## Gross to Net calculation for a SGSS member before salary sacrifice. The tax code used is 747L. The Employee's contribution rate is 4%. N.B. If your tax code is different the calculation will differ.

| Salary per annum £                                       | Gross Monthly<br>Salary                             | Employee's<br>Monthly Pension<br>Deduction | Employee's<br>Monthly NI<br>Deduction | Employee's<br>Monthly Tax<br>Deduction | Net Pay                                  | Employer's<br>Monthly NI<br>Contributions |
|--|---|--|---------------------------------------|--|--|---|
| 15000.00   | 1250.00   | 40.00                                      | 77.76                                 | 125.40                                 | 1006.84                                  | 91.22                                     |
| 20000.00   | 1666.67   | 53.33                                      | 127.76                                | 208.60                                 | 1276.98                                  | 148.72                                    |
| 25000.00   | 2083.33   | 66.67                                      | 177.76                                | 292.00                                 | 1546.90                                  | 206.22                                    |
| 30000.00   | 2500.00   | 80.00                                      | 227.76                                | 375.40                                 | 1816.84                                  | 263.72                                    |
| 35000.00   | 2916.67   | 93.33                                      | 277.76                                | 458.60                                 | 2086.98                                  | 321.22                                    |
| 40000.00   | 3333.33   | 106.67                                     | 327.76                                | 542.00                                 | 2356.90                                  | 378.72                                    |
| 15000.00<br>20000.00<br>25000.00<br>30000.00<br>35000.00 | 1250.00<br>1666.67<br>2083.33<br>2500.00<br>2916.67 | 53.33<br>66.67<br>80.00<br>93.33           | 127.76<br>177.76<br>227.76<br>277.76  | 208.60<br>292.00<br>375.40<br>458.60   | 1276.98<br>1546.90<br>1816.84<br>2086.98 | 148.72<br>206.22<br>263.72<br>321.22      |

## Gross to Net calculation for a SGSS member after salary sacrifice. The tax code used is 747L. The Employee's contribution rate is 4%. N.B. If your tax code is different the calculation will differ.

|                            |                       |                      | Employee's | Employee's         |         |                       | Employer's    |                       |
|----------------------------|-----------------------|----------------------|------------|--------------------|---------|-----------------------|---------------|-----------------------|
| <b>Notional Salary per</b> | <b>Monthly Salary</b> | <b>Gross Monthly</b> | Monthly NI | <b>Monthly Tax</b> |         | Employee              | Monthly NI    | Employer              |
| annum £                    | Exchange              | Salary               | Deduction  | Deduction          | Net Pay | <b>Monthly Saving</b> | Contributions | <b>Monthly Saving</b> |
|                            |                       |                      |            |                    |         |                       |               |                       |
| 15000.00                   | 50.00                 | 1200.00              | 71.76      | 115.40             | 1012.84 | 6.00                  | 84.32         | 6.90                  |
| 20000.00                   | 66.67                 | 1600.00              | 119.76     | 195.40             | 1284.84 | 7.86                  | 139.52        | 9.20                  |
| 25000.00                   | 83.33                 | 2000.00              | 167.76     | 275.40             | 1556.84 | 9.94                  | 194.72        | 11.50                 |
| 30000.00                   | 100.00                | 2400.00              | 215.76     | 355.40             | 1828.84 | 12.00                 | 249.92        | 13.80                 |
| 35000.00                   | 116.67                | 2800.00              | 263.76     | 435.40             | 2100.84 | 13.86                 | 305.12        | 16.10                 |
| 40000.00                   | 133.33                | 3200.00              | 311.76     | 515.40             | 2372.84 | 15.94                 | 360.32        | 18.40                 |