



REMOTE AREA BENEFITS

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.

If you live and work in a remote area, pay less tax and increase your disposable income by salary packaging remote area benefits with Benefit@bility.

Benefits



Save in excess of 15% of your gross rental costs.



Package 100% of your mortgage interest and pay FBT on only 50%.



Pay for the holiday transport, for you and your family to the nearest capital city in the State.

What Can I Package ?



You can pay for up to 50% of the rental and utility costs associated with your home whilst living and working in a remote area.



You can pay for 100% of your mortgage interest pre-tax and pay FBT on only 50%



You can save the tax on up to 50% of your holiday transport.

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

Rudie works as a site manager in a remote area and lives adjacent to that remote area. He is paying rent of \$1,000 per fortnight and electricity of \$80 per fortnight. Rudie has decided to salary package and benefit from the remote area rules.



Rudie has salary packaged \$540 per fortnight (50% x rent + 50% x utility bills).

Rudie's marginal tax rate is 37%.

Rudie saves \$200 per fortnight.

This equates to **annual savings of \$5,195.**

Frequently Asked Questions?

- The home must be located in a remote area, in or adjacent to where you work and must be your primary residence.
- You must work in a remote area.
- It is customary for employers to provide remote area assistance in the area in which you work.
- The remote area rent, mortgage interest payments or utility bills must be valid payments to a third party.

What do I need to do?



Step 1:

Check to see if your employer allow you to package remote area benefits. If not, ask us to contact them and work through the benefits



Step 2:

Go to our calculator and work out how much you can save and then submit the calculation to ourselves



Step 3:

Our consultants will call you back and establish packaging for you through your employer



Step 4:

You pay for the Benefits before tax and we pay the landlord, bank or utility provider directly on your behalf