

## **Key Information Document** (Umbrella)

This document sets out key information about your relationship with us and the intermediary or 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.

## **General Information**

Your name:	
Name of employment business:	Medics Pro
Name of intermediary or umbrella company:	JMK Business Solutions Ltd t/a JMK Group UK
Your employer:	JMK Business Solutions Ltd t/a JMK Group UK
Type of contract you will be engaged under:	Overarching Contract of Employment
Who will be responsible for paying you:	JMK Business Solutions Ltd t/a JMK Group UK
How often the umbrella company and you will be paid:	Weekly, Fortnightly, or Monthly.

## **Intermediary or Umbrella Company Pay Information**

You are being paid through an intermediary or umbrella company: a third-party organisation that will calculate your tax and other deductions and then pay you for the work undertaken for the hirer. We will still be finding you assignments.

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 may show you as an employee of the umbrella company listed below. Agency workers placed in roles working with, or caring for, vulnerable persons cannot opt out of the Conduct Regulations. This document is for information only and does not qualify as an agreement for opting out of the conduct regulations.

Name of intermediary or umbrella company:	JMK Business Solutions Ltd t/a JMK Group UK
Any business connection between the intermediary or umbrella company, the employment business and the person responsible for paying you:	The employment business has a relationship with the intermediary or umbrella company for the supply of employed umbrella workers
Expected or minimum gross rate of pay transferred to the intermediary or umbrella company from us:	£10.56
Deductions from intermediary or umbrella income required by law:	Employers NI (13.8%), Employers Pension Contribution (3%), Apprenticeship Levy (0.5%)
Any other deductions from umbrella income (to include amounts or how they are calculated):	Margin (£13.50- £25.00)
Expected or minimum rate of pay to you:	£8.72
Deductions from your wage required by law:	Income Tax (20% for earnings between £12,500 and £50,000, 40% for earnings between £50,000 and £150,000, 45% for earnings over £150,000), Employee National Insurance (12% on earnings between £183.01 and £962 per week, 2% on earnings over £962 per week), Employee Pension (5%)
Any other deductions or costs taken from your wage (to include amounts or how they are calculated):	None
Any fees for goods or services:	None
Holiday entitlement and pay:	5.6 weeks (pro-rata). Calculated at 12.07% for each hour worked.

## **Example Pay**

	Umbrella Fees	Worker Fees
Example gross rate of pay to intermediary or umbrella company from us:	£Gross contract value	
Deductions from intermediary or umbrella income required by law:	Employers NI £value Employers Pension £value Apprenticeship Levy £value	
Any other deductions or costs taken from	Margin £value	

Any other deductions or costs taken from intermediary or umbrella income:

Example rate of pay to you:	£Total taxable pay
Deductions from your pay required by law:	Tax (1250L W1) £ <i>value</i> Employee's NI £ <i>value</i> Employee Pension £ <i>value</i>
Any other deductions or costs taken from your pay:	None
Any fees for goods or service:	None
Example take home pay:	£Total take home