

Employ Spouse To provide pension at no cost

All details are input in Light Blue boxes

1. Input clients name, taxpayer status, & Employer amount available.

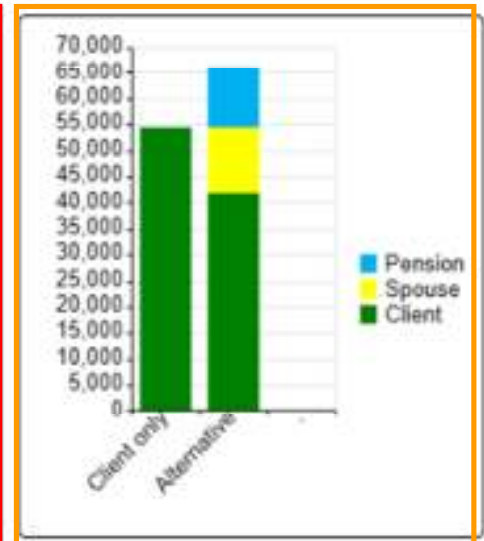
Will calculate different options

2. Select whether Employment NI Allowance is available

Name	Mr X
Taxpayer in?	UK (exc Sco) ▼
Employers cost	80,000.00
Employment Allowance?	Yes ▼

	Client
Employer NIC	4,204.04
Gross salary	75,795.96
Personal Allowance	12,570.00
Taxable pay	63,225.96
Deductions	
Tax on salary	17,750.38
Employee NIC	3,526.52
Net salary	54,519.06
Total net income	£54,519.06

	Client	Spouse
Employer NIC	1,213.25	478.86
Gross salary	54,123.54	
Spouses Gross salary		12,570.00
Personal Allowance	12,570.00	12,570.00
Taxable pay	41,553.54	0.00
Deductions		
Tax on salary	9,081.42	0.00
Employee NIC	3,093.07	0.00
Clients net salary	41,949.06	
Spouses net salary		12,570.00
Total net income	£54,519.06	
Pension cont	£11,614.35	



These calculations show amount used;

- All towards salary for client.
- Net Spendable Income (NSI)

These calculations show amount used;

- Salary for client and spouse to provide *same NSI as client only salary option*,
- Plus a pension contribution

This chart shows comparison of;

- All salary for client, and
- Salary for client and spouse to provide same NSI, *plus* a pension contribution