

Get more from your salary or bonus

If you are an employee¹

You could arrange for your employer to contribute pre-tax salary or bonus into your super as salary sacrifice



Potentially pay less tax

Tax on salary sacrifice
super contributions

up to
15%²

VS

Tax on salary or bonus
if received as take
home pay

up to
47%³

Increase your retirement savings

¹ Contributions caps and eligibility conditions apply when using this strategy. Penalties may apply if you exceed the relevant contribution cap.

² Individuals with an annual income above \$250,000 will pay an additional 15% tax on all or part of their concessional super contributions within the cap.

³ Includes Medicare Levy.

To find out more, speak to your financial adviser or visit ato.gov.au.