

Unlock the power of Pension Salary Sacrifice:



A smart solution for your business

Pension Salary Sacrifice is an agreement between employers and employees, where employees agree to give up part of their salary in exchange for an increased employer contribution into their pension plan. This not only helps employees save more for their future but also reduces the business's payroll costs by lowering the amount of National Insurance contributions.

Benefits to your business:

- **Cost Savings** – Reduce your employer National Insurance contributions, increasing profitability or unlocking that cost to redirect towards other initiatives.
- **Compliant process** – Ensure adherence with HMRC rules and other employment law matters.
- **Enhanced Employee Engagement** – Attract and retain top talent by offering a competitive pension scheme.
- **Tax Efficiency** – Lower tax liability for your employees.



How we can help:



Our expert team will guide you through every step of implementing Pension Salary Sacrifice for your business. From initial consultations to plan setup, communication with employees and ongoing support – we ensure that the process is seamless and compliant.

- **Comprehensive Analysis** – Review your current pension and payroll arrangements
- **Tailored Implementation** – introduce a salary sacrifice scheme that fits your business needs.
- **Employee Communication** – Clear, concise materials and presentation to help employees understand the benefits.
- **Compliance Assurance** – We handle all the regulatory and compliance requirements to keep your scheme in line with HMRC rules.
- **Ongoing Support** – Continuous guidance and advice to ensure the schemes success.

Our Fee: Our fee for this service is £5,000. This covers everything including consultations, scheme design, employee communication and presentation, and compliance checks. There are no hidden costs – just a straightforward fixed fee to help you implement a compliant and tax efficient Pension Salary Sacrifice scheme that will provide savings for your business year-on-year.

Contact us today to discuss how Pension Salary Sacrifice can benefit your business and employees.

W: www.mearnscompany.com
E: info@mearnscompany.com
T: +44 (0)131 554 7771

112 Commercial Street | Edinburgh | EH6 6NF

This communication is intended for employers and is for information purposes only. It does not constitute financial, tax, or legal advice.

Mearns & Company are authorised and regulated by the Financial Conduct Authority (reference number 465557)