

# Superannuation

**SALARY PACKAGING** means using some of your pre-tax salary to pay for benefits offered by your employer such as a car, laptop computer or extra superannuation contributions. It's an arrangement with your employer, where you agree to forgo part of your future salary to pay for these benefits instead of receiving gross salary. This means you will pay less income tax - one of the many advantages to salary packaging with Paradigm.

**Use pre-tax salary to maximise contributions to superannuation**

## WHAT YOU NEED TO KNOW...

Packaging superannuation is where additional contributions are made from your pre-tax salary into a complying superannuation fund of your choice.

Superannuation must be paid directly to the superannuation fund by your employer. You cannot pay it yourself, or via a direct debit, and then claim a reimbursement through your packaging.

You can nominate the frequency of contributions to your superannuation.

Legislation around superannuation changes from time to time. Paradigm recommends you consult a qualified financial advisor for advice.

## WHAT TO DO NEXT...

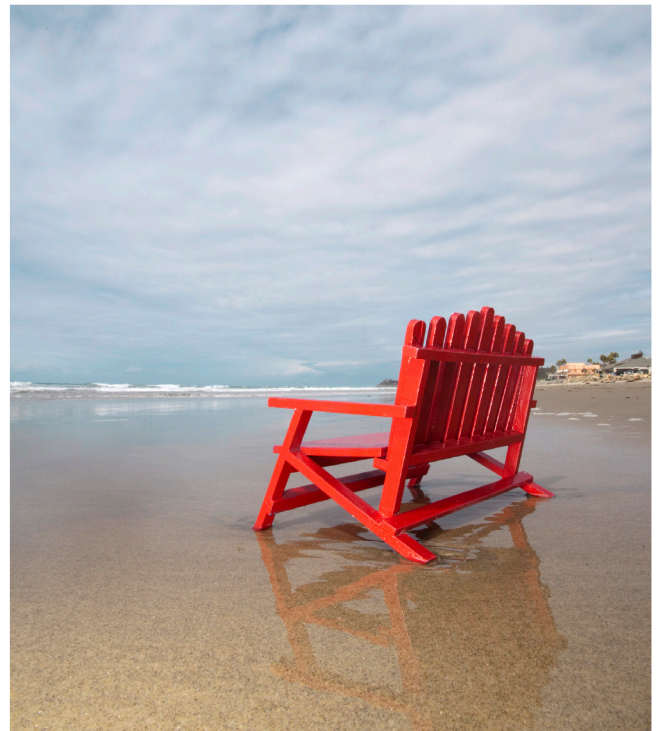
### Existing Members

**Step 1** Complete, sign and return the document or phone Paradigm to begin salary packaging.

**Step 2** Paradigm will commence payments once you have submitted a copy of your superannuation statement containing payment details and a reference or membership number which Paradigm requires to make payments on your behalf.

### New Members

**Step 1** Complete and return this document and Paradigm will contact you to establish your account.



**Step 2** Paradigm will send you a copy of the Salary Packaging Confirmation Document to be signed and returned for processing.

**Step 3** Paradigm will commence payments once you have submitted a copy of your superannuation statement containing payment details and a reference or membership number which Paradigm requires to make payments on your behalf.

I, \_\_\_\_\_ confirm my intention to package Superannuation by supplying the following details:

Paradigm number: \_\_\_\_\_

### OR

Please contact me on \_\_\_\_\_

Deduction amount per pay \$ \_\_\_\_\_

Payment frequency:

Monthly  Fortnightly  Weekly

First payment due date: \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

**CALL NOW ON 1300 138 441**