



# Salary sacrifice savings Overview

(Reading time: 10 minutes)

*What is Salary Sacrifice?*



# Help your employees save big on life's essentials

## In this overview...

- What is salary sacrifice?
- Mintago's salary sacrifice schemes
- Managed by Mintago
  - Implementation
  - Ongoing admin

## What makes Mintago different?

*More choice*

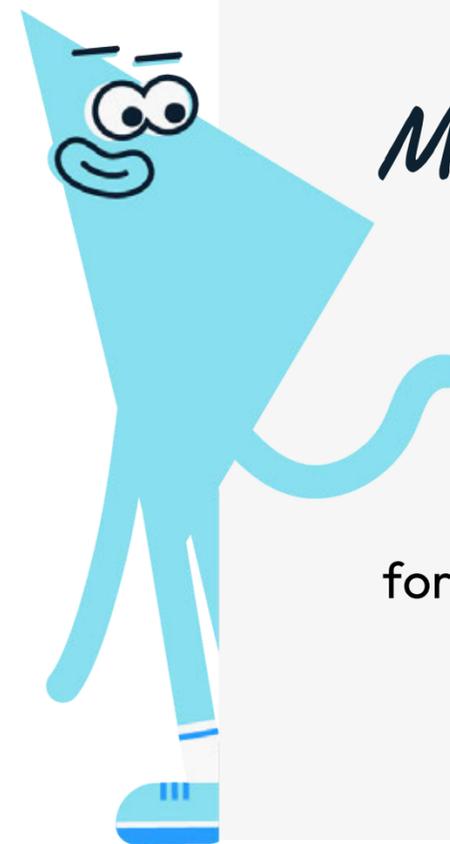
than any other UK provider

*Managed by Mintago*

makes implementation  
quick and easy

*Admin portal*

for easy reporting and approvals



# What is salary sacrifice?

Salary sacrifice schemes let your employees swap a portion of their salary for a non-cash benefit (like a bike for commuting, or childcare vouchers).

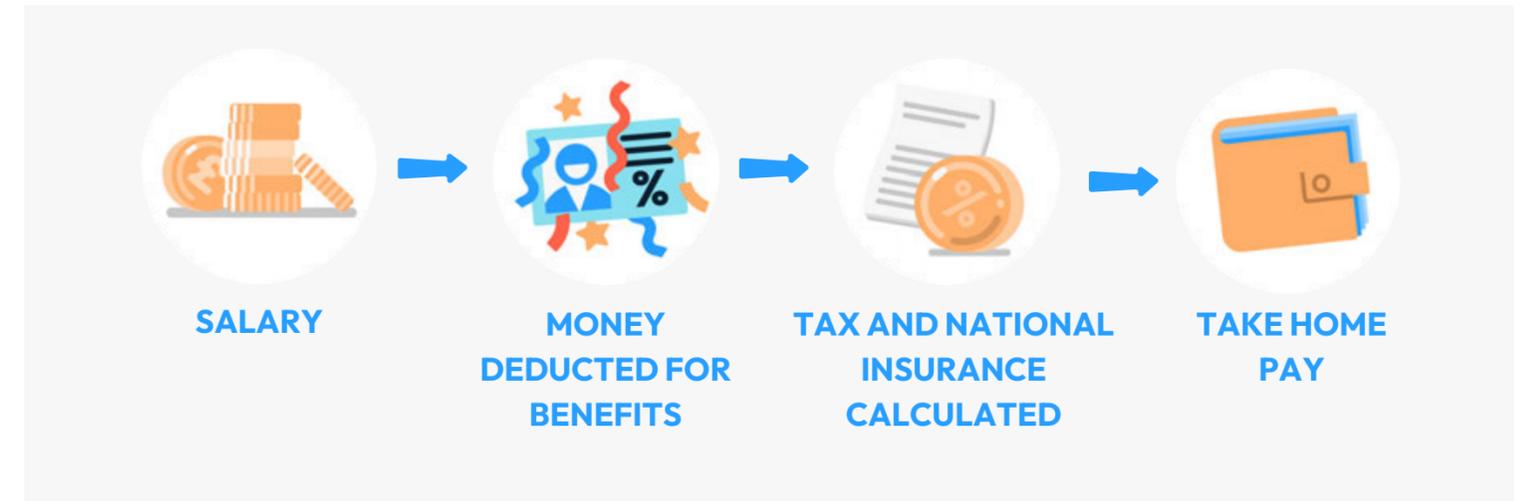
## Employer savings

Some schemes also offer employer savings via National Insurance



We make the admin easy — read more on pages 5 and 6

## Here's how it works:



- Any sacrificed amounts are deducted from the employee's salary before tax and national insurance are calculated
- That means employees won't pay any National Insurance on salary sacrifice benefits, but some tax may be due\*
- Some benefits offer tax savings too
- Basic rate taxpayers can save 8–28%
- Higher rate taxpayers can save up to 42%
- Additional rate taxpayers can save up to 47%

\*This can be applied each month by payrolling, or at the end of the year via P11D.

# Our salary sacrifice schemes

Mintago has the most comprehensive choice of salary sacrifice schemes in the UK

## Car Maintenance

Spread the cost of any car work over the year, with savings on top.

Employees Save  
**8%**

## Childcare

Can be used alongside the government's childcare allowance. Great for young families.

+ Employer savings!

Employees Save  
**28%–47%**

## Cycling

A good way to promote healthy living — saving employees money on bikes and equipment.

+ Employer savings!

Employees Save  
**28%–47%**

## Electric Vehicles

Save your employees significant amounts on electric vehicle leases.

+ Employer savings!

Employees Save  
**30%–60%**

## Pensions

Help your employees build a bigger pension with big savings on contributions.

+ Employer savings!

Employees Save  
**28%–47%**

## Groceries

Save your team money on food and drink at the supermarkets they already use.

Employees Save  
**8%**

## Gyms

Savings at major UK gyms means it's easier than ever to stay in shape (sorry!).

Employees Save  
**8%**

## Subscriptions

Never miss a box set with savings on lifestyle subscriptions like Disney+ and Spotify.

Employees Save  
**8%**

## Tech and Mobile

Keep everyone connected with savings on electronics, white goods and mobile phones.

Employees Save  
**8%**

# Managed by Mintago



Unlike other salary sacrifice providers, we provide lots of support — from implementation, to ongoing management.

- ✓ Offer more benefits to your employees
- ✓ Keep your admin load manageable
- ✓ Enjoy a faster rollout, thanks to our experienced team

## Implementation

- We'll introduce you to any partners, to sign the initial agreements
- We'll provide launch documents to share with your employees
- Optional presentations to walk your employees through all their new benefits
- Choose which benefits you want to make available to your employees
- Employees have quick access to all their benefits from one portal
- Employees can choose their benefits from the app — no extra paperwork for you

## Ongoing admin via employer portal

- Easily manage joiners and leavers
- Review pension change requests from your employees
- Quickly review, approve and decline requests from your employees
- Download bespoke reports for payroll, accounting and P11D purposes



## Pension Salary Sacrifice

We provide even more hands-on support when you choose to switch to a salary sacrifice pension scheme:

- We'll guide your payroll provider on how to accurately apply a salary sacrifice pension
- We'll perform an initial eligibility check to make sure contributions won't take your employees below the National Minimum Wage
- We'll consult with your team and manage any requests from employees who choose not to join the scheme
- We'll guide you through letting your pension provider know about the change



## Mintago Payroll Services

If you choose to include Mintago Payroll Services with your package, we can also handle:

- **Ongoing eligibility checks** to make sure salary sacrifice deductions won't take your employees below the National Minimum Wage
- **P11D and P11D(b)** form submission at the end of the tax year

Plus monthly payroll runs, payslips, pension submissions, RTI submissions to HMRC, P45s, P60s and more...

*Want to know more  
about Mintago  
Payroll Services?*

[Find out more here](#)



*Or scan this code!*

# Interested in offering salary sacrifice to your employees?

We can provide all of your salary sacrifice benefits, or sit alongside your existing offering.

[Book a quick call to learn more](#)

**Find out more at:** [www.mintago.com](http://www.mintago.com)

**Give us a call on:** 0207 117 2548

**Or drop us a line at:** [contact@mintago.com](mailto:contact@mintago.com)

