| Point | Annual Employer NIC | Employer Pension | App Levy | Total Cost | with USRF Ee's contribution of 2% via salary sacrifice | Employer NIC | Employer Pension | Adjusted salary (annual less Ee's pension) | App Levy | Total Cost | with USRF Ee's contribution of 4% via salary sacrifice | Employer NIC | Employer Pension | Adjusted salary (annual less Ee's pension) | App Levy | Total Cost | with USRF Ee's contribution of 6% via salary sacrifice | Employer NIC | Employer Pension | Adjusted salary (annual less Ee's pension) |
|-------|---------------------|------------------|---------|-----------|-----------------------------|--------------|------------------|--------------------------------------------|---------|-----------|-----------------------------|--------------|------------------|--------------------------------------------|---------|-----------|-----------------------------|--------------|------------------|--------------------------------------------|--------------|------------------|--------------------------------------------|
| 1     | -                   | -                | -       | -         | -                           | -            | -                | -                                         | -       | -         | -                           | -            | -                | -                                         | -       | -         | -                           | -            | -                | -                                         | -       | -         | -                           | -            | -                |
| 2     | -                   | -                | -       | -         | -                           | -            | -                | -                                         | -       | -         | -                           | -            | -                | -                                         | -       | -         | -                           | -            | -                | -                                         | -       | -         | -                           | -            | -                |
| 3     | -                   | -                | -       | -         | -                           | -            | -                | -                                         | -       | -         | -                           | -            | -                | -                                         | -       | -         | -                           | -            | -                | -                                         | -       | -         | -                           | -            | -                |
| 4     | -                   | -                | -       | -         | -                           | -            | -                | -                                         | -       | -         | -                           | -            | -                | -                                         | -       | -         | -                           | -            | -                | -                                         | -       | -         | -                           | -            | -                |
| 5     | -                   | -                | -       | -         | -                           | -            | -                | -                                         | -       | -         | -                           | -            | -                | -                                         | -       | -         | -                           | -            | -                | -                                         | -       | -         | -                           | -            | -                |

### Levels 1-3 Pay Scales - August 2022

- **Employer NIC**: £37,520
- **Employer Pension**: £2,992
- **Adjusted salary (annual less Ee's pension)**: £30,784
- **App Levy**: £154
- **Total Cost**: £37,699

#### With USRF Ee's contribution of 6% via salary sacrifice

- **Employer NIC**: £37,610
- **Employer Pension**: £2,992
- **Adjusted salary (annual less Ee's pension)**: £30,784
- **App Levy**: £154
- **Total Cost**: £37,789

#### With USRF Ee's contribution of 4% via salary sacrifice

- **Employer NIC**: £37,434
- **Employer Pension**: £2,992
- **Adjusted salary (annual less Ee's pension)**: £30,784
- **App Levy**: £154
- **Total Cost**: £37,658

#### With USRF Ee's contribution of 2% via salary sacrifice

- **Employer NIC**: £37,405
- **Employer Pension**: £2,992
- **Adjusted salary (annual less Ee's pension)**: £30,784
- **App Levy**: £154
- **Total Cost**: £37,520

#### With USRF Ee's contribution of 2% via salary sacrifice

- **Employer NIC**: £37,434
- **Employer Pension**: £2,992
- **Adjusted salary (annual less Ee's pension)**: £30,784
- **App Levy**: £154
- **Total Cost**: £37,658

The table above illustrates the cost breakdown for different salary scales, with the hypothetical contributions and levy details for employees at Levels 1-3.