

SalPac

REMUNERATION CONSULTANTS

SalPac Administration Pty Ltd
ACN 063 184 207
ABN 75 922 851 150

Level 1, 613 St Kilda Road
Melbourne, Vic 3004

Ph • 03 9525 2880
Fax • 03 9525 2949
Email • enquiries@salpac.com.au
www.salpac.com.au

What is Salary
Packaging?

Can I package my
salary?

Who should I speak
to about Salary
Packaging?

Tell me more!



Remuneration
CONSULTANTS

SalPac

SALARY PACKAGING INFORMATION BROCHURE
Normal FBT Corporate

WHAT IS SALARY PACKAGING?

Salary packaging involves sacrificing part of your gross salary to receive other non-cash employer benefits. Those benefits attract varying rates of FBT (Fringe Benefits Tax) and some are FBT exempt.

There is no PAYG tax payable on the amount sacrificed therefore your taxable income is reduced.

CAN I SALARY PACKAGE?



You should first check with your employer to confirm your eligibility and ask for a Handbook.

SalPac will help you determine the items to include in a salary package.

Some items that may be considered are:

- Motor Vehicles
- Laptop Computer
- Superannuation
- Mobile Phone
- Airport Lounge Membership
- Electronic Diary (PDA)
- Income Protection Insurance
- Satchel or Briefcase
- Deductible Investment Interest

HOW DO I FIND OUT MORE?



To arrange a personal visit or telephone consultation or just a general discussion contact SalPac on:

03 9525 2880

Your SalPac Account Manager can answer your questions and will guide you through the process of salary packaging including the preparation of 'what if' models to show you the impact of salary packaging on your income.

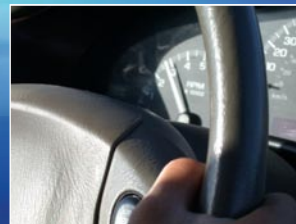
For further information you can also obtain a Remuneration Handbook from your HR/payroll department or visit our website:

www.salpac.com.au

WHAT WILL THIS PROCESS COST ME?

There is no cost to you for consultations or preparation of salary package models.

An annual administration fee is only payable when a salary package is entered into (please refer to your organisation's Remuneration Handbook for the fee schedule). This fee is included in the salary package as a pre-tax deduction.



OTHER SERVICES SALPAC CAN ASSIST YOU WITH:

SalPac works closely with a number of consultants in:

- Motor Vehicle discount purchasing
- Financial advice
- Mortgage Finance
- Accounting Services