

HOW TO PAY YOURSELF IN 2026/27

THE SMART DIRECTOR'S SALARY & DIVIDEND STRATEGY

Pay yourself properly. Keep more of what you earn. Stay compliant.

<p style="text-align: center; font-size: 24px; font-weight: bold;">£5,000</p> <p style="text-align: center; font-weight: bold;">MINIMUM</p> <p style="text-align: center; font-size: 12px;">Secondary NI Threshold</p> <ul style="list-style-type: none"> ✓ No employer NI ✓ Simple payroll ✓ No State Pension credits <p style="text-align: center; font-size: 10px; color: #ccc;"><i>Rarely optimal</i></p>	<p style="text-align: center; font-size: 24px; font-weight: bold;">£6,708</p> <p style="text-align: center; font-weight: bold;">PROTECTED</p> <p style="text-align: center; font-size: 12px;">NI Lower Earnings Limit</p> <ul style="list-style-type: none"> ✓ State Pension credits ✓ No employee NI ✓ No income tax <p style="text-align: center; font-size: 10px; color: #ccc;"><i>Good for cash-rich years</i></p>	<p style="text-align: center; font-size: 24px; font-weight: bold;">£12,570</p> <p style="text-align: center; font-weight: bold;">OPTIMAL ★</p> <p style="text-align: center; font-size: 12px;">Full Personal Allowance</p> <ul style="list-style-type: none"> ✓ Zero income tax ✓ Full NI credits ✓ Corp tax deductible <p style="text-align: center; font-size: 10px; color: #ccc;"><i>Best for most directors</i></p>
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DIVIDEND RATES 2026/27

<p style="text-align: center; font-size: 24px; font-weight: bold;">£500</p> <p style="text-align: center; font-size: 10px;">Dividend Allowance Tax-free</p>	<p style="text-align: center; font-size: 24px; font-weight: bold;">10.75%</p> <p style="text-align: center; font-size: 10px;">Basic Rate Up to £50,270 total</p>	<p style="text-align: center; font-size: 24px; font-weight: bold;">35.75%</p> <p style="text-align: center; font-size: 10px;">Higher Rate £50,270–£125,140</p>
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Tip: On a £12,570 salary you can draw up to £37,700 in dividends before hitting the higher rate.

THE GOLDEN RULES

- 01 Always pay salary via payroll — set up PAYE and run it monthly, even if it's just you.
- 02 Dividends can only be paid from company profits — check your accounts before declaring.
- 03 Document every dividend with a board minute and a dividend voucher. Date them correctly.
- 04 File Self Assessment by 31 Jan 2028. Dividends over £500 must be declared.

Guidance only — always confirm your specific strategy with a qualified accountant.

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