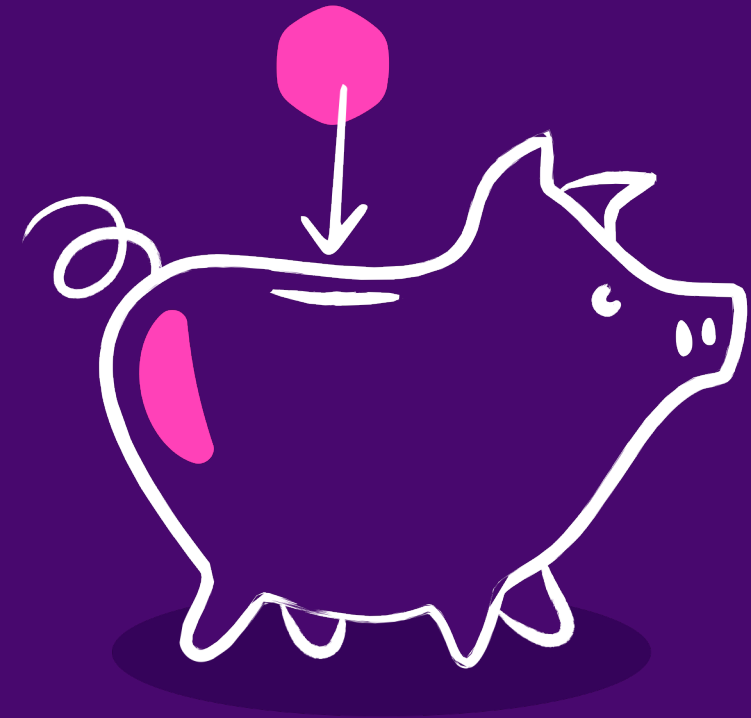


Salary sacrifice in action

See how salary sacrifice can boost your employees' take-home pay



Build a **feel good** future

Explore the example payslips

Use the links below to jump to examples based on different contribution methods.

5% of basic salary

- Based on total basic salary
- Employee pays in 5%, employer contributes 3%

Examples:

[£25,000](#) | [£30,000](#) | [£40,000](#)

8% of basic salary

- Based on total basic salary
- Employee pays in 8%, employer contributes 3%

Examples:

[£25,000](#) | [£30,000](#) | [£40,000](#)

5% of qualifying earnings

- Based on earnings between lower and upper thresholds
- Employee pays in 5%, employer contributes 3%

Examples:

[£25,000](#) | [£30,000](#) | [£40,000](#)



5% of basic salary

Salary sacrifice in action

5% contribution based on basic salary

Example: Emma

Age: 29 | Salary: £25,000

Annual pension contribution: £1,250*

As normal

Basic Rate	2083.33	PAYE Tax	186.33
		National Insurance	82.87
		EE Pension	104.17
		ER Pension	62.50
Total Payments	2083.33	Total Deductions	373.37

Net Pay	1709.97
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With salary sacrifice

Basic Rate	2083.33	PAYE Tax	186.33
Salary Sacrifice	-104.17	National Insurance	74.53
		ER Pension	166.67
Total Payments	1979.17	Total Deductions	260.87

Net Pay	1718.30
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[Click to return to explore page](#)

Salary sacrifice in action

5% contribution based on basic salary

Example: Emma

Age: 29 | Salary: £30,000

Annual pension contribution: £1,500*

As normal

Basic Rate	2500.00	PAYE Tax	265.50
		National Insurance	116.20
		EE Pension	125.00
		ER Pension	75.00
Total Payments	2500.00	Total Deductions	506.70
		Net Pay	1993.30

With salary sacrifice

Basic Rate	2500.00	PAYE Tax	265.50
Salary Sacrifice	-125.00	National Insurance	106.20
		ER Pension	200.00
Total Payments	2375.00	Total Deductions	371.70
		Net Pay	2003.30

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Salary sacrifice in action

5% contribution based on basic salary

Example: Emma

Age: 29 | Salary: £40,000

Annual pension contribution: £2,000*

As normal

Basic Rate	3333.33	PAYE Tax	423.83
		National Insurance	182.87
		EE Pension	166.67
		ER Pension	100.00
Total Payments	3333.33	Total Deductions	773.37

Net Pay	2559.97
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With salary sacrifice

Basic Rate	3333.33	PAYE Tax	423.83
Salary Sacrifice	-166.67	National Insurance	169.53
		ER Pension	266.67
Total Payments	3166.67	Total Deductions	593.37

Net Pay	2573.30
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[Click to return to explore page](#)



8% of basic salary

Salary sacrifice in action

8% contribution based on basic salary

Example: Emma

Age: 29 | Salary: £25,000

Annual pension contribution: £2,000*

As normal

Basic Rate	2083.33	PAYE Tax	173.83
		National Insurance	82.87
		EE Pension	166.67
		ER Pension	62.50
Total Payments	2083.33	Total Deductions	423.37
		Net Pay	1659.97

With salary sacrifice

Basic Rate	2083.33	PAYE Tax	173.83
Salary Sacrifice	-166.67	National Insurance	69.53
		ER Pension	229.17
Total Payments	1916.67	Total Deductions	243.37
		Net Pay	1673.30

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Salary sacrifice in action

8% contribution based on basic salary

Example: Emma

Age: 29 | Salary: £30,000

Annual pension contribution: £2,400*

As normal

Basic Rate	2500.00	PAYE Tax	250.50
		National Insurance	116.20
		EE Pension	200.00
		ER Pension	75.00
Total Payments	2500.00	Total Deductions	566.70

Net Pay	1933.30
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With salary sacrifice

Basic Rate	2500.00	PAYE Tax	250.50
Salary Sacrifice	-200.00	National Insurance	100.20
		ER Pension	275.00
Total Payments	2300.00	Total Deductions	350.70

Net Pay	1949.30
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Salary sacrifice in action

8% contribution based on basic salary

Example: Emma

Age: 29 | Salary: £40,000

Annual pension contribution: £3,200*

As normal

Basic Rate	3333.33	PAYE Tax	403.83
		National Insurance	182.87
		EE Pension	266.67
		ER Pension	100.00
Total Payments	3333.33	Total Deductions	853.37

Net Pay	2479.97
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With salary sacrifice

Basic Rate	3333.33	PAYE Tax	403.83
Salary Sacrifice	-266.67	National Insurance	161.53
		ER Pension	366.67
Total Payments	3066.67	Total Deductions	565.37

Net Pay	2501.30
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[Click to return to explore page](#)



**5% of qualifying
earnings**

Salary sacrifice in action

5% contribution based on qualifying earnings

Example: Emma

Age: 29 | Salary: £25,000

Annual pension contribution: £938*

As normal

Basic Rate	2083.33	PAYE Tax	191.53
		National Insurance	82.87
		EE Pension	78.17
		ER Pension	46.90
Total Payments	2083.33	Total Deductions	352.57

Net Pay	1730.77
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With salary sacrifice

Basic Rate	2083.33	PAYE Tax	191.53
Salary Sacrifice	-78.17	National Insurance	76.61
		ER Pension	125.07
Total Payments	2005.17	Total Deductions	268.15

Net Pay	1737.02
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[Click to return to explore page](#)

Salary sacrifice in action

5% contribution based on qualifying earnings

Example: Emma

Age: 29 | Salary: £30,000

Annual pension contribution: £1,188*

As normal

Basic Rate	2500.00	PAYE Tax	270.70
		National Insurance	116.20
		EE Pension	99.00
		ER Pension	59.40
Total Payments	2500.00	Total Deductions	485.90

Net Pay 2014.10

With salary sacrifice

Basic Rate	2500.00	PAYE Tax	270.70
Salary Sacrifice	-99.00	National Insurance	108.28
		ER Pension	158.40
Total Payments	2401.00	Total Deductions	378.98

Net Pay 2022.02

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Salary sacrifice in action

5% contribution based on qualifying earnings

Example: Emma

Age: 29 | Salary: £40,000

Annual pension contribution: £1,688*

As normal

Basic Rate	3333.33	PAYE Tax	429.03
		National Insurance	182.87
		EE Pension	140.67
		ER Pension	84.40
Total Payments	3333.33	Total Deductions	752.57

Net Pay	2580.77
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With salary sacrifice

Basic Rate	3333.33	PAYE Tax	429.03
Salary Sacrifice	-140.67	National Insurance	171.61
		ER Pension	225.07
Total Payments	3192.67	Total Deductions	600.65

Net Pay	2592.02
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Build a feel good future

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