

Gross to Net calculation for a USPAS member before salary sacrifice. The tax code used is 747L. The Employee's contribution rate is 9%.
N.B. If your tax code is different the calculation will differ, but the tax you actually pay both before and after salary exchange be the same.

Salary per annum £	Gross Monthly Salary	Employee's Monthly Pension Deduction	Employee's Monthly NI Deduction	Employee's Monthly Tax Deduction	Net Pay	Employer's Monthly NI Contributions
15000.00	1250.00	112.50	64.83	103.00	969.67	79.90
20000.00	1666.67	150.00	108.16	178.80	1229.71	131.57
25000.00	2083.33	187.50	151.50	254.60	1489.73	183.24
30000.00	2500.00	225.00	194.83	330.40	1749.77	234.90
35000.00	2916.67	262.50	238.16	406.20	2009.81	286.57
40000.00	3333.33	300.00	281.50	482.00	2269.83	338.24

Gross to Net calculation for a USPAS member after salary sacrifice. The tax code used is 747L. The Employee's contribution rate is 9%.
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Notional Salary per annum £	Monthly Salary Exchange
1000	83.33
2000	166.67
3000	250.00
4000	333.33
5000	416.67
6000	500.00
7000	583.33
8000	666.67
9000	750.00
10000	833.33