



Give yourself a
tax break today



UniSuper



Less tax, more super

Research shows that 72% of members are unsure if they'll have enough superannuation to retire on.

Chances are, you'll need more than compulsory employer super contributions to fund your retirement. You can top up your super from your after-tax salary, but a more tax-effective way to increase your contributions is by salary sacrifice.

The salary you 'sacrifice' is paid directly into your super fund before income tax is deducted, which can benefit you in two ways. Firstly, your contribution is only subject to 15% tax, rather than up to 45% if taken as income. Secondly, it reduces your taxable income, which may reduce the income tax you are required to pay. In ideal circumstances, your combined super contributions and take-home pay could be higher as a result of paying less income tax.



“Most recently I made the decision to salary sacrifice my compulsory member contributions and voluntary contributions. It was too good an option not to do it.”

*Marie Gomez-Smith
Adelaide*

The rules change July 2007*

The Federal Government proposed a number of changes to superannuation in the May Budget, one of which limits the tax breaks salary sacrifice provides.

From 1 July 2007, any taxable contributions over \$50,000 p.a. will be taxed at 45% (currently 15%). This includes salary sacrifice as well as contributions your employer makes on your behalf.

On the positive side, there are plans to remove the limits on the amount of super you can withdraw at reduced tax rates (the Reasonable Benefit Limits). So once you turn 60, you won't have to pay tax on the benefits you withdraw.

By acting now you can make a tax-effective investment, take your future benefits tax-free* and take full advantage of compounding investment returns.

* proposed at time of printing, but subject to change.

The power of compounding:

the longer you invest, the more you could earn.†



Harness the power of compounding investment returns

Compounding involves earning investment returns on your investment returns, creating a snowball effect that helps your savings grow faster. As you can see in the graph, compounding lets you get more from your initial investment without putting more in. And the longer you invest, the more you could earn.

There's never been a better time to put your super on a mission.

† Assumes \$50,000 is invested with a gross return of 4% p.a. compounded annually. Any inflation or tax payable is not taken into account. Figures are only a guide to how compounding works and do not represent actual expected outcomes or investment performance, which is likely to fluctuate from year to year and can be positive or negative.

Every day, you get closer to retirement

So it's important to make the most of the time you have left in the workforce to build up your superannuation.

Salary sacrifice can be one of the most tax-effective ways to boost your super. But with proposed legislation announced, some tax benefits are likely to be limited from 1 July 2007.

So if salary sacrifice is right for you, complete the attached form and return it to your payroll officer. And if you have any questions, call us right away on **1800 331 685**.

Now's the time to put your super on a mission.



UniSuper

Further information

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A platinum rated fund



UniSuper has a history of delivering strong, consistent investment returns that regularly exceed industry benchmarks. It's just one of many reasons why UniSuper was awarded an industry-best Platinum rating by leading Australian superannuation research company, SuperRatings.

Cover image: Professor Jai Singh, Northern Territory.

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Salary Sacrifice form

Complete this form to start making salary sacrifice contributions via your employer.



SECTION 1 — Member details

▶▶ Please use **BLACK** or **BLUE BALL POINT PEN** and print in **CAPITAL LETTERS**.

Cross where required **X**

Title: Mr Mrs Ms Dr Professor

Other

Surname

Given names

Date of birth (DD/MM/YYYY)

/ /

Postal address

Number and Street (or PO Box if applicable)

Suburb/Town

State

Postcode

Country (if not Australia)

What is the phone number you wish UniSuper to call you on if there is a question we need to ask you regarding this form?

Contact number (during business hours)

()

UniSuper Member Number

(If you are unsure of your Member Number, refer to your most recent Benefit Statement or call the Helpline.)

SECTION 2 — Starting salary sacrifice

▶▶ You may choose any amount for your salary sacrifice contributions — specified either as dollars or as a percentage of your pay.

Please check with your employer to make sure you are able to make salary sacrifice contributions.

How much do you want to contribute via salary sacrifice?

\$, . per pay period

OR % of my salary per pay period

SECTION 3 — Declaration

▶▶ Please read this Declaration before you sign and date your form.

- I declare that the information provided is complete and correct.
- I understand that my salary sacrifice contributions will be invested according to my chosen investment option or options.
- I understand all contributions must be preserved until I become eligible to receive my superannuation benefit.
- I understand that I will be bound by the provisions of the Trust Deed and Regulations of UniSuper as amended from time to time, and that I can inspect these documents on request.
- I consent to my salary sacrifice contributions deducted, via payroll deductions, before tax.
- I have read the information about privacy and how my personal information may be used in my UniSuper membership Product Disclosure Statement or on the UniSuper website at www.unisuper.com.au/privacy.

Signature

X

Date (DD/MM/YYYY)

/ /

Returning your form:

Return your completed form to your **Payroll Officer**.

If you do not have a Payroll Officer, simply return your completed form to UniSuper at:

UniSuper
Level 37, 385 Bourke Street
Melbourne VIC 3000



