

**Gross to Net calculation for a USPAS member before salary sacrifice. The tax code used is 747L. The Employee's contribution rate is 9%.**

N.B. If your tax code is different the calculation will differ, but the tax you actually pay both before and after salary exchange be the same.

Salary per annum £	Gross Monthly Salary	Employee's Monthly Pension Deduction	Employee's Monthly NI Deduction	Employee's Monthly Tax Deduction	Net Pay	Employer's Monthly NI Contributions
15000.00	1250.00	112.50	64.83	103.00	969.67	79.90
20000.00	1666.67	150.00	108.16	178.80	1229.71	131.57
25000.00	2083.33	187.50	151.50	254.60	1489.73	183.24
30000.00	2500.00	225.00	194.83	330.40	1749.77	234.90
35000.00	2916.67	262.50	238.16	406.20	2009.81	286.57
40000.00	3333.33	300.00	281.50	482.00	2269.83	338.24

**Gross to Net calculation for a USPAS member after salary sacrifice. The tax code used is 747L. The Employee's contribution rate is 9%.**

N.B. If your tax code is different the calculation will differ, but the tax you actually pay both before and after salary exchange be the same.

Notional Salary per annum £	Monthly Salary Exchange	Gross Monthly Salary	Employee's Monthly NI Deduction	Employee's Monthly Tax Deduction	Net Pay	Employee Monthly Saving	Employer's Monthly NI Contributions	Employer Monthly Saving
15000.00	112.50	1137.50	53.13	103.00	981.37	11.70	65.95	13.95
20000.00	150.00	1516.67	92.56	178.80	1245.31	15.60	112.97	18.60
25000.00	187.50	1895.83	132.00	254.60	1509.23	19.50	159.99	23.25
30000.00	225.00	2275.00	171.43	330.40	1773.17	23.40	207.00	27.90
35000.00	262.50	2654.17	210.86	406.20	2037.11	27.30	254.02	32.55
40000.00	300.00	3033.33	250.30	482.00	2301.03	31.20	301.04	37.20