

## **ED Key Information Document - Umbrella Company**

(Accrued Holiday Pay)

This document sets out key information about your relationship with us and the umbrella company or other intermediaries used in your engagement, including details about pay, holiday entitlement and other benefits. You can find more information at [www.tltp.co.uk/payroll](http://www.tltp.co.uk/payroll).

The Employment Agency Standards (EAS) Inspectorate is the government authority responsible for the enforcement of certain agency worker rights. You can raise a concern with them directly on 020 4566 5333 or via email on [eas@beis.gov.uk](mailto:eas@beis.gov.uk). Alternatively, contact the ACAS helpline on 0300 123 1100, Monday to Friday, 8am to 6pm.

### **General Information**

<b>Name of worker:</b>	<i>An Example</i>
<b>Name of employment business:</b>	London Teaching Pool Ltd.
<b>Name of intermediary or umbrella company:</b>	Umbrella Company Limited (trading as Umbrella.co.uk)
<b>Type of contract you will be engaged under:</b>	Contract of Employment
<b>Who will be responsible for paying you:</b>	Umbrella Company Limited (trading as Umbrella.co.uk)
<b>How often the umbrella company and you will be paid:</b>	Weekly

### **Umbrella company or other intermediary pay information**

You are being paid through an umbrella company or other intermediary: a third-party organisation that will calculate your tax and other deductions and then pay you for the work undertaken for the hirer. We will still be finding you assignments.

The money earned on your assignments will be transferred to the umbrella company or other intermediary as part of their income. They will then pay you your wage. All the deductions made which affect your wage are listed below. If you have any queries about these please contact us.

Your payslip may show you as an employee of the umbrella company or other intermediary listed below.

<b>Name of intermediary or umbrella company:</b>	Umbrella Company Limited (trading as Umbrella.co.uk)
<b>Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying you:</b>	There is no business connection between the employment business and the umbrella company.
<b>Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us:</b>	£180.00 per day
<b>Deductions from intermediary or umbrella income required by law:</b>	<ul style="list-style-type: none"><li>▪ Employers National Insurance</li><li>▪ Apprentice Levy</li><li>▪ Employers Pension Contributions (starts after 12 weeks)</li></ul>

<b>Any other deductions from umbrella income (to include amounts or how they are calculated)</b>	Umbrella company margin - £9.99
<b>Expected or minimum rate of pay to you:</b>	<p>You will receive at least the National Minimum Wage (or National Living Wage if you are 21 and older). The current minimum rates are detailed here: <a href="https://www.gov.uk/national-minimum-wage-rates">https://www.gov.uk/national-minimum-wage-rates</a></p> <p>Please refer to your contract for details of your gross rate of pay. The net amount payable will depend upon your tax code and applicable deductions (see below).</p>
<b>Deductions from your wage required by law:</b>	<ul style="list-style-type: none"> <li>▪ Income Tax</li> <li>▪ National Insurance</li> <li>▪ Apprentice Levy</li> <li>▪ Employee Pension Contributions (kicks in after 12 weeks)</li> <li>▪ Student Loan repayment deductions (if applicable)</li> <li>▪ Deductions under a Court Order or Attachment of Earnings Order (if applicable)</li> </ul>
<b>Any other deductions or costs taken from your wage (to include amounts or how they are calculated:</b>	None in this example
<b>Any fees for goods or services:</b>	None in this example
<b>Holiday entitlement and pay:</b>	In this example holiday pay is accrued, to be taken later when requested.
<b>Additional benefits</b>	<p><b>Reputation</b> – Our Trustpilot and Google reviews are completely authentic from our contractor employee base, and we are proud to be rated ‘excellent’ across both platforms.</p> <p><b>Pension Salary Sacrifice</b> – For an additional £5 per week, contractors can pay into their own personal pension. We process the payment via salary sacrifice, with all employment cost savings being passed on to the contractor.</p> <p><b>Security</b> – We are one of only a few in our sector who have ISO certification. This is the international standard for security.</p> <p><b>Employment tenure</b> – Having operated within our sector for over 17 years, we are the preferred/approved supplier to many agencies. This means those who use our services can continue to do so across a contracting career and build up continuity of employment.</p> <p><b>Employment benefits</b> – Our Umbrella Rewards Pro scheme gives contractors access to a health cash plan, discounted fuel, and discounts at most major supermarkets and retailers across the UK. Contractors can add this on for just £5 per week.</p> <p><b>Accountancy services</b> – We have multiple accountancy brands offering accountancy services to those contractors that find themselves outside IR35 and those higher earning inside IR35 contractors who still require a Self-Assessment.</p> <p><b>Advance facility</b> – We understand that things can go wrong, whether it be missing a timesheet deadline or an approver</p>

	<p>on annual leave. We will always do our bit to support both the agency and contractor employee.</p> <p><b>Experience</b> – We have been supporting agencies and their contractors for over 17 years.</p>
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#### Example Pay

	Intermediary or umbrella fees	Worker fees
<b>Example gross rate of pay to intermediary or umbrella company from us:</b>	£803.08 (Timesheet Amount carried forward for holidays £96.92)	
<b>Deductions from intermediary or umbrella income required by law:</b>	Apprenticeship Levy: £3.42 Employers NI: £88.25 Employers Pension Contributions (starts after 12 weeks): £16.93	
<b>Any other deductions or costs taken from intermediary or umbrella income:</b>	Umbrella company margin: £9.99	
<b>Example rate of pay to you:</b>		Salary (Gross): £684.48  <i>(In this example £82.61 of holiday pay is accrued)</i>
<b>Deductions from your pay required by law:</b>		Income Tax: £82.76 Employee NI: £35.36 Pension (starts after 12 weeks): £28.20
<b>Any other deductions or costs taken from your pay:</b>		None
<b>Any fees for goods or services:</b>		None
<b>Example net take home pay:</b>		£538.16

\*This illustration assumes a 1257L W1 tax code

## **ED Key Information Document - Umbrella Company**

*(Advanced Holiday Pay)*

This document sets out key information about your relationship with us and the intermediary or umbrella company used in your engagement, including details about pay, holiday entitlement and other benefits. You can find more information at [www.tltp.co.uk/payroll](http://www.tltp.co.uk/payroll).

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### **General Information**

<b>Name of worker:</b>	An Example
<b>Name of employment business:</b>	London Teaching Pool Ltd.
<b>Name of intermediary or umbrella company:</b>	Umbrella Company Limited (trading as Umbrella.co.uk)
<b>Type of contract you will be engaged under:</b>	Contract of Employment
<b>Who will be responsible for paying you:</b>	Umbrella Company Limited (trading as Umbrella.co.uk)
<b>How often the umbrella company and you will be paid:</b>	Weekly

### **Umbrella company or other intermediary pay information**

You are being paid through an umbrella company or other intermediary: a third-party organisation that will calculate your tax and other deductions and then pay you for the work undertaken for the hirer. We will still be finding you assignments.

The money earned on your assignments will be transferred to the umbrella company or other intermediary as part of their income. They will then pay you your wage. All the deductions made which affect your wage are listed below. If you have any queries about these please contact us.

Your payslip may show you as an employee of the umbrella company or other intermediary listed below.

<b>Name of intermediary or umbrella company:</b>	Umbrella Company Limited (trading as Umbrella.co.uk)
<b>Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying you:</b>	There is no business connection between the employment business and the umbrella company.
<b>Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us:</b>	£180.00 per day
<b>Deductions from intermediary or umbrella income required by law:</b>	<ul style="list-style-type: none"><li>▪ Employers National Insurance</li><li>▪ Apprentice Levy</li><li>▪ Employers Pension Contributions (starts after 12 weeks)</li></ul>

<b>Any other deductions from umbrella income (to include amounts or how they are calculated)</b>	Umbrella company margin - £9.99
<b>Expected or minimum rate of pay to you:</b>	<p>You will receive at least the National Minimum Wage (or National Living Wage if you are 21 and older). The current minimum rates are detailed here: <a href="https://www.gov.uk/national-minimum-wage-rates">https://www.gov.uk/national-minimum-wage-rates</a></p> <p>Please refer to your contract for details of your gross rate of pay. The net amount payable will depend upon your tax code and applicable deductions (see below).</p>
<b>Deductions from your wage required by law:</b>	<ul style="list-style-type: none"> <li>▪ Income Tax</li> <li>▪ National Insurance</li> <li>▪ Apprentice Levy</li> <li>▪ Employee Pension Contributions (kicks in after 12 weeks)</li> <li>▪ Student Loan repayment deductions (if applicable)</li> <li>▪ Deductions under a Court Order or Attachment of Earnings Order (if applicable)</li> </ul>
<b>Any other deductions or costs taken from your wage (to include amounts or how they are calculated:</b>	None in this example
<b>Any fees for goods or services:</b>	None in this example
<b>Holiday entitlement and pay:</b>	Holiday pay is rolled up and paid in advance each week. This will show as a separate line item on your payslip.
<b>Additional benefits</b>	<p><b>Reputation</b> – Our Trustpilot and Google reviews are completely authentic from our contractor employee base, and we are proud to be rated ‘excellent’ across both platforms.</p> <p><b>Pension Salary Sacrifice</b> – For an additional £5 per week, contractors can pay into their own personal pension. We process the payment via salary sacrifice, with all employment cost savings being passed on to the contractor.</p> <p><b>Security</b> – We are one of only a few in our sector who have ISO certification. This is the international standard for security.</p> <p><b>Employment tenure</b> – Having operated within our sector for over 17 years, we are the preferred/approved supplier to many agencies. This means those who use our services can continue to do so across a contracting career and build up continuity of employment.</p> <p><b>Employment benefits</b> – Our Umbrella Rewards Pro scheme gives contractors access to a health cash plan, discounted fuel, and discounts at most major supermarkets and retailers across the UK. Contractors can add this on for just £5 per week.</p> <p><b>Accountancy services</b> – We have multiple accountancy brands offering accountancy services to those contractors that find themselves outside IR35 and those higher earning inside IR35 contractors who still require a Self-Assessment.</p> <p><b>Advance facility</b> – We understand that things can go wrong, whether it be missing a timesheet deadline or an approver</p>

	<p>on annual leave. We will always do our bit to support both the agency and contractor employee.</p> <p><b>Experience</b> – We have been supporting agencies and their contractors for over 17 years.</p>
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### Example Pay

	Intermediary or umbrella fees	Worker fees
Example gross rate of pay to intermediary or umbrella company from us:	£900.00	
Deductions from intermediary or umbrella income required by law:	Apprenticeship Levy: £3.83 Employers NI: £100.52 Employers Pension Contributions (starts after 12 weeks): £19.39	
Any other deductions or costs taken from intermediary or umbrella income:	Umbrella company margin: £9.99	
Example rate of pay to you:		Salary (Gross): £766.27  <i>(This includes Holiday Pay: £82.52)</i>
Deductions from your pay required by law:		Income Tax: £98.34 Employee NI: £41.92 Pension (starts after 12 weeks): £32.30
Any other deductions or costs taken from your pay:		None
Any fees for goods or services:		None
Example net take home pay:		£593.71

\*This illustration assumes a 1257L W1 tax code