

KEY INFORMATION DOCUMENT- FORETWO GROUP LIMITED

Key Information Document

GENERAL INFORMATION

<b>Your name:</b>	
<b>Name of employment business:</b>	Techstream
<b>Name of umbrella company:</b>	<b>ForeTwo Group Limited</b>
<b>Your employer:</b>	ForeTwo Group Limited
<b>Type of contract you will be engaged under:</b>	Contract of Employment
<b>Who will be responsible for paying you:</b>	ForeTwo Group Limited
<b>How often the umbrella company and you will be paid:</b>	Select either Weekly or Monthly payments to the Umbrella company and worker

INTERMEDIARY OR UMBRELLA COMPANY PAY INFORMATION

You are being 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. 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. At the bottom you will find a representative example of weekly salary with all relevant deduction. If you have any queries about these please contact us.

Your payslip may show you as an employee of the umbrella company listed below.

<b>Name of umbrella company:</b>	ForeTwo Group Limited
<b>Any business connection between the umbrella company, the employment business and the person responsible for paying you:</b>	None
<b>Minimum gross rate of pay transferred to the intermediary or umbrella company from us:</b>	Techstream will transfer amount required by the umbrella in order to administrate payments in line with National Living Wage regulations
<b>Deductions from umbrella income required by law:</b>	<ul style="list-style-type: none"> <li>Apprenticeship Levy- employers are required to pay the UK's Apprenticeship Levy.</li> <li>Employers National Insurance (NIERS)- The amount umbrella pays HMRC as your employer for National Insurance.</li> <li>Employer's pension contribution if applicable after 3-month postponement period at 3% of qualifying earnings</li> </ul>
<b>Any other deductions from umbrella income (to include amounts or how they are calculated)</b>	Company Margin: £25.99/week
<b>Minimum rate of pay to you:</b>	Minimum Rate of Pay = The hours you've worked multiplied by National Minimum Wage. (For example: £327 for 37.5hrs per week, assuming you are 25 years old and over)
<b>Deductions from your wage required by law:</b>	<ul style="list-style-type: none"> <li>Employees National Insurance Contribution</li> </ul>



	<ul style="list-style-type: none"> <li>Income Tax</li> <li>Employee's Pension Contributions if applicable after 3 month postponement period at 5% nett of qualifying earnings</li> </ul>
<b>Any other deductions or costs taken from your wage (to include amounts or how they are calculated:</b>	<ul style="list-style-type: none"> <li>If relevant – student or postgraduate loan deductions</li> <li>If relevant – earnings attachment orders</li> </ul>
<b>Any fees for goods or services:</b>	None
<b>Holiday entitlement and pay:</b>	<p>The Employee is entitled to 5.6 weeks' paid holiday for employees during each leave year inclusive of bank holidays.</p> <p>The Company will pay 12.07% in addition to your pay and any additional pay (where applicable) to represent your entitlement to paid annual leave. This is paid each pay period with your pay. This means that you will receive payment in advance for the time you eventually take off as holiday each week and you will not receive payment when you are on holiday.</p> <p>If you request in writing to retain and use accrued holiday, ForeTwo shall retain an amount equal to the Employee's entitlement to annual leave in a separate fund and make payment to you when you take an annual leave.</p>
<b>Additional benefits:</b>	Employee Benefits via ForeTwo Perks
<b>Any Opt -out agreements under Regulation 32</b>	Employees sign an opt-out contract when agreeing to ForeTwo Contract of Employment unless they work with children or vulnerable people (and therefore not permitted to opt out),

### EXAMPLE PAY

	Intermediary or umbrella fees	Worker fees
<b>Example gross rate of pay to umbrella company from us:</b>	£1000 per week (5 days a week for £200 per day)	
<b>Deductions from intermediary or umbrella income required by law:</b>	£98.42 ERS NIC £4.41 App Levy	
<b>Any other deductions or costs taken from intermediary or umbrella income:</b>	£25.99 margin	
<b>Example rate of pay to you:</b>		5 days @ £174.23
<b>Deductions from your pay required by law:</b>		£128.20 PAYE £83.90 EES NIC
<b>Any other deductions or costs taken from your pay:</b>		0
<b>Any fees for goods or services:</b>		0
<b>Example net take home pay:</b>		<b>£670.07</b>