This document sets out key information about your relationship with us (the Employment Business), NASA Umbrella Ltd (the Umbrella Company) and you (the Individual), including details about pay, holiday entitlement and other benefits. Further information can be found in your contract of employment with your umbrella company.
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 4566 5333 or through the ACAS helpline on 0300 123 1100, Monday to Friday 8am-6pm.

General Information

Your name "You":	Name
Name of Employment Business:	Cobalt Recruitment
Name of umbrella company:	NASA Umbrella Limited
Name of the company who is your employer:	NASA Umbrella Limited
The type of contract You will be engaged on:	Contract of service (employment)
Who will be responsible for paying you:	NASA Umbrella Limited
How often we will pay the umbrella company and they will pay You:	Weekly payments to candidates

Umbrella Company Pay Information

You have chosen 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 the hirer. 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 [as your employer]. All the deductions made which affect your wage are listed below. If you have any queries about these please contact NASA Umbrella.

Name of Umbrella Company:	NASA Umbrella Limited
Any business connection between the employment business, the umbrella company, your employer and the, person responsible for paying you:	None
Expected or minimum gross rate of pay transferred to the Umbrella Company from Us:	National Minimum / Living Wage or above. The rate of pay will be confirmed at the time of accepting an assignment.
Deductions the Umbrella Company makes from the Umbrella Income required by law:	Employers National Insurance (NIERS) - the amount the umbrella pays as your employer for National Insurance Apprenticeship Levy - the UK Apprenticeship Levy, payable by large employers including umbrella companies Employer Pension Contributions - the employer contribution to the autoenrolment workplace pension scheme (if applicable)
Weekly Umbrella Margin	£17.50

Expected or minimum rate of pay to You:	Minimum rate of pay = the hours you have worked multiplied by the National Living Wage + Holiday Pay
Deductions from your wage required by law:	PAYE Income Tax Employee National Insurance Employee Pension Contributions (if eligible jobholder and not Opted Out) Student or Postgraduate Loan deductions (if applicable) Earnings of Attachment orders (if applicable)
Any other deductions or costs taken from your wage:	None
Any fees for goods/services for which you must pay:	None
Holiday entitlement and pay:	Statutory allowance of 28 days per annnum (inc bank holidays) calculated at 12.07% of gross pay - AWR will stipulate that if the client provides more holidays, your holiday entitlement will increase accordingly. In this example, your holiday is paid to you in advance of taking time off, alongside your wages.
Additional benefits:	NASA Rewards:- Discounts & cash back at leading retailers, gyms & supermarkets, BP fuel card and online GP (charge of up to £2.50 pw). Personal pension contributions:- SIPP pension, full salary sacrifice savings passed on with most providers accepted (charge of up to £5.00 pw). Specialist mortgage & financial advice:- specialist partner for contractor mortgages, investments & insurance.

Example Pay Calculation (weekly)

	Umbrella income & fees		Worker income & fees	
Example gross rate of pay to umbrella company from us:	Contract Income:	£632.63		
Deductions from intermediary or umbrella income required by law:	Employers NI: Apprenticeship Levy: Employer's Pension:	£65.76 £2.66 £12.35		
Any other deductions or costs taken from intermediary or umbrella income:	Admin Margin	£17.50		
Example rate of pay to you:			Gross Taxable Pay: + Holiday Pay:	£476.81 £57.55
Deductions from your pay required by law:			Employee's NI: PAYE: Student / Post Grad Loans:	£23.39 £54.20 £0.00
Any other deductions or costs taken from your pay:			Employee Pension:	£20.72
Any fees for goods or services:				
Example net take home pay:			Net Take Home Pay: Pension Contributions:	£436.05 £33.07