

---

# Leader in umbrella worker employment

---

The management team at Compass have many years of experience in recruitment, payroll and accounting. We understand your needs and priorities, offering a range of services to cater for all work scenarios and pay levels.

Compass Umbrella allows you to benefit from full employment rights, like holiday pay, sick pay, maternity/paternity pay and a company pension. What's more, you maintain a record of continuous employment, which really helps when applying for loans and mortgages.

You can relax knowing Compass will be focussed on ensuring you are paid correctly, on-time, and with the correct tax and National Insurance contributions paid over to HMRC - so no unexpected tax bills.



Leading the way



## Why use Compass Umbrella?

---



### Support payments

Fast access to statutory payments when you need them.



### Dedicated customer care team



### Comprehensive insurance

Including Personal Accident cover.



### Holiday pay & company pension



### Online portal:

easy access, manage timesheets and view payslips.



### Record of continuous employment

Better access to loans and mortgages.



### Compass rewards:

employee benefits, retail discounts and GP appointments.



### Access to IFA

No fee professional advice on a range of financial issues.

## How does umbrella company payment compare with PAYE?

---

The difference between engagement and payment as an umbrella employee, versus payment on an agency payroll can be quite confusing. Here's how they compare:

### UMBRELLA

---

Agency pays the umbrella company (the employer), which then pays the contractor.

#### Payment flow



### PAYE

---

Agency contracts with the worker and pays them direct.

#### Tax calculation

PAYE tax, employee NI and employer NI is deducted. The rate quoted by your agency takes this into account.



Employee PAYE tax and NI is calculated and deducted.

#### Paperwork & admin

Contractors submit their timesheets to their agency, receive SMS notification of payment and all their detailed payslips are available to view in the portal.



Contractors submit timesheets to their agency.

#### Additional benefits

Enjoy continuous employment, access to statutory benefits, insurance and employee perks.



Contractor has access to certain statutory benefits.



## More about Compass Rewards

---

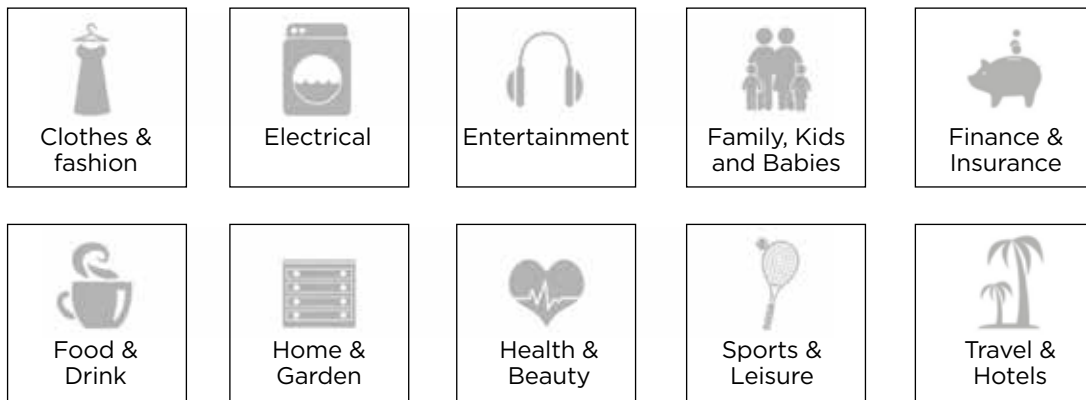
Access all the great rewards you are entitled to as a Compass umbrella employee via the secure portal, on your phone, tablet or PC.



## Online shopping discounts

---

Enjoy discounts & cashback from over 2,000 retailers with Compass Rewards. Categories include:



## Savings at over 20 of your favourite restaurant chains:

---

Including Pizza Express, Zizzi, Miller & Carter as well Costa Coffee and Caffè Nero.

### In store shopping discounts

Vouchers providing up to 10% instant cashback.

### Local discounts

You will receive a card to use at local participating stores.

### Vouchers to print and save

Download and print direct from Compass Rewards.

### Reloadable cards

Load up and receive a cashback credit on your account when you shop.

### Cinema savings

Enjoy special rate cinema tickets for you and your family at Cineworld, Odeon and VUE cinemas, plus savings on popcorn and soft drinks!

## Retailers you can save with include:

---



## Online GP

Compass Rewards GP helpline provides access to a qualified GP 24/7 and 365 days-a-year. You can choose to use the telephone helpline or the on-line face-to-face consultation service.

The GPs provide advice, reassurance or guidance on a wealth of medical matters, at a time to suit you. They can also issue private Prescriptions if required.

## Other wellbeing

**Virtual gym:** stream live and on demand fitness and wellbeing classes to any device via the Internet.

**Free eye test:** at any one of the 80+ Optical Express clinics across the UK.

**Credit rating:** free report to help you ensure you are getting the best terms for loans etc.

**Legal helpline:** a free 30 minute consultation with Castle Keep Law.

**Retirement planning:** helps guide you through the retirement process, ensuring you are fully aware of your options.

## IFA services

Provided by FCA regulated advisers, Haven Protect Ltd, services include advice on:

- Mortgages/loans
- Pensions
- Investments
- Life assurance
- Critical illness cover
- Income protection
- Private medical insurance
- Wills & trusts



“I always prefer to work with Compass. Easy to get hold of and nice people.”

Stella, Carlisle



# Compass

Leading the way

We would love to hear from you:

**T: 03333 66 00 28**

**E: [referrals@compasscontracting.co.uk](mailto:referrals@compasscontracting.co.uk)**

[www.compasscontracting.co.uk](http://www.compasscontracting.co.uk)

Compass CE Ltd  
1 Church Terrace, Richmond, Surrey TW10 6SE  
Company Registration: 12110858