



MONEY FROM THE GOVERNMENT FOR NOTHING!

WITH SUPER CO-CONTRIBUTION



You could be entitled to up to \$1,000 from the Government!

If you earn less than \$61,920 annually and you make a personal (after tax) super contribution, you could be eligible for the co-contribution.

If your income is under \$31,920 for every dollar you contribute to super from your after tax salary, the Government will make a matching contribution of \$1.00 up to a maximum of \$1,000. As your income increases above \$31,920 the amount the Government contributes will reduce by 3.33 cents for every \$1.00 you earn up to \$61,920.

Your Income	If you make Personal Contributions of:			
	\$1,000	\$800	\$500	\$200
	The co-contribution that you receive from the Government will be:			
\$31,920	\$1,000	\$800	\$500	\$200
\$37,920	\$800	\$800	\$500	\$200
\$41,920	\$667	\$667	\$500	\$200
\$45,920	\$533	\$533	\$500	\$200
\$49,920	\$400	\$400	\$400	\$200
\$53,920	\$267	\$267	\$267	\$200
\$57,920	\$133	\$133	\$133	\$133
\$61,920	Nil	Nil	Nil	Nil

Rates & thresholds from 1 July 2009

Refer to the table to see how much you could receive.

Are you eligible?

To qualify for the co-contribution you need to:

- Make a personal, after tax contribution to a complying super fund
- Have a total income less than \$61,920
- Receive 10% or more of your total income (assessable income and reportable fringe benefits) from employment, running a business, or a combination of both
- Lodge an income tax return for the financial year
- Be less than 71 years of age
- Be a permanent resident of Australia

Do we have your Tax File Number?

For Club Plus Super to accept any personal contributions, we must have your Tax File Number (TFN). If you are not certain if you have provided your TFN please call 1800 680 627. You are not obligated to provide your TFN, however if we do not have it, your personal contributions will be taxed at 46.5% (including Medicare Levy).

FOR MORE INFORMATION

For more information on the Super co-contribution please call 1800 680 627. It's a good idea to talk to a Financial Planner to best take advantage of this strategy. As a member of Club Plus Superannuation you are also entitled to a free consultation with a Financial Planner through Money Solutions AFSL No. 258145.

Money Solutions can be contacted on 1800 837 800.



www.clubplussuper.com.au

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