

PERSONAL ELECTRONIC DEVICES

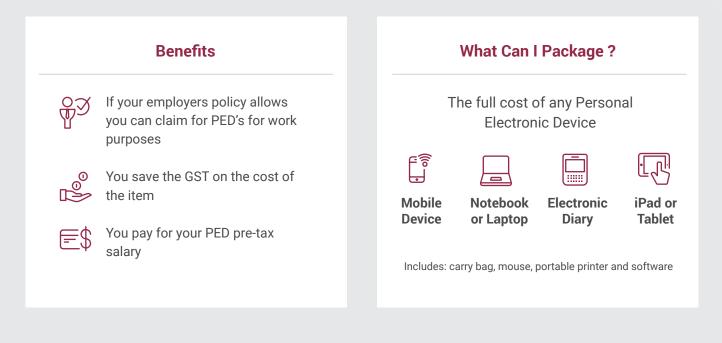
Same pay more money - Give yourself a payrise

Salary sacrifice – or salary packaging – is an Australian Tax Office (ATO) approved method of increasing your take-home pay, by lowering your taxable income.

Salary sacrificing enables you to pay for a range of living expenses with your pre-tax salary. Facilitated by Benefit@bility, it is an arrangement between you and your employer.

By "sacrificing" part of your salary to pay for these items, you're reducing your taxable income, as you only pay tax on the remaining portion of your salary. This means that come payday, you have more money in your pocket.

By packaging your PED, you can save the GST, **including hundreds of Dollars**, by paying for the item using pre-tax salary.



Pay@bility Novate@bility Insure@bility Benefit@bility Lend@bility Entertain@bility



Benefit@bility



How Much can I Save?

You can access our easy to use calculator on our website to calculate how much you can save. You can also submit your calculations to us request a call back, where our helpful consultants will assist you to maximise your savings.

Case Study

Mark earns \$130,000 per year and decided to purchase a PED for \$1,100. Mark decided to salary package his laptop after hearing from a friend that he had saved hundreds of Dollars.



Mark saved:

\$100

\$370

Effective cost of laptop \$630

\$470 or 42% of the cost

GST

PAYG

TOTAL

from you pre-tax salary

The above calculation assumes Mark's tax rate is 37%

Frequently	y Asked	Questions?
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- · You can only package one PED per year.
- Your employer needs to approve your purchasing of a PED usually by way of an application process.
- · You must complete the declaration form prior to submitting a claim.
- · You save the GST in addition to the tax savings.
- There is no limit on the purchase price of the PED.



What do I need to do?





packaging of a PED