



Take full advantage



**Take full advantage
with salary packaging
and take home up to
an extra \$2,492
per year***

**Special offer for
staff members of
South Australian
Government**

What can I package?



Take full advantage

As an employee of the **South Australian Government** you are entitled to have a flexible remuneration package that includes salary sacrifice to a range of FBT exempt items.

1. Laptop Computers

When you purchase a laptop computer for work related purposes, you can include it in your salary package. You will be effectively buying it tax free plus you get the GST back.



2. Superannuation

You can make additional contributions to your chosen superannuation fund pre-tax through your salary package.



3. Motor vehicles

New or used vehicles can be included in your salary package through a Novated Lease. This enables you to pay the vehicle lease payments and all of your running costs through pre-tax income – potentially saving you thousands.



For a quote on how this can work for you call **Novated Lease Hotline: 1800 501 703**

4. Other FBT exempt items

- Electronic diaries and calculators
- Business related software
- In-house gym membership
- Briefcases

Plus work related expenses:

- Self education expenses
- Newspapers and periodicals
- Professional memberships
- Income/disability protection insurance
- Deductible interest expenses



Salary packaging is easy with **Remunerator**. To take home up to **\$2,492** per year simply call **1300 654 834** or email **sagov@remunerator.com.au**

Take full advantage of salary packaging and take home up to \$2,492 extra pay per year

Salary packaging is a great way to reduce the amount of tax you pay and thereby increase your net salary. You can nominate to have a number of your expenses, such as car repayments, laptops, or even newspapers and periodicals paid by your employer from your gross salary – before tax is deducted.

The table on the right shows how salary packaging a \$2,500 laptop and \$6,000 to superannuation can increase your net salary by \$2,492 per year.

Item	No Packaging	Packaging
Gross Salary	\$ 40,000	\$ 40,000
Salary Package: – Superannuation – Laptop (GST savings)		\$ 6,000 \$ 2,500 (\$ 227)
Taxable Income	\$ 40,000	\$ 31,727
Tax Payable	\$ 6,600	\$ 4,335
Expenses – Superannuation – Laptop	\$ 6,000 \$ 2,500	
Cash Remaining	\$ 24,900	\$ 27,392

Extra take home pay per annum = \$2,492

*Salary packaging fee not included. Figures are for illustration purposes only. Taxation calculations are according to our interpretation of current legislation as at 14 May 2008. Figures may change at any time and are no substitute for legal or other professional advice.

Take full advantage

**Please
print clearly**

Salary Packaging Application Form

SA Government – Full FBT

For a **Novated Lease** application please call **1800 501 703** for an Application Kit.
For all other items please complete the information below:

Personal Details			
Title (tick): <input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Other (Specify):			
Surname:		First Name:	
Address:		Suburb:	
State:	Postcode:	Date of Birth: / /	Fax: ()
Mobile:		Home Phone: ()	
Work Phone: ()		Email:	
Employer Name:			
Occupation:		Location:	
Department:		Payroll Number:	
Full Time / Part Time: <input type="checkbox"/> Please tick if applicable		Casual: <input type="checkbox"/> Please tick if applicable	
Estimated annual income:		Most recent pay date:	

Please attach a recent payslip to your application

Bank account details (the account where your salary is paid)			
Account holders name:			
Bank:		Branch:	
BSB (6 digit number):		Account No.:	

Exempt items (refer Information brochure)		
	Substantiation (what you need to provide)	Amount
Notebook Computer	Payment by Reimbursement	
Superannuation	Copy of Superannuation Member Statement	
Other	Payment by Reimbursement	
Other	Payment by Reimbursement	
Specify number of pay periods for package e.g. 3, 6 or default to end of FBT year:		Total

Declaration: I wish to participate in the salary packaging program made available by the above mentioned employer. I have read, understood and accepted the terms of the salary packaging policy as set by the above mentioned employer. I agree that all costs and charges associated with entering into the salary package will be met by me from the next available pay period. I have read, understood and agree with Remunerator's Privacy Statement, which is available at www.remunerator.com.au

Signature:	Date: / /
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Privacy Authorisation

Complete this section if you want another person to have access to your package details.

Authorised Person:	Signature:
Your personal password:	Password reminder question:



Salary Sacrifice Form 2

Work Related Expenses Certification

Please print clearly

Employee Details

Title:	Name:	Position:
Phone:	Payroll ID Number:	

Employer Details

Agency Name:	Line Manager:
Job Title:	

Under current Federal Fringe Benefits Tax (FBT) legislation, employers providing certain work-related items through salary sacrifice to their employees may be exempt from FBT and the employee will not have to pay income tax on that benefit item.

This does not apply where the employer otherwise provides the item, but only when the item is purchased through the employee's salary sacrifice arrangements.

The exemption applies to the following work-related items:

- Portable electronic device (i.e. a device that is easily portable, small & light, can operate without an external power supply, and is designed as a complete unit);
- Item of computer software;
- Item of protective clothing;
- Briefcase; and
- A tool of trade.

Examples of portable electronic devices include a mobile phone, calculator, personal digital assistant, laptop, portable printer and portable GPS navigation receiver.

The exemption is limited to:

- Items **primarily** for use in the employee's employment; and
- One item per FBT year, unless the item is a replacement item (if the previous item is lost or destroyed, or needed replacing due to developments in technology).

An item is primarily for use in the employee's employment if it is provided principally to enable the employee to do their job at the time the benefit is provided to them – it is not required to review the actual usage over the FBT year.

The employer must use a reasonable basis to determine whether an item is primarily for use in the employee's employment e.g. employee's job description, duty statement or employment contract. Alternatively, factors such as those listed below could be used to determine whether the item is primarily for use in the employee's employment:

- The reason or reasons the item was provided to the employee;
- The type of work the employee will be performing;
- How the use of the item relates to the employee's employment duties; and
- The employer's policy and any conditions relating to the use of the item.

Justification of Work Related Expenses Claims

Description of item(s):
Statement of use:

Execution

I, the Employee named above, certify that the specified item(s) are primarily for use by myself in my employment

Employee Signature:	Date: / /
Witness Name:	Witness Signature:

I, the Line Manager named above, certify that the item(s) described above:

- **May be purchased through the employee's salary sacrifice; and**
- **Are primarily for use in the employee's employment, based on the above Statement of Use.**

Line Manager's Signature:	Date: / /
Witness Name:	Witness Signature:



To take full advantage with salary packaging and take home up to an extra \$2,492 pay per year simply **contact Remunerator:**

Ph.: **1300 654 834**

Email: **sagov@remunerator.com.au**

Web: **www.remunerator.com.au**

Adelaide Office: **8231 2254**

Adelaide Fax: **8410 9299**

Apply online

Visit website: www.remunerator.com.au

Client Area

Access Username: sagov

Password: benefits

All Remunerator Clients receive **FREE** Buyers Advantage Membership



The Buyers Advantage Card or offer is not a feature of SAGSSA

*For more information visit
www.remunerator.com.au

Salary packaging is easy with **Remunerator.**

SAVE thousands
\$\$\$ on everyday items,
including groceries, petrol
and more



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