

MCP SERVER

NO CODE

CLOUD HOSTED

UK Income Tax Calculator MCP

Calculate Net Pay with UK Tax Precision.

UK Income Tax Calculator handles complex British tax law for immediate financial answers. Calculate your exact income tax liability, National Insurance contributions (Class 1 and Class 4), and net take-home pay. It accounts for personal allowance tapering when earnings exceed £100k.

A+ Quality Score 100/100

uk-tax

income-tax

national-insurance

personal-allowance

financial-planning



The connectivity layer between AI and the world's software.



Vinkius sits between AI and every application. All communication passes through Vinkius Cloud via the Model Context Protocol (MCP) — with governance, observability, and security at every layer.

Your AI Connections Run Through Vinkius Cloud

The world's largest
managed MCP catalog

Vinkius is the connectivity layer where AI connects to the software your business already runs. We handle the hosting, the security, the credentials, the uptime — you get agents that actually do things.

We operate the world's largest managed MCP catalog. Major SaaS platforms, CRMs, databases, and cloud providers — running, monitored, production-ready. This MCP server is hosted and maintained by the Vinkius Cloud for AI Agents.

The agent doesn't manage credentials, doesn't manage uptime, doesn't manage security. Vinkius does.

— Architecture principle

Four Pillars of the Vinkius Runtime

01 — Security by design

Credentials stay encrypted at rest via AES-256. The AI agent never touches raw keys — they're injected into a sandboxed V8 isolate at runtime. Actions are logged, and connections have an emergency kill switch.

03 — Deterministic observability

Eight immutable metrics per endpoint: request volume, p95 latency, error rate, active connections, cost attribution. A live payload feed logs every tool call with mutation detection.

02 — Built on MCP Fusion

This MCP server was built with **MCP Fusion**, the open-source framework (Apache 2.0) that powers the entire Vinkius catalog. Schema-as-firewall strips undeclared fields, compiled PII redaction runs at zero overhead, and cryptographic lockfiles produce git-diffable audit trails.

04 — Autonomous operations

Servers are deployed, monitored, and patched autonomously. New capabilities and security patches ship weekly. Zero-downtime deployments ensure continuous availability across all managed MCP servers.

AES-256

Encryption at rest

Ed25519

PKI vault signatures

24h TTL

Ephemeral session keys

V8 Isolate

Sandboxed execution

One Token. Instant Access.

Every MCP server on Vinkius is accessed through a **Connection Token**. Tokens are generated in the cloud dashboard and produce a unique MCP endpoint URL. Paste this URL into any MCP-compatible client — no SDK required.

A single token can serve **multiple AI clients simultaneously**, or you can issue separate tokens per client for granular access control. Each token tracks its own request count, last activity timestamp, and can be individually enabled or revoked.

MCP ENDPOINT

`https://edge.vinkius.com/{token}/mcp`

Claude



Cursor



VS Code



Windsurf



Grok



Gemini

Security Is the Architecture

Security in Vinkius is not a feature — it's the foundation of the runtime. The gateway enforces multiple independent protection layers between AI agents and third-party APIs.

01 — Ed25519 PKI Vault

Every workspace has an Ed25519 Master Key. Session keys are generated ephemerally (24h TTL) and signed by the Master Key. Credentials never leave the vault boundary.

02 — V8 Isolate Sandboxing

Tool code runs inside isolated-vm V8 isolates with 64 MB memory caps and per-request timeouts. No filesystem access, no network access except through the SSRF-guarded fetch bridge.

03 — SSRF Guard

All outbound HTTP requests are DNS-resolved and validated before execution. Private IP ranges (10.x, 172.16-31.x, 192.168.x, AWS metadata 169.254.x) are blocked at the network layer.

05 — Cryptographic Audit Trail

Every request is signed into a SHA-256 hash chain with Ed25519 signatures. Events form a tamper-proof, SIEM-exportable forensic record.

04 — DLP & PII Redaction

A ResponseGuard pipeline intercepts every tool response. Configurable redaction patterns strip sensitive fields (emails, SSNs, card numbers) before data reaches the AI agent.

06 — Honeypot Trap System

Phantom credentials are injected into isolated environments. If a honeypot is used outside Vinkius infrastructure, the server is quarantined instantly.

Emergency Kill Switch

EU AI Act Art. 14(1)
Compliant

The kill switch is an **emergency halt** mechanism — not a simple toggle. When triggered, it executes three actions atomically:

01 — Server deactivated

The MCP server is immediately taken offline across the entire cluster.

02 — All tokens revoked

Every connection token is invalidated. Total lockout — reconnection blocked until new tokens are issued.

03 — WebSocket connections killed

Active connections terminated via Redis pubsub broadcast. Propagates to every runtime node in the cluster.

Full Visibility. Zero Guesswork.

The Vinkius cloud dashboard includes a full MCP Governance suite — real-time analytics and security controls for production AI operations.

Control Plane

KPI dashboard with request volume, latency, success rate, token consumption, and AI-generated operational briefings.

FinOps

Cost tracking per tool, payload compression savings, budget optimization signals, and consumption trends.

Firewall & DLP

PII redaction activity, sensitive data protection counters, and security event timeline.

Agent Activity

Which AI clients are connecting, how often, and what they're doing — real-time session tracking.

Tool Health

Slowest and most error-prone tools, with actionable root-cause insights and performance baselines.

Incident Log

Error trends, failure rates, status-code breakdowns, and forensic audit trail access.

Get started at cloud.vinkius.com — connect your AI agent in under 60 seconds.

UK Income Tax Calculator MCP

3 tools available

Cloud-hosted on Vinkius

This MCP lets you figure out exactly how much money you take home from a paycheck in the UK. Tax laws are complicated, changing constantly—especially with rules like Personal Allowance tapering after you hit £100,000 in annual earnings. Instead of wading through HMRC guidelines or outdated tax tables, your agent performs precise calculations for all required contributions.

When you need to know a total financial picture, the system can generate a full tax summary report that breaks down income tax, National Insurance (NI), and what's left over after deductions. You can also drill down into specific components. Need to calculate just your employee NI contribution? Or maybe you're looking at self-employed Class 4 contributions? This MCP handles it all. Since Vinkius hosts this tool in the catalog, you connect once from any compatible client and gain access to accurate tax figures instantly.

Core Capabilities

01 — Determine full financial liability

Generate a complete report detailing income tax, National Insurance contributions, and final take-home pay.

02 — Calculate specific income taxes

Figure out your UK Income Tax liability based on current tax brackets.

03 — Determine NI payments

Compute National Insurance contributions for both employee (Class 1) and self-employed (Class 4) statuses.

One Click on Vinkius — From Prompt to Execution

Available at vinkius.com/mcp/uk-income-tax-calculator — connect your AI agent in three steps.

- 01 Input the required financial details, such as annual earnings or specific payment amounts.
- 02 Your agent processes these figures through current UK tax rules, accounting for tapering and contribution thresholds.
- 03 Receive a precise calculation of your total tax owed, NI payments, and estimated net pay.

The bottom line is you get an accurate, up-to-date estimate of your take-home pay without needing to consult complex HMRC forms or spreadsheets.

Built For

Anyone dealing with payroll, compliance, or personal financial planning in the UK needs this. If you spend time cross-referencing tax brackets or figuring out net pay for employees, this is for you.

Payroll Manager

Running quarterly checks to ensure that both Class 1 and Class 4 National Insurance contributions are calculated correctly based on varying employee salaries.

Bookkeeper/Accountant

Quickly generating summary tax reports for clients who need a complete breakdown of their annual income liabilities versus their net cash flow.

HR Specialist

Estimating an employee's take-home pay when proposing salary changes or calculating bonuses, making sure the deductions are accurate.

What Changes When You Connect

- 01 Stop guessing your take-home pay. Use the `get_tax_summary_report` to get one clean document that details income tax, NI contributions, and net cash flow all together.

-
- 02** Don't worry about Personal Allowance tapering when you earn over £100k. The tool handles those complex brackets automatically, giving you the right number every time.
-
- 03** Separating your calculations? Run `calculate_national_insurance` to figure out Class 1 (employee) versus Class 4 (self-employed) payments accurately and quickly.
-
- 04** If all you need is a quick tax check, use `calculate_income_tax` to get the precise amount of income tax owed without running a full summary report.
-
- 05** Saves time comparing multiple sources. Instead of checking HMRC guidelines and then using an online calculator, this MCP runs the whole process through your agent.
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Real-World Applications

An employee needs to know their true salary after deductions

A new hire asks their manager, 'What's my take-home pay if I make £50k?' Instead of an estimate, the agent uses ``get_tax_summary_report`` and returns a precise figure that factors in all required taxes.

HR planning a large raise for an executive

The HR team needs to model how a new £120k salary affects net pay. They run ``get_tax_summary_report`` and instantly see the accurate reduction after all income tax and NI are applied.

Freelancer calculating self-employment tax

A freelancer needs to know their Class 4 NI payment on £30k income. They run ``calculate_national_insurance`` and get the specific contribution amount, avoiding guesswork when filing quarterly returns.

Accountant checking annual compliance

An accountant needs to verify a client's total tax liability. They use ``calculate_income_tax`` followed by ``get_tax_summary_report`` to ensure every bracket and deduction is accounted for.

Patterns to Avoid

Using generic spreadsheet formulas

X AVOID

Manually entering annual earnings into a basic Excel sheet, forgetting that the Personal Allowance changes or miscalculating the tapering effect above £100k.

✓ INSTEAD

Use this MCP. Run ``get_tax_summary_report`` to ensure all complex tax law details are handled correctly by your agent, removing human error.

Relying on outdated HMRC tables

X AVOID

Finding a general guide online that uses last year's NI rates and applying them incorrectly to current earnings.

✓ INSTEAD

Use the dedicated tax functions. Running ``calculate_national_insurance`` guarantees you use the most current rules for Class 1 and Class 4 contributions.

Ignoring specific contribution types

X AVOID

Calculating only income tax but forgetting to subtract the required National Insurance deduction, leading to an inaccurate net pay figure.

✓ INSTEAD

Always use ``get_tax_summary_report`` or run separate calculations with ``calculate_national_insurance`` to ensure all statutory deductions are included.

The Right Fit

Use this MCP if your primary need is precision around UK tax law—specifically, calculating net pay that accounts for varying Personal Allowance rules and different NI classes. You should use it when you need a single source of truth combining income tax and National Insurance deductions. Don't use this if you are simply checking basic arithmetic or require calculations for non-UK jurisdictions; in those cases, an international finance tool would be better. If your only goal is to see the raw tax bracket amount without knowing how it impacts NI, then running `calculate_income_tax` alone might suffice, but most financial planning requires the full report from `get_tax_summary_report`. Always verify that the calculation period and salary type (employee vs. self-employed) are set correctly.

The Headache of Calculating UK Net Pay

Right now, figuring out what you actually take home from a paycheck is tedious. You're stuck jumping between multiple tabs: one for basic income tax brackets, another for Class 1 NI, and then trying to remember if your self-employment status affects Class 4 payments. You end up cross-referencing outdated HMRC guides and manually adjusting formulas in spreadsheets just because you hit that £100k Personal Allowance threshold.

With this MCP, the process is simple. You give your agent the core figures, and it runs them through current British tax law instantly. You get a single, accurate summary report showing exactly how much cash hits the bank account after every deduction.

Get Your Full UK Tax Summary Report

Today, you might calculate income tax using `calculate_income_tax`, then separately run `calculate_national_insurance` for the NI amount. You then have to manually total these up and estimate what's left over. It's a multi-step process that invites mistakes.

Now, you simply ask for the full report using `get_tax_summary_report`. The MCP handles the sequencing of all deductions—income tax, Class 1 NI, and Class 4 NI—and delivers one final net take-home pay number. It's accurate, fast, and reliable.

UK Income Tax Calculator: 3 Tools

These tools let you run specific calculations, from total tax summaries to detailed breakdowns of National Insurance payments.

#	TOOL	DESCRIPTION
01	<code>get_tax_summary_report</code>	Creates a comprehensive report that totals your income tax, NI payments, and final net take-home pay for a full picture of your finances.
02	<code>calculate_income_tax</code>	Determines the exact UK Income Tax liability based on current annual earning brackets.
03	<code>calculate_national_insurance</code>	Computes your National Insurance contribution, covering both employee (Class 1) and self-employed (Class 4) payments.

See It in Action

Real prompts you can use once this MCP is connected to your AI agent through Vinkius Cloud.

U How much income tax will I pay on £50,000 annual earnings?



On an annual income of £50,000, your estimated income tax is £7,430 (based on standard thresholds).

U Calculate my NI contribution for Class 1 with £30,000 earnings.



Your National Insurance Class 1 contribution on £30,000 is approximately £245.60.

U What is my net take-home pay if I earn £120,000 as an employee?



With £120,000 annual earnings as an employee, your estimated net take-home pay after Income Tax and Class 1 NI is approximately £84,500.

Frequently Asked Questions

01 How do I calculate my full net pay using the UK Income Tax Calculator MCP?

Use the `get_tax_summary_report` tool. Simply input your annual earnings, and the report will provide a complete breakdown of income tax, NI, and final take-home pay.

02 Does the UK Income Tax Calculator MCP handle Personal Allowance tapering?

Yes, it does. The MCP automatically accounts for Personal Allowance tapering that occurs when annual earnings exceed £100,000 in its calculations.

03 What is the difference between Class 1 and Class 4 NI using this tool?

Use ``calculate_national_insurance``. This function lets you specifically determine your contribution for both employee (Class 1) payments and self-employed (Class 4) payments.

04 Can I use the UK Income Tax Calculator MCP for historical data?

This tool provides calculations based on current tax rules. For specific historical reporting, you may need to consult archived guidance or run a calculation against specified previous year rates.

05 What if my earnings are complex (e.g., salary plus dividends)?







While the tool handles complex deductions, ensure your initial input represents the total assessable income for the period you want calculated. For mixed sources, running ``get_tax_summary_report`` is always best.

Go Live in 60 Seconds

Get your connection token from cloud.vinkius.com, then paste the endpoint URL into any MCP-compatible client.

YOUR MCP ENDPOINT

```
https://edge.vinkius.com/[TOKEN]/mcp
```

CLIENT	WHERE TO CONFIGURE
 Claude AI	Profile → Customize → Connectors → "+" → Add custom connector → Paste endpoint
 Cursor	Settings → Features → MCP Servers → "+ Add New MCP Server" → Type: SSE → Paste endpoint
 VS Code	Ctrl/Cmd+Shift+P → "MCP: Add Server" → add <code>"uk-income-tax-calculator": { "url": "..." }</code>
 Windsurf	MCP Settings → <code>mcp_settings.json</code> → Add endpoint URL
 ChatGPT	Settings → Tools & plugins → Add MCP server → Paste endpoint
 Gemini	Extensions → Add MCP Server → Paste endpoint URL

ASK AN AI ABOUT THIS

Let your preferred AI explain this MCP server

-  **Ask ChatGPT** 
-  **Ask Claude** 
-  **Ask Perplexity** 
-  **Ask Gemini** 
-  **Ask Grok** 

READY TO CONNECT

UK Income Tax Calculator is live on Vinkius Cloud.

Get your connection token, paste it into your AI agent, and
start building. No SDK. No deployment. Just results.

[Start at cloud.vinkius.com](https://cloud.vinkius.com) →

vinkius.com · support@vinkius.com

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DOCUMENT INFORMATION

Generated	June 2026
MCP Server	UK Income Tax Calculator MCP
Server ID	019ef5bc-3411-739d-b3fe-a0f8bf6151ae
Platform	Vinkius Cloud for AI Agents
Endpoint	https://edge.vinkius.com/{token}/mcp

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