

## **KEY INFORMATION DOCUMENT**

This document sets out key information about your relationship with us and the intermediary or umbrella company used in your engagement, including details about pay, holiday entitlement and other benefits.

Further information can be found at: <u>www.advance.online/umbrella</u> or by calling 01244 564 564.

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 to 6pm.

## **GENERAL INFORMATION**

Name of employment business:	Jumar	
Name of intermediary or umbrella company:	Advance Contracting Solutions Limited	
Your employer:	Advance Contracting Solutions Limited	
Type of contract you will be engaged under:	Contract of Employment	
Who will be responsible for paying you:	Advance Contracting Solutions Limited	
How often the umbrella company and you will be paid:	Weekly/Monthly	

## **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 below.



Name of intermediary or umbrella company:	ADVANCE Contracting Solutions Limited		
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:	No less than the National Minimum Wage		
Deductions from intermediary or umbrella income required by law:	<ul> <li>Employer's National Insurance;</li> <li>Apprenticeship Levy;</li> <li>Employer's pension contributions*</li> <li>Holiday pay provision</li> </ul>		
Any other deductions from umbrella income (to include amounts or how they are calculated):	Umbrella margin		
Expected or minimum rate of pay to you:	No less than the National Minimum Wage		
Deductions from your wage required by law:	<ul> <li>PAYE income tax;</li> <li>Employee's National Insurance;</li> <li>Employee's pension contribution*</li> </ul>		
Any other deductions or costs taken from your wage (to include amounts or how they are calculated:	<ul> <li>And if applicable, salary sacrifice, student loan repayments, and Attachment of Earnings orders</li> </ul>		
Any fees for goods or services:	None		
Holiday entitlement and pay:	28 days per year inclusive of bank holidays at 12.07% of gross pay		
Additional benefits:	<ul> <li>Optional access to ADVANCE Rewards. If you choose to opt in £2.29 will be added to and be inclusive in the Company Margin</li> <li>The benefit of a comprehensive insurance package provided at no additional cost.</li> <li>Option to salary sacrifice into your private pension.</li> <li>Refer-a-friend scheme</li> </ul>		



## **PAY EXAMPLE:**

	Weekly Intermediary or Umbrella fees	Weekly Worker fees
Example gross amount paid to intermediary or umbrella company from us:	£2000.00 (5 Days x £400.00 Hourly Contracting Rate)	
Deductions from intermediary or umbrella income required by law: - Employers National Insurance - Apprenticeship Levy - Employers Pension* - Employer's Holiday Pay Cost - Holiday Pay Provision	£216.72 £7.70 £0.00 £28.83 £185.97	
Any other deductions or costs taken from intermediary or umbrella income: - Umbrella margin	£20.00	
Example rate of Gross Pay to you:		£1540.77
Deductions from your pay required by law:		
<ul> <li>PAYE income tax</li> <li>Employee's National Insurance</li> <li>Employee's pension contribution*</li> </ul>		£374.20 £69.48 £0.00
- Any other deductions or costs taken		£0.00

from your pay:	
Any fees for goods or services:	£0.00
Example NET take home pay:	£1097.09

\*Enrolment into the Employer's pension scheme will be deferred by three months and therefore, no deductions for pension will be made for the first 3 months of employment.