

Mintago

What is salary sacrifice?

Overview for employers

(Reading time: 3 minutes)

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!



Save your staff up to 47% on essentials

Automatic, direct from payroll



Childcare
salary sacrifice example

Without Salary Sacrifice

Tax and NI are deducted from the whole salary

TAX & NI	NURSERY FEES	LEFT TO SPEND
£1,395	£1,000	£3,021

TAKE-HOME PAY

With Salary Sacrifice

Nursery fees are 'swapped' before tax and NI is worked out

Equivalent to a 13% pay rise!

NURSERY FEES	TAX & NI	LEFT TO SPEND	
£1,000	£975	£3,441	+£420

TAKE-HOME PAY

Endless ways to save

The UK's widest range of salary sacrifice, all in one hub

National Insurance savings for employees


Home & Garden


Travel


Technology


Mobile

NI & tax savings for employees + NI savings for employers


Childcare


EV


Pension


EV Charging


Cycle to Work

No up-front employer funding required!

* Employees are unable to salary sacrifice below minimum wage
** The following Salary Sacrifice schemes are considered BIK: Home & Garden, Travel, Technology, Mobile, EcoTech & EV

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



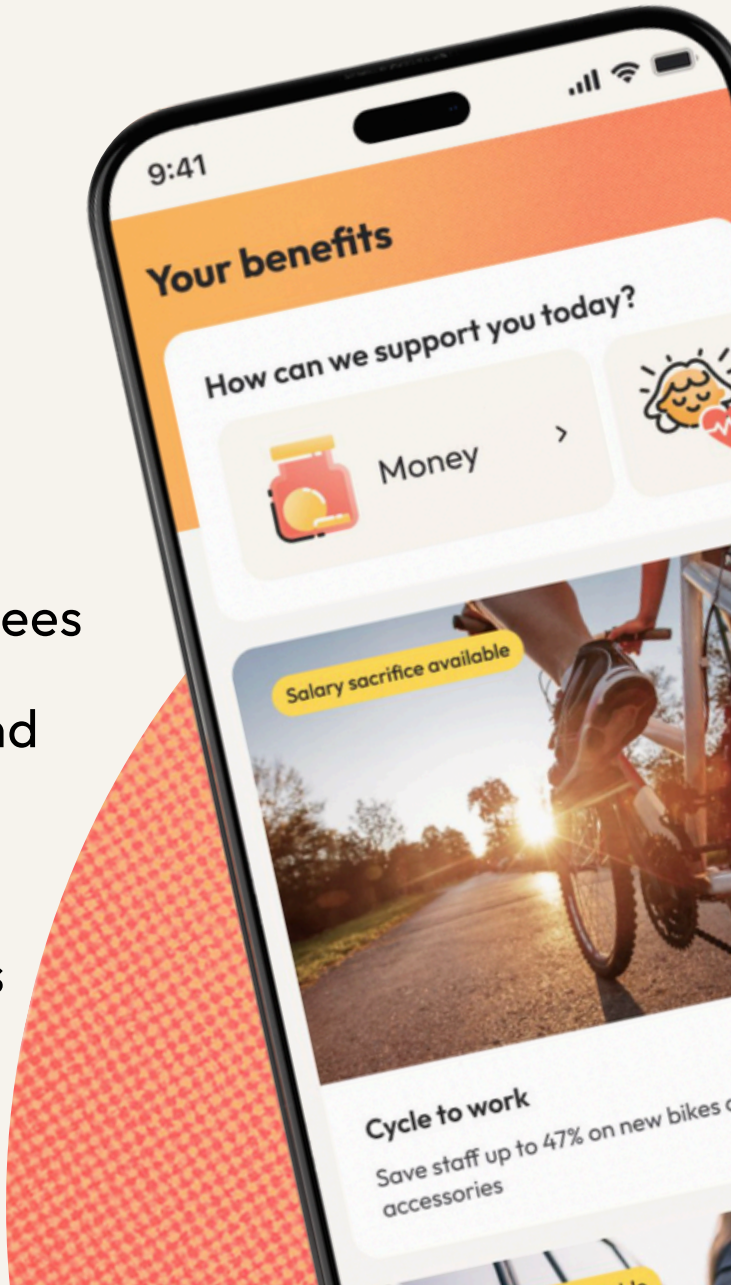


Implementation

- You choose which benefits you want to make available to your team
- We help get your employees excited about all the new benefits
- 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



Mintago

Interested in offering salary sacrifice to your employees?

We can provide all of your salary sacrifice benefits, or sit alongside your existing offering.

Find out more at: mintago.com

