

## Key Information Document (Umbrella Company) Including Pension

This document sets out key information about your relationship with Your World Recruitment Group if you provide your services through an Intermediary or Umbrella Company. Below you will find details about pay, holiday entitlement and other benefits you can expect to receive if you choose this employment option.

As an employment business, it is our responsibility to share details on The Employment Agency Standards (EAS) Inspectorate, which 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 to 6pm.

Hopefully, the information below is helpful and clear, although further information can be found by making direct contact with <u>candidateservices@yourworld.com</u>. You can also explore your other employment options by visiting <u>your pay</u>.

General information		
Name of employment business	Your World Recruitment Limited	
Name of intermediary or umbrella company	Example Umbrella Provider	
Your employer	Example Umbrella Provider	
Type of contract you will be engaged under	Employment contract	
Who will be responsible for paying you	Example Umbrella Provider	
How often the umbrella company and you will be paid	Weekly in arrears	

## Intermediary or Umbrella Company Pay Information

You are being paid through an intermediary or 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. We will still be finding you assignments.

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. 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 listed.



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Intermediary or umbrella company pay information			
Name of intermediary or umbrella company	Example Umbrella Provider		
Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying you	None		
Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us	Your assignment rate, example £25 per hour for 37.5 hours		
Deductions from intermediary or umbrella income required by law	Employers NI, Apprentice Levy, employers workplace pension contributions, Holiday Pay (where asked to retain), PAYE, employee NI		
Any other deductions from umbrella income (to include amounts or how they are calculated)	Umbrella margin		
Deductions from your wage required by law	Employees' pension cost, PAYE, employees NI		
Any other deductions or costs taken from your wage (to include amounts or how they are calculated)	Example margin £23		
Any fees for goods or services	None		
Holiday entitlement and pay	12.07% of eligible pay should be either included in your pay from your umbrella company or accrued separately. This would be the equivalent of £84.74 in this example		
Additional benefits			

Example pay			
	Intermediary or umbrella fees	Worker fees	
Example gross rate of pay to intermediary or umbrella company from us	£937.50		
Deductions from intermediary or umbrella income required by law	£103.63 Employers NICs £20.01 Employers Pension £4.03 Apprenticeship Levy £84.74 Holiday Pay		
Any other deductions or costs taken from intermediary or umbrella income	Umbrella Company Margin £23.00		
Example rate of pay to you		£786.83 Gross Pay £84.74 Holiday Pay	
Deductions from your wage required by law		£102.35 PAYE Income Tax £43.59 Employee NICs £33.34 Employee Pension Contribution	
Any other deductions or costs taken from your pay		None	
Any fees for goods or services		None	
Example net take home pay		£607.56 + £53.35 Pension Contribution	

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