

Asgard

# Get more than you bargained for

Are you eligible for a super bonus of up to \$1,000?



# Be rewarded with up to \$1,000 by making a personal after-tax contribution to your super

# Asgard

## The Government super bonus

If you make personal after-tax super contributions and your total income<sup>1</sup> is under \$61,920 you may be eligible for the Government co-contribution scheme. If you are eligible, the Government will match \$1 for every \$1 of personal after-tax contributions made to superannuation, up to a maximum of \$1,000. You do not need have to contribute the full \$1,000 to be eligible – any amount up to \$1,000 will attract the super co-contribution.

## The gift that keeps on giving

By adding more to super, you'll boost your retirement savings, because your superannuation investment is taxed at a low rate of 15%, allowing your funds to grow in a favourably taxed environment.

## How much super co-contribution will I get?

The full super co-contribution is available where you meet the eligibility criteria and if your total income<sup>1</sup> is less than \$31,920. The maximum co-contribution reduces by 3.333 cents for every dollar earned over \$31,920, reducing to zero when your total income is \$61,920 or more. Find out the amount of bonus you could receive in the table on the right.

The amount you contribute:    \$1,000    \$500    \$200

Total annual income	The bonus super co-contribution you may receive		
\$31,920 or less	\$1,000	\$500	\$200
\$40,000	\$730.67	\$500	\$200
\$50,000	\$397.33	\$397.33	\$200
\$61,920	\$0	\$0	\$0

## More information?

- Check you're eligible for the super co-contribution: call the Australian Taxation Office on 13 10 20 or visit [www.ato.gov.au/super](http://www.ato.gov.au/super)
- Contact your payroll officer to enquire about making a personal after-tax super contribution via your payroll. Alternatively, you can make a one-off personal after-tax super contribution via BPAY or via cheque. Call us for help on how to do this or see the section titled "Making deposits into your account" in your Product Disclosure Statement, Part 1.
- Speak to your financial adviser
- Call the Asgard Contact Centre on 1800 998 185 for more information.

1. Total income = assessable income + reportable fringe benefit + reportable employer superannuation contributions (RESC). RESC are generally salary sacrifice contributions. RESC specifically excludes superannuation guarantee (SG) payments and mandated employer contributions. Asgard Capital Management Ltd ABN 92 009 279 592 AFSL 240695, is the trustee of the Asgard Employee Super Fund ABN 90 194 410 365. The information contained in this flyer is current as at July 2009. This information has been prepared without taking account of your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness, having regard to your objectives, financial situation and needs. The taxation position described is a general statement and should only be used as a guide. It does not constitute tax advice and is based on current tax laws and our interpretation. Your individual situation may differ and you should seek independent professional tax advice. Information about the relationships between Asgard Capital Management Ltd and other Westpac Group companies and the remuneration (including commission) or other benefits that they and any other person can receive in respect of, or that is attributable to, the financial services they provide is set out in the general Financial Services Guide issued by Asgard Capital Management Ltd. You can contact Asgard Investor Services on 1800 998 185 or write to us at PO Box 7490, Cloisters Square, PERTH WA 6850. © BT Financial Group Pty Limited 2009.