**Welcome to the Tusker Car Benefit Scheme.**

**About the scheme**

Salary sacrifice is a popular and easy way to drive a brand new car.

We’ve teamed up with Tusker to help you find a new car while benefiting from income tax and National Insurance savings.

**How it works**

A monthly amount is taken directly from your gross salary (before tax and National Insurance) and in return you get a brand new car, **without the need to pay a deposit**. And your amount stays fixed for the length of your agreement, meaning no surprises and easier budgeting.

The car scheme includes much more than the car. Your single monthly amount also covers:

* Insurance
* Maintenance
* Tyres
* MOT
* Road tax
* Roadside assistance and more

Although you will need to pay Benefit in Kind, the government has agreed to keep these rates low for electric vehicles (EVs) in a wider environmental drive to reduce emissions. The rates are being held at 2% until April 2025, and increasing by 1% each year until April 2028.

**Get a quote**

To see the range of cars available and to get a quote, visit your **mylifestyle** benefits portaland log in. Then select the **Car Benefit Scheme**.

If you want to talk to Tusker about ordering a car or need some help with the site, you can call them directly on **0333 400 7431** or email **EETeam@tuskerdirect.com**.

**A bit about Tusker**

Tusker is the UK’s leader in salary sacrifice cars. They run over 1,800 salary sacrifice schemes across the UK. Tusker has been a carbon neutral organisation for over 10 years and is one of the founding members of the EV100, a group of organisations championing the move to zero emissions.