



## **Umbrella Service Example Key Information Documents**

Umbrella service providers may offer different operating methods with various charge and payment models.

For example:

- Some Umbrella Services Providers may charge a fixed fee per week or month, while others may charge a percentage of the worker/contractor's income.
- They may, or may not offer additional benefits such as insurance, pension, holiday pay, sick pay, etc.
- Payment schedules can vary, although most offer weekly or monthly processing.
- Payment transfer times and frequency can also vary, some providers run payrolls multiple times per day, meaning funds are transferred to the Worker more quickly.

It is important for Contractor/Workers to check the exact charges that will apply to them with the Umbrella directly and review the specific Key Information Document (KID) that is provided once they have confirmed they wish to be engaged via a specific umbrella service provider. The KID provides clear and transparent information regarding pay rate, deductions, fees, expenses, etc.

At Gleeson Recruitment Limited we only use approved Umbrella service providers which we have vetted. Attached are KIDS from two of these providers. We asked the Umbrella firms to use the same template to allow you to easily compare the information.

- [Example one](#)
- [Example two](#)

Please contact us at [compliance@workwithglee.com](mailto:compliance@workwithglee.com) if you have any queries on this subject.





## **EXAMPLE ONE**

### **Key Information Document 2023/2024– Temporary assignments via an umbrella company**

This document sets out key information about your relationship with Gleeson Recruitment Limited, including details about pay, holiday entitlement and other benefits.

The information in this document is based on working via an umbrella company. The details will differ if you choose to work via another payment method such as PAYE.

The Employment Agency Standards (EAS) Inspectorate is the government authority responsible for the enforcement of certain agency worker rights. You can speak to them directly on 020 7215 5000 or through the ACAS helpline on 0300 123 1100, Monday to Friday, 8am to 6pm.

### **General Information**

Your name:	EXAMPLE WORKER
Contract type:	Contract for Services
Name of the umbrella company:	EXAMPLE UMBRELLA SERVICE
Employment Business:	Gleeson Recruitment Limited
Your employer:	The umbrella company named above
Who will be responsible for paying you:	The umbrella company named above
How often you will be paid:	We will pay the umbrella company based on the timely submission and approval of timesheets. This is usually weekly or monthly. The frequency of payments from the umbrella company to you will be agreed between yourselves.

### **Umbrella Company – Pay Information**

You are being 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. We will still be finding you assignments and liaising with the client/hirer. The money earned on your assignments will be transferred to the umbrella company as part of their income. They will then pay your wage to you. All the deductions made which may 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:

Any business connection between the umbrella company, the employment business, and the company responsible for paying you:	None (e.g., no shared Owners or Directors)
Expected or minimum gross rate of pay transferred to the Umbrella from us:	Gleeson Recruitment Ltd will pay the umbrella company at the agreed rates, which will never be lower than the National Minimum Wage. Please consult your agreement with the umbrella company for details of the rate of pay you should expect to receive.
Deductions from the Umbrella income required by law:	Employer's NI, Pension and Apprenticeship Levy
Any other deductions from the umbrella income (to include amounts or how they are calculated):	Gleeson Recruitment Limited will not make any other deductions. It is our understanding that the umbrella will charge a processing fee of £15 per week, but you should confirm this with them directly.





Expected or minimum rate of pay to you:	This should be in line with the National Minimum Wage. <sup>1</sup>
Deductions from your wage required by law:	Income Tax, National Insurance, Pension and Student Loans <sup>2</sup>
Any other deductions or costs taken from your wage:	None (unless otherwise agreed between yourself and the umbrella company)
Any fees for goods or services:	None (unless otherwise agreed between yourself and the umbrella company)
Holiday entitlement and pay:	Minimum of the equivalent of least 5.6 weeks of holiday per year. <sup>3</sup>
Additional benefits:	None (unless otherwise agreed between yourself and the umbrella company)

#### Umbrella Company – Pay Example<sup>4</sup>

	Umbrella company fees	Worker fees
Example gross rate of pay to the umbrella company from us:	Gross: £501 Hours: 37.50, Rate: £13.36	n/a
Deductions from the umbrella income required by law:	Employer's NI: £37.44 Apprenticeship Levy: £2.23	Auto enrolled into pension after 12 weeks
Any other deductions or costs taken from the umbrella income:	£15	n/a
Accrued holiday pay:	n/a	Included within the hourly rate
Example rate of pay to you:	n/a	Gross: £501 Hours: 37.50, Rate: £13.36
Deductions from your pay required by law:	n/a	Income Tax: £40.92 Employee NI: £24.52
Any other deductions or costs taken from your pay:	n/a	n/a
Any fees for goods or services:	n/a	n/a
Example net take home pay:	<b>£380.89</b>	n/a

#### Queries?

This document is provided in accordance with UK Government legislation. If you have any queries relating to the information above, please contact your Recruiter, or our Accounts team at [accounts@workwithglee.com](mailto:accounts@workwithglee.com).

<sup>1</sup> Where eligible you should receive at least the National Minimum Wage (NMW), which is currently £10.42 per hour for those over 22 years old (as of April 2023). There are some exceptions such the self-employed, those who have accommodation provided (e.g., Au pairs) and some work experience roles. For further guidance see <https://www.gov.uk/national-minimum-wage/who-gets-the-minimum-wage>

<sup>2</sup> A Student Loan deduction would only be made if applicable to you and the amount of the deduction is determined by your earnings and the 'Plan Type' of the student loan.

<sup>3</sup> This is the minimum amount, and your entitlement may be higher depending on your actual assignment. Further information on holiday entitlements can be found at <https://www.gov.uk/holiday-entitlement-rights/holiday-pay-the-basics>.

<sup>4</sup> This is an illustration only based on these assumptions - your actual pays and deductions will depend on the rates applicable to you.

- the standard tax code 1257L is applied
- 28 days accrued holiday (including bank holidays)
- 7.5 working hours per day, 5 working days per week
- Not participating in a pension scheme.





## **EXAMPLE TWO**

### **Key Information Document 2023/2024 – Temporary assignments via an umbrella company**

This document sets out key information about your relationship with Gleeson Recruitment Limited, including details about pay, holiday entitlement and other benefits.

The information in this document is based on working via an umbrella company. The details will differ if you choose to work via another payment method such as PAYE.

The Employment Agency Standards (EAS) Inspectorate is the government authority responsible for the enforcement of certain agency worker rights. You can speak to them directly on 020 7215 5000 or through the ACAS helpline on 0300 123 1100, Monday to Friday, 8am to 6pm.

### **General Information**

Your name:	EXAMPLE WORKER
Contract type:	Contract for Services
Name of the umbrella company:	EXAMPLE UMBRELLA SERVICE
Employment Business:	Gleeson Recruitment Limited
Your employer:	The umbrella company named above
Who will be responsible for paying you:	The umbrella company named above
How often you will be paid:	We will pay the umbrella company based on the timely submission and approval of timesheets. This is usually weekly or monthly. The frequency of payments from the umbrella company to you will be agreed between yourselves.

### **Umbrella Company – Pay Information**

You are being 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. We will still be finding you assignments and liaising with the client/hirer. The money earned on your assignments will be transferred to the umbrella company as part of their income. They will then pay your wage to you. All the deductions made which may 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:

Any business connection between the umbrella company, the employment business, and the company responsible for paying you:	None (e.g., no shared Owners or Directors)
Expected or minimum gross rate of pay transferred to the Umbrella from us:	Gleeson Recruitment Ltd will pay the umbrella company at the agreed rates, which will never be lower than the National Minimum Wage. Please consult your agreement with the umbrella company for details of the rate of pay you should expect to receive.
Deductions from the Umbrella income required by law:	Employer's NI, Pension and Apprenticeship Levy
Any other deductions from the umbrella income (to include amounts or how they are calculated):	Gleeson Recruitment Limited will not make any other deductions. It is our understanding that the umbrella will charge a processing fee of £28.50 per week, but you should confirm this with them directly.





Expected or minimum rate of pay to you:	This should be in line with the National Minimum Wage. <sup>5</sup>
Deductions from your wage required by law:	Income Tax, National Insurance, Pension and Student Loans <sup>6</sup>
Any other deductions or costs taken from your wage:	None (unless otherwise agreed between yourself and the umbrella company)
Any fees for goods or services:	None (unless otherwise agreed between yourself and the umbrella company)
Holiday entitlement and pay:	Minimum of the equivalent of least 5.6 weeks of holiday per year. <sup>7</sup>
Additional benefits:	None (unless otherwise agreed between yourself and the umbrella company)

### Umbrella Company – Pay Example<sup>8</sup>

	Umbrella company fees	Worker fees
Example gross rate of pay to the umbrella company from us:	£575.00 per week	n/a
Deductions from the umbrella income required by law:	Employer's NI: £42.82 Apprenticeship Levy: £2.43 Auto enrolment pension: £15.97	n/a
Any other deductions or costs taken from the umbrella income:	£28.50	n/a
Accrued holiday pay:	n/a	£52.26
Example rate of pay to you:	n/a	£433.02
Deductions from your pay required by law:	n/a	Income Tax: £45.48 Employee NI: £29.23
Any other deductions or costs taken from your pay:	n/a	Employee pension contribution: £15.97
Any fees for goods or services:	n/a	£0.00
Example net take home pay:	n/a	<b>£394.60</b>

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<sup>5</sup> Where eligible you should receive at least the National Minimum Wage (NMW), which is currently £10.42 per hour for those over 22 years old (as of April 2023). There are some exceptions such the self-employed, those who have accommodation provided (e.g., Au pairs) and some work experience roles. For further guidance see <https://www.gov.uk/national-minimum-wage/who-gets-the-minimum-wage>

<sup>6</sup> A Student Loan deduction would only be made if applicable to you and the amount of the deduction is determined by your earnings and the 'Plan Type' of the student loan.

<sup>7</sup> This is the minimum amount, and your entitlement may be higher depending on your actual assignment. Further information on holiday entitlements can be found at <https://www.gov.uk/holiday-entitlement-rights/holiday-pay-the-basics>.

<sup>8</sup> This is an illustration only based on these assumptions - your actual pay and deductions will depend on the rates applicable to you.

- the tax code 1257L is applied
- 28 days accrued holiday (including bank holidays)
- 7.5 working hours per day, 5 working days per week
- Not participating in a pension scheme.

