



Key Information Document

UMBRELLA

This document sets out key information about your relationship with Morgan Philips UK Limited and the Umbrella Company used in your engagement, including details about pay, holiday entitlement and other benefits.

The Employment Agency Standards (EAS) Inspectorate is the government authority responsible for the enforcement of certain agency worker rights. You can raise a concern with them directly on **020 7215 5000** or through the ACAS helpline on **0300 123 1100** Monday to Friday, 8am to 6pm.

You can choose to be paid through an Umbrella Company: a third-party organisation that will calculate your tax and other deductions and then pay you for the work undertaken for Morgan Philips UK Limited.

The money earned on your assignments will be transferred to the Umbrella Company as part of their income. They will then pay you your wage. All the deductions made which affect your wage are listed below. If you have any queries about these please contact us.

Your payslip will be provided by the Umbrella Company.

Morgan Philips UK Limited currently has an approved list of nine Umbrella Companies which you can be employed by, paid through and taxed under the normal PAYE regime. Each of these Umbrella Companies has been subjected to compliance checks all carried out by Morgan Philips UK Limited. In addition all nine are accredited by FCSA (The Freelancer & Contractor Services Association).

Details on each umbrella company can be found [here](#), each umbrella company will be able to provide you with a breakdown of your pay before you start an assignment.

Name of employment business:	Morgan Philips UK Limited
Type of contract you will be engaged under:	Contract for services
Who you will be employed by:	Umbrella Company (as per your choice from our PSL)
Who will be responsible for paying you:	Umbrella Company (as per your choice from our PSL)
How often you will be paid:	Weekly / Monthly

Expected or minimum gross rate of pay transferred to the Umbrella Company from us:	At least £11.20 per hour
Deductions from Umbrella Company income required by law:	Employers NI, Employers Pension & Apprenticeship Levy ⁽¹⁾
Expected or minimum rate of pay to you:	At least the prevailing or current National Minimum Wage or National Living Way.



Deductions from your wage required by law:	Tax, Employees NIC & Employees' Pension
Any other difference between the Umbrella Company's income and your pay:	The Umbrella Company will deduct a weekly fee for its services ⁽²⁾
Holiday Entitlement:	Holiday entitlement is a minimum 28 days per annual year.
Additional Benefits:	Varies between each umbrella company but explained at the point on joining

⁽¹⁾ Income received by the Umbrella will be subject to these deductions

⁽²⁾ This fee can range between £10.00 & £30.00 per week depending on chosen umbrella company

EXAMPLE OF PAY (PAYE Umbrella)

	Umbrella Company fees	Worker fees
Example gross rate of pay to Umbrella Company from us:	£695.60	
Deductions from Umbrella Company income required by law:	£59.16 Employers NI £16.73 Employers Pension £2.99 App Levy	
Any other deductions or costs taken from Umbrella Company income:	£18.00 Umbrella Company fee ⁽³⁾	
Example rate of pay to you:		£598.72 <u>Total Gross Pay</u>
Deductions from your pay required by law:		£71.20 Tax £49.77 NI £19.15 Pension
Example net take home pay:		£458.59 (including rolled up holiday pay of £64.48)

⁽³⁾ For this example we have assumed an £18 fee