

# Welcome



SalaryPackaging**PLUS** <sup>®</sup>

# This Session

- What is Salary Packaging
- What can you package
- Reportable Fringe Benefits
- Novated Leasing
- Remote Area Housing
- Next Steps
- Questions

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# What is Salary Packaging?

- ✓ ATO approved
- ✓ Use untaxed salary to pay for everyday costs
- ✓ pay less income tax and increase your take-home pay.

Can we give you more  
**TAKE-HOME PAY?**



#BornToSave

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# What can you package?

## General Living Expenses

You are entitled to salary package up to \$15900 per Fringe Benefits Tax (FBT) year on everyday Living Expenses such as:

- Mortgage
- Rent
- Credit Card
- School Fees & Day Care Fees
- Salary Packaging Card
- Loans
- Medical expenses
- Council Rates
- Water Rates

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# What can you package?

## Meal Entertainment

In addition to the \$15900 you could also Salary Package up to an additional \$2650 on Meal Entertainment. This could be in the form of:

- Dining in at a restaurant or bistro (domestic or international)
- Self Catering Costs example - Birthday party
- Holiday Accommodation/Venue Hire

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# HOW DO I RECEIVE



# THE TAX FREE INCOME?

## Option 1

### SALARY PACKAGING CARDS

- ✓ No need to submit receipts
- ✓ Best option for those who do not have large recurring costs
- ✓ Use anywhere Visa is accepted
- ✓ Easy application

## Option 3

### A COMBINATION OF OPTIONS

## Option 2

### PAY INTO NOMINATED BANK ACCOUNT

- ✓ Savings deposited direct to your bank account
- ✓ Best option for those with mortgage, rent or school fees
- ✓ Must provide receipts

# Salary Packaging Cards



## Living Expense Card

For all the general expenses required you and your family's everyday needs such as groceries, bills and much more...



## Meal Entertainment Card

For expenses such as dining out with a partner, family or friends. Food, beverage and venue hire for special events and holiday accommodation.

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# How much extra will I take home?

Based on the information supplied so far, we estimate:

Fortnightly increase to your take-home pay

**\$140.46**

Annual increase to your take-home pay

**\$3,652.00**

The increase to take-home pay is based on comparison between your take-home pay without salary packaging and take-home pay with salary packaging. View the comparison below for more information.

Your package includes



Living Expenses



Meal Entertainment

*\* This example is based on an annual salary of \$35,000 packaging the full living expenses and meal entertainment amounts*

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**LeasePLUS**



# Novated Leasing

## What is included?



Service & Maintenance



Fuel



Tyres



Comprehensive Insurance



Registration & CTP



Competitive Finance Rates



24 Hour RSA Accident Assistance



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## Hyundai Santa Fe

Active (AWD) 2.4L Petrol



**\$399.32\***  
cost per fortnight

**\$9,664.02\*\***  
potential tax savings

[Request a quote](#)

## Toyota Camry

SL 2.5L Petrol/Electric



**\$396.73\***  
cost per fortnight

**\$7,493.49\*\***  
potential tax savings

[Request a quote](#)

## Ford Ranger

Wildtrak 4x4 Dual Cab T/Dsl



**\$566.22\***  
cost per fortnight

**\$9,792.22\*\***  
potential tax savings

[Request a quote](#)

Information is current as at 1 July 2019 and is subject to change without notice.

\*Fortnightly costs have been determined by the net effect a novated lease package will have on pay using the Employee Contribution Method, based on a gross annual salary of \$60,000, a 5 year lease term with a 28.13% residual value, annualised kilometres of 10,000 and VIC on road costs. \*\*Potential savings are based on income tax and GST savings over the lease term in comparison with alternative consumer finance options. Your individual circumstances have not been taken into consideration and this may affect the overall cost and benefit of a novated lease. This information is not intended as a substitute for financial and/or tax advice which you should obtain. Credit criteria, fees and charges and terms and conditions apply.



# Remote Area Housing

If you live and work in a remote area – Talk to us about how you can potentially double your salary packaging savings



Remote Area  
Residential Fuel



Remote Area  
Rental Payments



Remote Area  
Mortgage Interest



Remote Area  
Housing Purchase

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# Contact

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