

## Prime Options Partners - FAQs & Comparison Table

### Comparison Chart: Joint Employment vs Standard Umbrella vs Self-Employed

Feature / Benefit	Joint Employment (Prime Options Partners)	Standard Umbrella Company	Self-Employed / Sole Trader
<b>Employment Status</b>	Employee (jointly employed with Prime and the client/agency)	Employee of umbrella company	Independent / self-employed
<b>Tax &amp; NI</b>	PAYE – handled by Prime Options Partners	PAYE – handled by umbrella provider	Managed by individual via Self Assessment
<b>Compliance</b>	Fully compliant with UK employment and tax law	Fully compliant under PAYE rules	Must ensure own compliance with HMRC
<b>Flexibility</b>	High – can work across multiple agencies or clients	Moderate – typically one agency per employment, but easy to switch	Very high – complete freedom and control
<b>Continuous Employment</b>	Yes – continuous while engaged through Prime Options Partners	Yes – continuous while engaged through the same umbrella provider	No – each contract is treated separately
<b>Employment Rights</b>	Full rights (holiday pay, SSP, maternity/paternity pay, pension)	Full rights (holiday pay, SSP, maternity/paternity pay, pension)	No statutory employment rights
<b>Pension Contributions</b>	Auto-enrolled into a workplace pension scheme	Auto-enrolled into a workplace pension scheme	Self-managed pension arrangements
<b>Administrative Burden</b>	Low – all payroll and compliance handled by Prime Options Partners	Low – all payroll and compliance handled by umbrella provider	High – responsible for bookkeeping, invoicing, and tax
<b>Transparency</b>	Clear, itemised payslips and real-time HMRC submissions	Clear, itemised payslips under PAYE	Full control, but self-managed reporting
<b>Tax Assurance</b>	Verified through HMRC RTI and payslip checking tools	PAYE submissions sent directly to HMRC	Managed manually by individual
<b>Ideal For</b>	Contractors who want flexibility with	Contractors who prefer a	Freelancers confident managing

secure, ongoing employment	straightforward PAYE setup	their own accounts and compliance
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**Summary;**

- Both Joint Employment and Umbrella models provide PAYE employment and full compliance protection.
- Joint Employment offers greater flexibility across multiple agencies or clients under one employer.
- Umbrella arrangements are ideal for contractors seeking a simple PAYE setup through one agency.
- Self-Employment suits individuals confident managing their own finances and compliance.