

### Pinarc employees are able to access generous Salary Packaging.

Salary Packaging, also known as salary sacrifice, is an ATO approved way of increasing your take-home pay by reducing the amount of income tax you pay.

This is done by paying for items such as motor vehicles, mortgage, or other purchases from your pre-tax salary (or Gross Income).

As an example, an employee earning \$45 000 p.a can save around \$5000 in tax\*

Employees can salary package the following:

- **General Expenses**, up to \$15900 per year eg. Mortgage repayments, rent, credit card repayments, utility bills, and rates
- **Entertainment Benefit**, up to \$2650 per year eg. Food and drink purchases from restaurant and accommodation
- **iPad, tablet, Laptop**, up to one item per year if it's primary use is for your employment
- **Novated Lease**, to purchase a motor vehicle for personal use

Salary packaging has different implications depending on individual circumstances.

To view how you can benefit from salary packaging at Pinarc, and to calculate the difference it can make for you, please visit [eziway.net.au/](http://eziway.net.au/)

You may also consider seeking independent financial advice for your individual situation.

\*individual circumstances will differ