**Enjoy your Workplace Benefits**

Salary Packaging is an ATO approved Employee Benefit which optimises your salary by paying for various items from your pre tax income, or a combination of pre and post tax payments. Your Employer will make payments for your salary packaged items, such as a Novated Lease, at an agreed rate and for an agreed timeframe from your salary.

**Benefits you can Salary Package**

These items can be salary packaged, subject to your Employer’s approval:

- A new car through a Novated Lease
- Superannuation contributions
- Work related laptop/tablet/mobile phone
- Otherwise deductible items such as self education costs
- Remote Area Benefits

**How it Works**

**Current Pay Structure**

![Diagram showing current pay structure with $Your Pay, TAX, Benefit Item, and Your take home pay stages.]

**With Packaging**

![Diagram showing with packaging pay structure with $Your Pay, Benefit Item, TAX, and Your take home pay stages.]

With Salary Packaging you pay for items using some pre tax income. Therefore you reduce your amount of taxable income, which in turn may increase the amount of your take home pay and give you the opportunity to save more.
Selectus works closely with the industry and leverages our scale to bring to you a powerful purchasing capability. By harnessing our bulk purchasing power we can save you thousands of dollars off the recommended retail price of new vehicles and the savings get passed directly to you!

**Benefits of a Novated Lease**

- **We do the negotiating**
  - leave it to our experts
- **Your Car, Your Choice**
  - Salary package a new, used or even your existing car
- **Great Running Cost Discounts**
  - Enjoy significant savings on fuel, servicing and tyres
- **Pass on the Savings**
  - You can even package a car for your partner, son or daughter!
- **Dedicated Access to our team of experts and 24/7 online account access**
- **Comprehensive Insurance through QBE Insurance**
- **Huge Savings**
  - Access fleet discounts and competitive finance on new cars Australia wide
- **All-Inclusive Package**
  - One regular, scheduled and automated payment organised through your Employer to cover all of your car costs including fuel, servicing, tyres, maintenance, insurance, annual registration and finance

The table below highlights the approximate savings you could benefit from with a Selectus Novated Lease, based on various salary levels.

<table>
<thead>
<tr>
<th>Annual Salary</th>
<th>Potential Savings over term of Lease*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50,000</td>
<td>$8,680</td>
</tr>
<tr>
<td>$100,000</td>
<td>$9,980</td>
</tr>
</tbody>
</table>

Savings calculated over a five year lease, travelling 15,000 km per year; based on a vehicle financed at $24,000.

*Refer to back page for detailed assumptions.

**Selectus - your appointed Salary Packaging Partner**

The Selectus Group is a leading provider of Salary Packaging administration and Novated Lease services to Employers and Employees throughout Australia. Proudly 100% Australian Selectus is proud of over 15 years' experience in the Private/Government Sector.

Our national presence ensures that we can deliver personalised support and services on site for all Employer locations and supports our commitment to meet the salary packaging needs of all Employees.

**Salary Packaging Fees**

Selectus manages your salary packaging on your behalf. A services fee is charged for the administration of your Salary Package. This fee is paid to Selectus through your pre-tax salary and includes GST.

**Onsite Information**

Selectus offers private one on one consultations at your workplace with one of our dedicated Regional Managers who can answer any questions about how Novated Leasing or other salary packaging can work for you.

**Website**

Our website can be found at www.selectus.com.au

The Selectus website provides 24/7 access to some interactive videos and information on salary packaging specific to Private Education/Rebatable Employees.

Our website’s online calculator allows you to input your individual salary details to determine the benefits to you.

Get started – contact Selectus on 1300 01 02 03
Book an appointment through the Selectus Website and your Selectus Regional Managers will be in touch to discuss your own vehicle requirements and/or salary packaging needs.


1300 01 02 03
sales@selectus.com.au
www.selectus.com.au

Assumptions

Potential savings over the term of the lease relate to the following novated lease assumptions: Vehicle is financed at $24,000 and operating costs such as fuel, servicing, comprehensive insurance, tyres, administration and registration is based on a lease term of 5 years travelling 15,000 kms per annum on a taxable income range of $35,000 to $140,000. Operating costs are based on Victorian state pricing and are inclusive of GST. Benefits relating to operating costs are available at selected, participating outlets when using your WEX Motorpass card. For further information regarding benefits please refer to http://www.selectus.com.au/vehicles/paying-for-running-costs. Fuel savings may not be available to employees of some employers and in these cases alternative arrangements have been negotiated to benefit staff. Any information provided by Selectus is general advice only and should not be used, relied on or treated as a substitute for specific professional advice relating to personal circumstances. Figures are current at time of publishing and vehicle pricing and vehicle availability are subject to change at any time, as determined by the vehicle manufacturers and relevant industry bodies.

In the examples PAYG tax rates effective from 1 July 2014 have been used and administration fees have not been included as these vary between different employer agreements. Tax benefit calculations are approximate and assume no other taxable income is received. HELP repayments and taxation surcharges have been excluded from calculations.

The information provided within this document is factual information only and has been prepared without consideration of your personal objectives, financial situation or needs. Any information provided by Selectus is general advice only and should not be used, relied on or treated as a substitute for specific professional advice relating to personal circumstances. Selectus Pty Ltd may receive commissions or rebates in connection with some services it provides or arranges to be provided by third parties. Eligibility criteria and terms and conditions apply. Fees and charges apply. For further information contact Selectus on 1300 01 02 03.