



FANCY AN EXTRA £78* IN YOUR POCKET EACH MONTH?

Children under 16[^]? We can help reduce your childcare costs!

With the cost of caring for your children continually on the rise, did you know you that you could save around **£78* a month** by registering for childcare vouchers as an employee benefit through your employer?

HOW MUCH CAN I SAVE?

You save money because you don't pay tax or National Insurance on your childcare voucher order and your employer takes the money directly from your gross salary. This means you can save up to **£48.60* in tax and £29.16* in NI each month** and you only pay tax and NI on your remaining cash salary.

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 childcare voucher scheme too, you could double it to **£1,866* a year!**

Which means you could save over **£14,000*** in 15[^] years, or a total **£28,000*** as a family!

WHERE CAN I USE CHILDCARE VOUCHERS?

Childcare vouchers are not just for pre-school children!

They can be used for holiday schemes and clubs, activity holidays (such as Kings Camps and Camp Beaumont), out of school clubs (such as Explore Learning), qualifying childcare provided by schools, as well as nurseries and playgroups, childminders, nannies, crèches and au pairs.

You can use your vouchers immediately or save them up for when you need them most, or as a special treat.

For more information: Please read the Parent Information pack at www.computersharevoucherservices.com/parentpack.

Join your employer's childcare voucher scheme today! To register for this employee benefit, please see overleaf.

JOIN THE CHILDCARE VOUCHER SCHEME TODAY!

HOW TO REGISTER

Please make sure that you have read and understood all the information in the Parent Information pack first. This can be found at www.computersharevoucherservices.com/parentpack.

You can register online at www.computersharevoucherservices.com or by calling the Customer Service team on **0845 002 1111**.

Before you start make sure you have your employer's scheme ID and a recent payslip to hand as you will be asked for your payroll number and National Insurance number.

- > Visit www.computersharevoucherservices.com
- > Click on the 'Login' button and register for the scheme
- > Enter your employer's scheme ID
- > Fill in the agreement
- > You will set the security information for your online account
- > CVS will send you a confirmation of your parent user ID by email.

* Subject to individual circumstances. Maximum tax and NIC savings quoted are based on a Basic rate tax-payer, born after 5 April 1948, 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 £110 voucher each month, both saving £623 a year in tax and NI exemptions.

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

Important note: The HMRC introduced changes to the childcare voucher scheme in April 2011 which only affect parents who join the childcare voucher scheme on or after 6 April 2011. If you are a Higher or Additional rate tax-payer who joined the scheme before 6 April 2011, and you have received a childcare voucher in the last rolling 12 month period, you have protected rights. This means that you can continue to order up to £243 in childcare vouchers each month - the same as a Basic rate tax-payer - and you will continue to save at previous levels (up to £1,224 and £1,370 a year respectively, in tax and NI exemptions), until you leave the scheme or your employer, it's been more than 12 months since your last childcare voucher order, or you are no longer eligible to participate. Basic rate tax-payers are not affected by the changes.