

# SalPac

REMUNERATION CONSULTANTS

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What is Salary  
Packaging?

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Tell me more!



*Remuneration*  
CONSULTANTS

SalPac

**SALARY PACKAGING** INFORMATION BROCHURE  
Educational Institutions and other rebatable employers

## 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.

As an employee of an educational institution or other rebatable employer the first \$15,450 worth of benefits you receive attracts FBT at a reduced rate.

## 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
- SalPac Transaction Card
- Mortgage payments
- Rent payments
- Health Insurance
- Airport Lounge Membership
- School Tuition Fees

## 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.

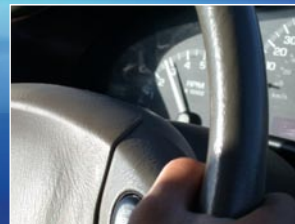
For further information you can also obtain a Remuneration Handbook from your HR/payroll department or visit our website:

**[www.salpac.com.au](http://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