



Salary sacrifice savings

Overview for employers

(Reading time: 5 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 lets your employees swap a portion of their salary for a non-cash benefit – like childcare, pension contributions, or a bike for commuting.

The amount each employee swaps is deducted directly from their salary and not subject to National Insurance. Employees get to keep those NI savings.

Some benefits also offer tax savings – and some can even save your business money!



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).

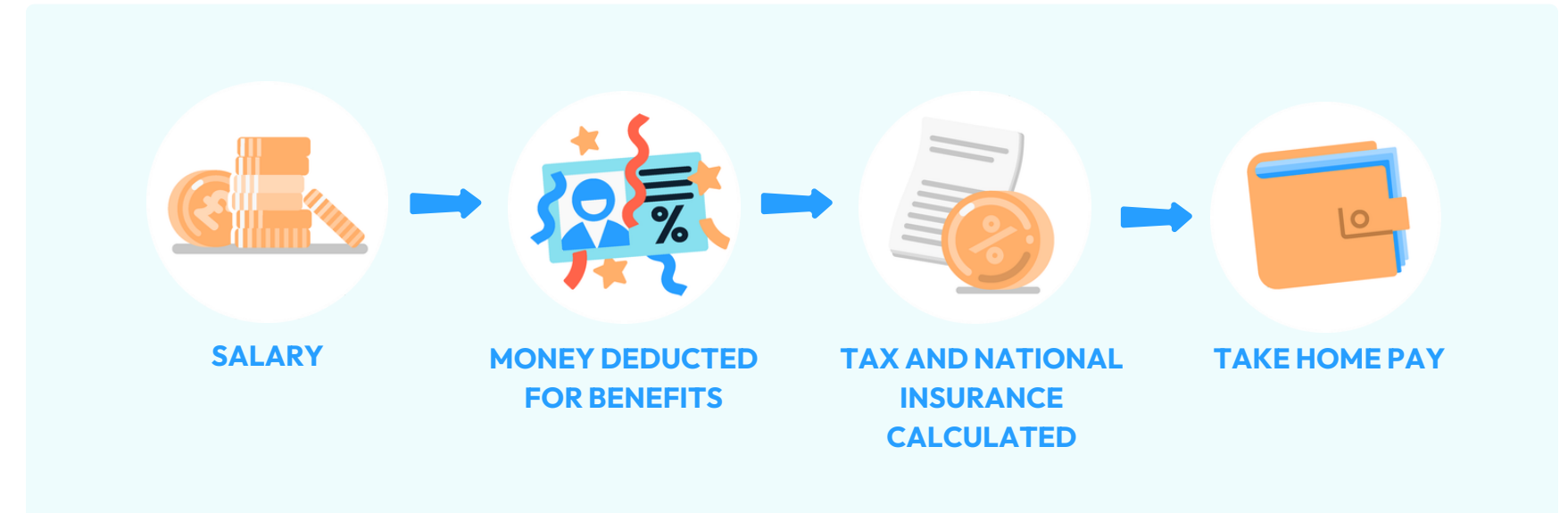
Employer savings

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 to

Basic
rate
taxpayers

**Save
8–28%**

Higher
rate
taxpayer

**Save up to
42%**

Additional
rate
taxpayer

**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

Employer savings!

Childcare

Save at most UK nurseries. Combine with government allowance for extra savings.



Tech and Gadgets

Refurbished laptops, tablets or gaming consoles at a fraction of their usual price. Save big on the latest tech.

Cycle to Work

Save money and stay fit with savings on bikes and accessories. Perfect for commuting.



Home & Garden (Ikea & Currys)

From the sofa to the kitchen, appliances and furniture. Support life's biggest purchases without interest.

EV & Charging

Save on electric car leases and drive green for less. All major makes and models included. Savings when you charge.



Mobile

Phones are expensive and everyone needs them. Save on your device and spread the cost, interest-free.

Pensions

Build bigger pension pots by making your contributions worth even more.



Holiday Travel

Save on flights, hotels, package holidays and more. All major airlines and destinations included.

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

- You sign different 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 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 also handle:

- 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](#)

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

Give us a call on: 0207 117 2548

Or drop us a line at: contact@mintago.com

Mintago

