

PROTECT YOUR PENSION

From **April 2009**, neither an employee nor an employer will pay National Insurance contributions on earnings up to £110 a week. Earnings of £95 - £110 a week will however, qualify for a 'nil rate contribution', which will credit the employee's National Insurance contribution record and so preserve entitlement to a State Retirement Pension and other benefits.

If a member of your family works in your business, you could pay a wage of at least £95 a week, to give them a '**nil rate contribution**' which will 'buy' a pension.