

# Umbrella Illustration

## Tax Year 2024/25



Thank You For Enquiring with Sterling Umbrella

Income Input Type: Weekly

From the details you have provided, please see the below tailored example of how your weekly payslip with us may look. We base our illustration on the data you've provided plus current guidance from governing bodies such as HMRC and the Pension Regulator. All illustrations are calculated on a W1 basis unless otherwise stated and the weekly term set assumes no other income in tax year.

Please note that this illustration is intended as a guide only. Your actual total pay and tax will be different if you have additional income, employment or other financial commitments. Annual summaries assume the hours/rates input are consistent for term.

### Illustration Summary & Annual Projections

#### Personal Details & Preferences

Your Age	25
National Minimum Wage	£11.44
Residential Country (Tax System)	ENGLAND & NI
Workplace Pension Enrolment	No
Holiday Pay Preference	Advanced

#### Your Assignment

Input Rate Type	Hours
Projected Total Weekly Units	40
Projected Agency Rate (avg)	£14.72
Assignment Duration Term (Wks)	52
Assignment Gross Charge	£30,618
Worker/Assignment Classification	Standard
Weekly Expenses	£0
Weekly Personal Pension	£0
Total Retained Holiday Pay	£0

#### Tax & NI Details

Tax Code	1257L
Effective Annual Gross Taxable	£27,203
Starting Personal Allowance	£12,570
Allowance Deficit for High Earners	£0
Effective Personal Tax Allowance	£12,570
Total Tax Estimate (per total weeks)	£2,922
Cumulative Tax Adjustment	£0
Additional Tax Estimate (year end)	£0
<b>Estimated Total Tax Due (per annum)</b>	<b>£2,922</b>
<b>Total Nat. Ins Estimate (per annum)</b>	<b>£1,170</b>

#### Pension, Holiday Pay & Total Pay

Est. Total Annual Wage Net Pay	£23,111
Personal Pension (per assignmt)	£0
Workplace Pension Contributions	£0
Total Cumulative Tax Rebate	£0
Retained Holiday Pay (after W1 Tax/NI)	£0
<b>Total Pay &amp; Reserves (for duration)</b>	<b>£23,111</b>

### WEEKLY UMBRELLA PAYSリップ TAX YEAR 2024/2025

TAX CODE 1257L

<b>Total Gross Pay</b>	<b>£523.14</b>	<b>Gross Pay Deductions</b>	<b>£78.69</b>	<b>Net Pay</b>	<b>£444.45</b>
Total Hours	40	Income Tax	£56.20	Expenses Reimbursed - Mileage	£0.00
Contr. Rate	£11.44 Nat.Min.Wage	Employee NICs	£22.49	Agency Deductions	£0.00
Basic Gross Pay	£457.60	Employee Pension	£0.00	Sterling Deductions	£0.00
Advanced Holiday Pay	£56.34	Other Deductions	£0.00	Personal Pension Reserved	£0.00
Additional Bonus	£9.20				
				<b>PAYMENT TO BANK</b>	<b>£444.45</b>

#### Breakdown of Company Income from Agency

Income Received				Distribution of Income	
w/e	Units	Rates	Value		
dd/mm/yyyy	40	14.72	£588.80	Employee Total Gross Pay	£523.14
dd/mm/yyyy	0	0.00	£0.00	Employers Workplace Pension (from Gross Pay)	£0.00
dd/mm/yyyy	0	0.00	£0.00	Employers Workplace Pension (Reserved For Retained Holiday Pay)	£0.00
dd/mm/yyyy	0	0.00	£0.00	Retained Holiday Pay	£0.00
dd/mm/yyyy	0	0.00	£0.00	Sterling Margin	£15.00
				Employers' NICs	£48.04
				Apprenticeship Levy	£2.62
				Personal Pension	£0.00
				Expenses - Mileage Only	£0.00
<b>Total Income (exc. VAT)</b>			<b>£588.80</b>	<b>Total Income</b>	<b>£588.80</b>

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Please note that this illustration is intended as a guide only. Your actual total pay and tax will be different if you have additional income, employment or other financial commitments. Annual summaries assume the hours/rates input are consistent for term.

### Illustration Summary & Annual Projections

#### Personal Details & Preferences

Your Age	25
National Minimum Wage	£11.44
Residential Country (Tax System)	ENGLAND & NI
Workplace Pension Enrolment	Yes
Holiday Pay Preference	Advanced

#### Your Assignment

Input Rate Type	Hours
Projected Total Weekly Units	40
Projected Agency Rate (avg)	£14.72
Assignment Duration Term (Wks)	52
Assignment Gross Charge	£30,618
Worker/Assignment Classification	Standard
Weekly Expenses	£0
Weekly Personal Pension	£0
Total Retained Holiday Pay	£0

#### Tax & NI Details

Tax Code	1257L
Effective Annual Gross Taxable	£26,667
Starting Personal Allowance	£12,570
Allowance Deficit for High Earners	£0
Effective Personal Tax Allowance	£12,570
Total Tax Estimate (per total weeks)	£2,818
Cumulative Tax Adjustment	£0
Additional Tax Estimate (year end)	£0
<b>Estimated Total Tax Due (per annum)</b>	<b>£2,818</b>
<b>Total Nat. Ins Estimate (per annum)</b>	<b>£1,127</b>

#### Pension, Holiday Pay & Total Pay

Est. Total Annual Wage Net Pay	£21,905
Personal Pension (per assignmt)	£0
Workplace Pension Contributions	£1,430
Total Cumulative Tax Rebate	£0
Retained Holiday Pay (after W1 Tax/NI)	£0
<b>Total Pay &amp; Reserves (for duration)</b>	<b>£23,335</b>

### WEEKLY UMBRELLA PAYSリップ TAX YEAR 2024/2025

TAX CODE 1257L

<b>Total Gross Pay</b>	<b>£512.83</b>	<b>Gross Pay Deductions</b>	<b>£91.58</b>	<b>Net Pay</b>	<b>£421.25</b>
Total Hours	40	Income Tax	£54.20	Expenses Reimbursed - Mileage	£0.00
Contr. Rate	£11.44 Nat.Min.Wage	Employee NICs	£21.67	Agency Deductions	£0.00
Basic Gross Pay	£457.60	Employee Pension	£15.71	Sterling Deductions	£0.00
Advanced Holiday Pay	£55.23	Other Deductions	£0.00	Personal Pension Reserved	£0.00
Additional Bonus	£0.00				
				<b>PAYMENT TO BANK</b>	<b>£421.25</b>

#### Breakdown of Company Income from Agency

Income Received				Distribution of Income		
w/e	Units	Rates	Value			
dd/mm/yyyy	40	14.72	£588.80	Employee Total Gross Pay	<b>£512.83</b>	
dd/mm/yyyy	0	0.00	£0.00	Employers Workplace Pension (from Gross Pay)	£11.78	
dd/mm/yyyy	0	0.00	£0.00	Employers Workplace Pension (Reserved For Retained Holiday Pay)	£0.00	
dd/mm/yyyy	0	0.00	£0.00	Retained Holiday Pay	£0.00	
dd/mm/yyyy	0	0.00	£0.00	Sterling Margin	£15.00	
				Employers' NICs	£46.62	
				Apprenticeship Levy	£2.56	
				Personal Pension	£0.00	
				Expenses - Mileage Only	£0.00	
<b>Total Income (exc. VAT)</b>				<b>£588.80</b>	<b>Total Income</b>	<b>£588.80</b>