



nev leasing

New Ideas - Traditional Values:

Powering Possibilities in delivering Salary Sacrifice for electric vehicles

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Salary Sacrifice for electric vehicles - is almost always the most cost effective method for an employee to “buy” an electric car



Savings for employees are real and significant

...

- Personal Contract Hire examples based on the cheapest option available
- Monthly PCH rental calculated to 1 month in advance to match salary sacrifice
- All insurance rates calculated using insurance comparison site and Colchester post code
- Salary Sacrifice rates calculated using best rate from SalSac panel



Cupra Born 169kW e-boost V2 59kWh Auto		PLEASE NOTE VWFS PCH Special Offer	
Female 45 yrs old 40% Taxpayer			
PCP/PCH - Current or new deal		Salary Sacrifice [EV]	
Initial Rental / PCP deposit*	£331.75	Net salary sacrifice -from NEV quote]	£325.15
Monthly payment	£331.75		
Number of monthly payments [months]	48		
Road fund licence inc Expensive Car supplement [annual]	£0.00		
Maintenance and tyres [monthly]	£49.97		
Insurance [monthly £]	£45.00		
Final Baloon / Optional Payment[£]	£0.00		
Expected equity at contract end [£]	£0.00		
Contract length in years		4	
PCP / PCH Total		Salary Sacrifice Totals	
Monthly payments - term	£15,924.00	SalSac Total Term	£15,607.20
RFL Term	£0.00		
Maintenance term	£2,398.56		
Insurance - term	£2,160.00		
PCP/ PCH total -BEFORE Equity	£20,814.31		
Less expected equity	£0.00		
PCP/PCH total after equity	£20,814.31		
Monthly equivalents			
PCP/PCH monthly equivalent	£433.63	SalSac monthly equivalent	£325.15
Results			
Cheaper Option	Salary Sacrifice		
Monthly Saving	£108.48		
Total Saving over term	£5,207.11		
Equity required for parity [how much would make PCH/PCP equal to Salsac		£5,207.11	
Equity gap versus estimate [+ve = more equity needed]		£5,207.11	
NOTES			
* Exclude any manufacturer /dealer deposit contribution			

- Cupra Born 169kW e-Boost V2 59kWh Auto
- PCH - Special Offer from Manufacturer Contract Hire
- Salary Sacrifice from NEV SalSac panel funder
- Female 45 years old - 40% tax payer
- Monthly SalSac Saving £108.48

Enter PCP/PCH details on the left and the single net monthly salary sacrifice figure on the right ... The tool shows which is cheaper and what equity would be needed to match SalSac		
Cupra Born 169kW e-boost V2 59kWh Auto		
PLEASE NOTE VWFS PCH Special Offer		
Female 45 yrs old 20% Taxpayer		
PCP/PCH - Current or new deal		Salary Sacrifice [EV]
Initial Rental / PCP deposit*	£331.75	Net salary sacrifice -from NEV quote] £424.34
Monthly payment	£331.75	
Number of monthly payments [months]	48	
Road fund licence inc Expensive Car supplement [annual]	£0.00	
Maintenance and tyres [monthly]	£49.97	
Insurance [monthly £]	£45.00	
Final Balloon / Optional Payment[£]	£0.00	
Expected equity at contract end [£]	£0.00	
Contract length in years		
4		
PCP / PCH Total		
Monthly payments - term	£15,924.00	Salary Sacrifice Totals
RFL Term	£0.00	SalSac Total Term
Maintenance term	£2,398.56	£20,368.32
Insurance - term	£2,160.00	
PCP/ PCH total -BEFORE Equity	£20,814.31	
Less expected equity	£0.00	
PCP/PCH total after equity	£20,814.31	
Monthly equivalents		
PCP/PCH monthly equivalent	£433.63	SalSac monthly equivalent
Results		
Cheaper Option	Salary Sacrifice	
Monthly Saving	£9.29	
Total Saving over term	£445.99	
Equity required for parity [how much would make PCH/PCP equal to Salsac		
£445.99		
Equity gap versus estimate [+ve = more equity needed]		
£445.99		

- Cupra Born 169kW e-Boost V2 59kWh Auto
- PCH - Special Offer from Manufacturer Contract Hire
- Salary Sacrifice from NEV SalSac panel funder
- Female 45 years old - 200% tax payer
- SalSac just about cheaper - £9 per month

Audi Q6 225kW Performance S-Line 100kWh Auto		PLEASE NOTE Lease Co PCH Special Offer	
Male 45 yrs old 40% Taxpayer			
PCP/PCH - Current or new deal		Salary Sacrifice [EV]	
Initial Rental / PCP deposit*	£787.13	Net salary sacrifice -from NEV quote]	£575.75
Monthly payment	£787.13		
Number of monthly payments [months]	48		
Road fund licence inc Expensive Car supplement [annual]	£0.00		
Maintenance and tyres [monthly]	£50.13		
Insurance [monthly £]	£58.00		
Final Baloon / Optional Payment[£]	£0.00		
Expected equity at contract end [£]	£0.00		
Contract length in years		4	
PCP / PCH Total		Salary Sacrifice Totals	
Monthly payments - term	£37,782.24	SalSac Total Term	£27,636.00
RFL Term	£0.00		
Maintenance term	£2,406.24		
Insurance - term	£2,784.00		
PCP/ PCH total -BEFORE Equity	£43,759.61		
Less expected equity	£0.00		
PCP/PCH total after equity	£43,759.61		
Monthly equivalents			
PCP/PCH monthly equivalent	£911.66	SalSac monthly equivalent	£575.75
Results			
Cheaper Option	Salary Sacrifice		
Monthly Saving	£335.91		
Total Saving over term	£16,123.61		
Equity required for parity [how much would make PCH/PCP equal to Salsac	£16,123.61		
Equity gap versus estimate [+ve = more equity needed]	£16,123.61		

- Audi Q6 225kW Performance S-Line 100kWh Auto
- PCH - Non Sal Sac panel funder Special Offer
- Salary Sacrifice from NEV SalSac panel funder
- Male 45 years old - 40% tax payer
- Monthly SalSac cheaper by £335 per month
- Saving over £16000 across the four years

Citroen e-C383kW Standard Range 44kWh Auto		PLEASE NOTE Manufacturer Special Offer	
Female 30 yrs old 20% Taxpayer			
PCP/PCH - Current or new deal		Salary Sacrifice [EV]	
Initial Rental / PCP deposit*	£299.40	Net salary sacrifice -from NEV quote]	£370.16
Monthly payment	£299.40		
Number of monthly payments [months]	36		
Road fund licence inc Expensive Car supplement [annual]	£0.00		
Maintenance and tyres [monthly]	£36.00		
Insurance [monthly £]	£47.00		
Final Baloon / Optional Payment[£]	£0.00		
Expected equity at contract end [£]	£0.00		
Contract length in years		3	
PCP / PCH Total		Salary Sacrifice Totals	
Monthly payments - term	£10,778.40	SalSac Total Term	£13,325.76
RFL Term	£0.00		
Maintenance term	£1,296.00		
Insurance - term	£1,692.00		
PCP/ PCH total -BEFORE Equity	£14,065.80		
Less expected equity	£0.00		
PCP/PCH total after equity	£14,065.80		
Monthly equivalents			
PCP/PCH monthly equivalent	£390.72	SalSac monthly equivalent	£370.16
Results			
Cheaper Option	Salary Sacrifice		
Monthly Saving	£20.56		
Total Saving over term	£740.04		
Equity required for parity [how much would make PCH/PCP equal to Salsac	£740.04		
Equity gap versus estimate [+ve = more equity needed]	£740.04		
NOTES			

- Citroen eC3 83kH Standard Range 44kWh
- PCH - Manufacturer Special Offr
- Salary Sacrifice from NEV SalSac panel funder
- Female 30 years old - 20% tax payer
- Monthly SalSac still cheaper by £20

Omoda E5 155kW Knight 61kWh 5dr Auto	PLEASE NOTE Special Offer	
Female 50 yrs old 40% Taxpayer		
PCP/PCH - Current or new deal		Salary Sacrifice [EV]
Initial Rental / PCP deposit*	£302.34	Net salarysacrifice -from NEV quote] £238.21
Monthly payment	£302.34	
Number of monthly payments [months]	36	
Road fund licence inc Expensive Car supplement [annual]	£0.00	
Maintenance and tyres [monthly]	£35.81	
Insurance [monthly £]	£40.00	
Final Baloon / Optional Payment[£]	£0.00	
Expected equityat contract end [£]	£0.00	
Contract length in years	3	
PCP / PCH Total		Salary Sacrifice Totals
Monthly payments - term	£10,884.24	SalSac Total Term £8,575.56
RFL Term	£0.00	
Maintenance term	£1,289.16	
Insurance - term	£1,440.00	
PCP/ PCH total -BEFORE Equity	£13,915.74	
Less expected equity	£0.00	
PCP/PCH total after equity	£13,915.74	
Monthly equivalents		
PCP/PCH monthlyequivalent	£386.55	SalSac monthly equivalent £238.21
Results		
Cheaper Option	Salary Sacrifice	
Monthly Saving	£148.34	
Total Saving over term	£5,340.18	
Equity required for parity [how much would make PCH/PCP equal to Salsac	£5,340.18	
Equity gap versus estimate [+ve = more equity needed]	£5,340.18	

- SALSAC Special Offer
- Omoda E5 155kW Knight 61kWh 5dr Auto
- PCH - Special Offer with SalSac funder - qualifies for PCH
- Salary Sacrifice from NEV SalSac panel funder - Special Offer
- Female 50 years old - 40% tax payer
- Monthly SalSac cheaper by almost £150 per month
- Saving over £5000 over 3 years

Alpine A290 130kW GT+ 52kWh Auto			
Male 35 yrs old 20% Taxpayer			
PCP/PCH - Current or new deal		Salary Sacrifice [EV]	
Initial Rental / PCP deposit*	£417.51	Net salarysacrifice -from NEV quote]	£449.41
Monthly payment	£417.51		
Number of monthly payments [months]	36		
Road fund licence inc Expensive Car supplement [annual]	£0.00		
Maintenance and tyres [monthly]	£49.97		
Insurance [monthly £]	£56.00		
Final Baloon / Optional Payment[£]	£0.00		
Expected equity at contract end [£]	£0.00		

Contract length in years	3
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PCP / PCH Total		Salary Sacrifice Totals	
Monthly payments - term	£15,030.36	SalSac Total Term	£16,178.76
RFL Term	£0.00		
Maintenance term	£1,798.92		
Insurance - term	£2,016.00		
PCP/ PCH total -BEFORE Equity	£19,262.79		
Less expected equity	£0.00		
PCP/PCH total after equity	£19,262.79		

Monthly equivalents			
PCP/PCH monthly equivalent	£535.08	SalSac monthly equivalent	£449.41

Results	
Cheaper Option	Salary Sacrifice
Monthly Saving	£85.67
Total Saving over term	£3,084.03

Equity required for parity [how much would make PCH/PCP equal to Salsac	£3,084.03
Equity gap versus estimate [+ve = more equity needed]	£3,084.03

- Alpine A290 130kW GT+ 52kWh Auto
- PCH - Lowest manufacturer scheme rate
- Salary Sacrifice from NEV SalSac panel funder
- Male 35 years old - 20% tax payer
- Monthly SalSac cheaper by £85 per month
- Saving over £3000 over 3 years

Alpine A290 130kW GT+ 52kWh Auto			
Male 35 yrs old 40% Taxpayer			
PCP/PCH - Current or new deal		Salary Sacrifice [EV]	
Initial Rental / PCP deposit*	£417.51	Net salarysacrifice -from NEV quote]	£342.88
Monthly payment	£417.51		
Number of monthly payments [months]	36		
Road fund licence inc Expensive Car supplement [annual]	£0.00		
Maintenance and tyres [monthly]	£49.97		
Insurance [monthly £]	£56.00		
Final Baloon / Optional Payment[£]	£0.00		
Expected equityat contract end [£]	£0.00		

Contract length in years	3		
PCP / PCH Total		Salary Sacrifice Totals	
Monthly payments - term	£15,030.36	SalSac Total Term	£12,343.68
RFL Term	£0.00		
Maintenance term	£1,798.92		
Insurance - term	£2,016.00		
PCP/ PCH total -BEFORE Equity	£19,262.79		
Less expected equity	£0.00		
PCP/PCH total after equity	£19,262.79		
Monthly equivalents			
PCP/PCH monthlyequivalent	£535.08	SalSac monthly equivalent	£342.88
Results			
Cheaper Option	Salary Sacrifice		
Monthly Saving	£192.20		
Total Saving over term	£6,919.11		
Equity required for parity [how much would make PCH/PCP equal to Salsac	£6,919.11		
Equity gap versus estimate [+ve = more equity needed]	£6,919.11		

- Alpine A290 130kW GT+ 52kWh Auto
- PCH - Lowest manufacturer scheme rate
- Salary Sacrifice from NEV SalSac panel funder
- Male 35 years old - 40% tax payer
- Monthly SalSac cheaper by £192 per month
- Saving almost £7000 over 3 years

Porsche Taycan 4S Cross Turismo			
PCP/PCH - Current or new deal		Salary Sacrifice [EV]	
Initial Rental / PCP deposit*	£1,374.38	Net salary sacrifice - from NEV quote]	£1,046.66
Monthly payment	£1,374.38		
Number of monthly payments [months]	48		
Road fund licence inc Expensive Car supplement [annual]	£0.00		
Maintenance and tyres [monthly]	£65.60		
Insurance [monthly £]	£100.00		
Final Balloon / Optional Payment[£]	£0.00		
Expected equity at contract end [£]	£0.00		
Contract length in years	4		
PCP / PCH Total		Salary Sacrifice Totals	
Monthly payments - term	£65,970.24	SalSac Total Term	£50,239.68
RFL Term	£0.00		
Maintenance term	£3,148.80		
Insurance - term	£4,800.00		
PCP/ PCH total -BEFORE Equity	£75,293.42		
Less expected equity	£0.00		
PCP/PCH total after equity	£75,293.42		
Monthly equivalents			
PCP/PCH monthly equivalent	£1,568.61	SalSac monthly equivalent	£1,046.66
Results			
Cheaper Option	Salary Sacrifice		
Monthly Saving	£521.95		
Total Saving over term	£25,053.74		
Equity required for parity [how much would make PCH/PCP equal to Salsac	£25,053.74		
Equity gap versus estimate [+ve = more equity needed]	£25,053.74		

- Porsche Taycan 4S Cross Turismo
- Special Stock discounts and same funder for both PCH and SalSac
- Male 50 years old - 40% tax payer
- Monthly SalSac cheaper by over £500 per month
- Saving over £25000 over 4 years
- Retail price of car with extras quoted c£100k

Summary



- Examples highlight the potential savings
- Even when Salary Sacrifice is pitched against very aggressive manufacturer own supported PCH schemes SalSac is cheaper
- Higher tax payers ... more expensive cars offer the biggest savings
- Significant savings to be made for 20% tax payers - especially with SalSac funder special offers
- Reminder that it costs nothing for an employer to offer these savings to their employees
- Setting up a scheme is quick and simple

Why partner with NEV Leasing?



- Agile and proactive provider - regular offers / stock deals
- Independent with multi-funder panel for best value pricing
- Manufacturer and dealer network for special offers stock deals and improved supply terms
- Lower rentals - less to sacrifice = higher uptake
- Proactive scheme support - marketing and communication assets ... regular on site clinics and awareness events
- Consultative, educational support for employees
- Simple and effective scheme implementation



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