



SCHOOL'S OUT! BUT IT SHOULDN'T BREAK THE BANK...

Need flexible childcare during the school holidays?

Whether using holiday schemes and clubs, childminders or activity holidays (such as PGL and Camp Beaumont) we know it can be tough planning childcare cover during the school holiday period. At a time when your childcare costs are often more than usual, did you know you could save around **£78* a month** by joining your employer's childcare voucher scheme? That's a saving of up to **£933* a year**, until your kids are all grown up; and if your partner joins their employer's scheme too you could double it to **£1,866 a year***!

EXAMPLE

- › Order £243* in childcare vouchers every month = £2,915 towards any registered childcare costs
- › You don't pay tax and National Insurance contributions on the value of the voucher so you save **£933* a year**
- › That's £2,915 worth of childcare, when you need it, for only £1,982*. **Bargain!**

REMEMBER: You do not have to use your childcare vouchers immediately either, so you can spread the cost and simply place an order on a regular basis and save them up to use later.

* Subject to individual circumstances. Maximum tax and NIC savings based on a Basic rate tax-payer ordering a £243 childcare voucher each month. From April 2011 a Higher rate tax-payer joining a scheme can order a £124 voucher each month and an Additional rate tax-payer a £97 voucher each month, both saving around £600 a year in tax and NI exemptions.

^ 1 September following 15th birthday or 1 September following 16th birthday for children who are registered disabled.

Please contact us for more information or to see how much you could save:
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