

# Government co-contribution

The following table shows how much co-contribution you could get for contributions made from 1 July in the 2011/2012 financial year.

Total income including salary sacrifice & reportable fringe benefits \$	Maximum co-contribution available \$	Personal contribution required to receive maximum co-contribution \$
31,920 or less	1,000	1,000
32,920	966	966
33,920	933	933
34,920	900	900
35,920	866	866
36,920	833	833
37,920	800	800
38,920	766	766
39,920	733	733
40,920	700	700
41,920	666	666
42,920	633	633
43,920	600	600
44,920	566	566
45,920	533	533
46,920	500	500
47,920	466	466
48,920	433	433
49,920	400	400
50,920	366	366
51,920	333	333
52,920	300	300
53,920	266	266
54,920	233	233
55,920	200	200
56,920	166	166
57,920	133	133
58,920	100	100
59,920	66	66
60,920	33	33
61,920 or more	0	0

## Any questions?

Contact your State Client Relationship Manager 9am to 5pm, Monday to Friday.

### NGS Super Trustee Office (NSW)

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# Earning under \$61,920 a year?



*authority form* available on the NGS Super website and return it to your employer's payroll department.

Please read the **Salary sacrifice fact sheet**, available on the website, for further information.

This may be read in conjunction with our **'Easy money' Co-contributions Fact Sheet** available from the Forms and Publications section of our website [www.ngssuper.com.au](http://www.ngssuper.com.au)

## Take advantage of "free money"

If your income is less than \$61,920 a year in the 2011/2012 financial year and you make extra after-tax contributions to your super, you may qualify for a Government co-contribution payment – which is a free boost for your super.

If you qualify for a co-contribution payment, you may be eligible to receive up to \$1 in matching Government contributions for every \$1 of contributions you make, to a maximum of \$1,000. People earning \$31,920 or less are eligible to receive the maximum co-contribution if they have contributed \$1,000. The maximum co-contribution decreases as your income increases, phasing out completely for an income of \$61,920. What might seem like a small amount now can make a sizable difference over the long term.

If you are under the income thresholds, you can make both before and after-tax contributions to your super to make the most of the co-contribution and to gain other tax advantages as well.

For more information, please read the **Easy Money fact sheet** available on the NGS Super website.

## Add to your super and gain the tax savings

Super offers some attractive tax savings which you can take advantage of by making extra super contributions from before-tax pay (salary sacrifice arrangements). Contributions made using salary sacrifice are taxed at the concessional contribution tax rate of 15%.

This is less than the marginal income tax rate of 30% (plus Medicare) which applies for a person on average income.

To make before-tax super contributions, you need to ask your employer to make these to your super account from your pay before income tax is taken out. Simply complete a *Payroll deductions*

## How to contact us

Visit our website [www.ngssuper.com.au](http://www.ngssuper.com.au), or contact our Customer Service Team or your local Client Relationship Manager at any time. We're here to help you.

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## Important information

This is general information only – it does not take into account your objectives, financial situation or needs. Please assess your own financial situation, read the *Member Guide* (Product Disclosure Statement) for any product you may be thinking of acquiring and consider seeking professional advice before acting on this information.

The NGS financial planning service is offered to members of NGS Super (ABN 73 549 180 515) through an arrangement with Mercer Financial Advice (Australia) Pty Ltd (ABN 76 153 168 293) (MFA) which holds Australian Financial Services Licence No. 411766 authorising the provision of financial advice.