

COULD YOU SAVE A SALARY... JUST BY DOING BENEFITS BETTER?



VERLINGUE
INSURANCE BROKERS & EMPLOYEE BENEFITS

SMART PENSION SAVING



Operating a successful Salary Exchange Scheme will ensure both you and your employees are making valuable National Insurance (NI) Savings.

- Contribution:5%
- Uptake:100%
- Average salary:£35,000
- Total Employee Contribution:£350,000

**Total Company NI Savings -
£48,300 per year**

CYCLE TO WORK

Promoting Emotional, Environmental and Physical wellbeing for employees at the same time as making savings for both you and them.

- Average voucher cost:£1000
- Uptake:4%
- Based on 200 Employees
- Total deduction:£8000



**Total Company NI Savings -
£1,104 per year**

ULTRA LOW EMISSION VEHICLES



Provide your employees with a more carbon efficient and affordable method of travelling will literally 'drive' down NI contributions even further!

- Cars per year:5
- Lease length:3 years

**Total Company NI Savings-
£10,965 per year**

**Total Company National Insurance Savings:
*£60,369**

*This is based on 200 employees with an average salary of £35,000



**Total Employee National Insurance Savings:
*£2,066**

*For a Basic Rate taxpayer, assuming participation in all 3 schemes. Employee savings include: NI, Income Tax Relief, Discounts for car lease

