pension Scheme Authority

LEVY BUSINESS PARK
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5th January 2026

<<Employer Name>>
<<District>>

Dear Valued Employer,

RE: REVISION IN CONTRIBUTION CEILING FOR THE YEAR 2026

The Authority wishes to advise that the maximum monthly deductible employee's contribution amount for the year 2026 has been revised to **ZMW1,861.80** and correspondingly, the maximum monthly payable employee and employer statutory contribution amount has increased to **ZMW3,723.60**.

The above adjustment follows changes in the National Average Earnings (NAE) figure as determined by the Zambia Statistics Agency. The NAE figure for 2026 has increased to **ZMW9,309.00** from **ZMW8,541.00** in 2025.

The contribution rate, however, remains unchanged at 10 percent of an employee's monthly gross earnings. For NAPSA purposes, earnings refer to any benefit given by an employer in exchange for the employee's service. Earnings, therefore, include basic salary, bonuses, commission, severance pay, overtime allowance, leave allowance, acting allowance, commuted leave days etc.

Employers are accordingly advised to update their payroll systems with the 2026 contribution ceiling parameter as communicated herein.

Yours faithfully,
NATIONAL PENSION SCHEME AUTHORITY

/S/

Asa Msusa
DIRECTOR CONTRIBUTIONS & BENEFITS