

MPH Vehicle Solutions Salary Sacrifice

**Flexible
affordable
Driving Solutions**



What is Salary Sacrifice?

Simply put, salary sacrifice is one of the most affordable ways for employees to drive a brand new vehicle.

Your employees swap a portion of their salary for an electric vehicle. This portion is sacrificed before tax and National Insurance is deducted, resulting in significant monthly savings for the employee, whilst the employer saves on Class 1 National Insurance contributions.

Typical employee savings are between 30% and 40% in comparison to a traditional personal car lease.

Employees will benefit from the company's ability to access fleet discounts via our panel of lenders and dealer network.

What is included?

Vehicles sourced via the MPH Vehicle Solutions Salary Sacrifice Scheme will include all the following:

- A fully electric vehicle leased on a term between 2 and 4 years
- Fully comprehensive insurance
- Accident management
- Full maintenance including all servicing, tyres and MOTs
- Breakdown cover
- Early termination insurance due to unforeseen circumstances.
- Dedicated account contact



MPH Vehicle Solutions Limited

Tel: 01242 500 007 Email: mph@mph.uk.com Website:

What are the benefits?

For your business

There are three key areas in which a salary sacrifice scheme for cars can potentially deliver benefits to the employer:

HR

- Significantly enhance the total benefits package
- Support employee recruitment and retention
- Provide an 'all employee' benefit
- Bespoke schemes can be tailored to individual corporate needs

Financial

- Reduce salary and National Insurance costs.
- Control salary costs via the effective use of flexible benefits
- Lower business mileage reimbursement costs.

Corporate Social Responsibility

- Improve compliance with Health and Safety and Duty of Care legislation
- Reduce employee travel carbon footprint by encouraging moving from older, less efficient grey fleet vehicles to safer and more effi-

For your employees

The benefits of entering a salary sacrifice scheme include:

- Access to a new car every two to four years, usually at a lower cost than other methods of new vehicle provision.
- Typically, no deposit or credit checks and no impact on personal credit.
- Tax and National Insurance liabilities are reduced as payments are deducted from gross salary.
- All-inclusive, hassle-free motoring at a fixed monthly cost, with servicing and maintenance, breakdown and recovery, road fund licence, fully comprehensive insurance, replacement tyres and accident management all included.



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Early Termination

We appreciate there are unforeseen circumstances which may require the early hand back of a vehicle. This is why we have included insurance to cover:

- Resignation
- Unpaid extended parental leave, except for any statutorily entitled pay
- Unpaid long term sickness leave lasting 4 weeks or more, except for any statutorily entitled pay
- Accidental death that was not the result of self-inflicted injury, alcohol, solvent or drug abuse
- Loss of driving licence on medical grounds, for 6 months or more

Why use MPH For Salary Sacrifice

Dedicated support:

From people that care about your business and here to support you from the start to finish.

Competitive tender model:

We have a panel of lease funders to compare and get you the best deals for you.

Bespoke vehicle discounts:

we work closely with manufacturers to get the very best discounts.

Full Fleet Management:

We offer a full suite of fleet procurement and management tools to help you manage your car and van fleet.

Offset your carbon footprint

We work with Ecologi, so can offset your vehicle carbon footprint.



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