Key Information Document (Umbrella Company)

This document sets out key information about your relationship with us (the employment business), wASA officients it (the officient company) and you (the munutual), including details about pay, holiday entitlement and other benefits. Further information can be found in your contract of employment with your umbrella company. 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 7215 5000 or through the ACAS helpline on 0300 123 1100, Monday to Friday 8am-6pm.

General Information

Your name "You":	Example		
Name of Employment Business:	Jumar		
Name of umbrella company:	NASA Umbrella Limited		
Name of the company who is your employer:	NASA Umbrella Limited		
The type of contract You will be engaged on:	Contract of service (employment)		
Who will be responsible for paying you:	NASA Umbrella Limited		
How often we will pay the umbrella company and the umbrella company will pay You:	Monthly		

Umbrella Company Pay Information

You have chosen to be paid through an umbrella company: a third party organisation that will calculate your tax and other deductions and then pay you for the work undertaken for the hirer. The money earned on your assignments will be transferred to the umbrella company as part of their income. They will then pay you your wage [as your employer]. All the deductions made which affect your wage are listed below. If you have any queries about these please contact NASA Umbrella.

Name of Umbrella Company:	NASA Umbrella Limited		
Any business connection between the employment business, the umbrella company, your employer and the, person responsible for paying you:	None		
Expected or minimum gross rate of pay transferred to the Umbrella Company from Us:	£200.00		
Deductions the Umbrella Company makes from the Umbrella Income required by law:	Employers National Insurance Apprenticeship Levy		
Any other deductions umbrella income (to include amounts or how they are calculated)	Admin Margin (per week) £20.00 Employer Pension Contributions (if applicable)		
Expected or minimum rate of pay to You:	National Minimum Wage + Holiday Pay (For example: £9.50 NMW + £1.15 Holiday Pay for over 23s).		
Deductions from your wage required by law:	PAYE Income Tax Employee National Insurance Student Loan (if applicable)		
Any other deductions or costs taken from your wage:	Earnings attachment orders		
Any other costs and deductions which will affect the amount the umbrella company pay to	None		
Any fees for goods/services for which you must pay:	None		
Entitlement to any annual leave and holiday pay:	28 days per year (including bank holidays) Holiday Allowance 12.07% is applied on a pro-rated basis to calculate your holiday pay allocation from your gross		
Any non-monetary benefits you are entitled to receive:	NASA Rewards:- Discounts & cash back scheme for high street & online retailer for all NASA employees Personal pension contributions:- Salary sacrifice contributions into SIPP/personal pension schemes available Financial advice:- IFA partner for contractor specific advice for mortgages, investments & insurance		
Details of any opt-out agreement:	Opt Out of Conduct Regs is embedded within NASA employment contract		

Example Pay Calculation (monthly)

	Umbrella income & fees		Worker income & fees	
Example gross rate of pay to intermediary or umbrella company from us:	Contract Income:	£4,334.00		
Deductions from intermediary or umbrella income required by law:	Employers NI: Apprenticeship Levy: Employer's Pension:	£441.95 £18.39 £94.35		
Any other deductions or costs taken from intermediary or umbrella income:	Admin Margin	£85.00		
Example rate of pay to you:			Gross Taxable Pay:	£3,694.31
Deductions from your pay required by law:			Employee's NI: PAYE:	£380.45 £497.60
Any other deductions or costs taken from your pay:			Employee Pension:	£158.07
Any fees for goods or services:				
Example net take home pay:			Net Take Home Pay: Pension Contributions:	£2,658.19 £252.42