

WHAT IS SALARY PACKAGING?

Salary packaging can reduce the amount of tax you pay by paying for expenses using pre-tax income. By reducing the amount of tax you pay, salary packaging will leave you with more money to meet your personal and financial needs. On average, you could save over \$2,700* a year in income tax by salary packaging with Paradigm.

WHAT CAN I PACKAGE?

You can package up to \$9,095 on cap items. Essentially all of your everyday items can be salary packaged under the living expenses benefit, for example, grocery bills, utility bills, insurance payments even haircuts. Or you could choose to package your mortgage repayments or rent in the cap.

You can also package extra items like cars, meal entertainment and superannuation that don't count towards your cap.

CAP	EXTRAS
Living Expenses	Car
Mortgage	Meal Entertainment
Rent	Superannuation
Car	Many More

WHO IS ELIGIBLE?

Salary packaging can benefit most employees. If you're paying income tax you can benefit. You are eligible to salary package if you are employed:

- » On a full or part-time permanent basis;
- » On a fixed contract; or
- » On a casual basis

HOW DO I GET STARTED?

Call Paradigm today on 1300 138 441. We will discuss your packaging with you and establish your account over the phone. Our consultants can answer any queries you might have over the phone and will confirm everything in writing following your call. A welcome letter and details of your packaging arrangements will be sent to you to sign and return. It's that easy.

WHY PARADIGM?

With Paradigm you get the easy way to better pay:

- » No joining fee
- » Fees deducted over 12 calendar months
- » No time difference or postal delay

Paradigm provides salary packaging services to members throughout Australia. Our staff includes a dedicated team of senior professionals with experience in Fringe Benefits Tax (FBT), accounting, IT and customer service.

*\$2,700 tax savings based on a member packaging \$9,095 per Fringe Benefits Tax year earning \$45,000 per annum, includes the Paradigm packaging fee.

CALL NOW ON 1300 138 441