

1. *Fringe Benefits Tax (FBT) Exempt benefits (included in our Gold and Platinum packages)*

A number of benefits are exempt from FBT. The following work-related items are exempt benefits:

- a portable electronic device
- a PDA, calculator or electronic diary
- a laptop (including iPads)
- an item of computer software
- a briefcase

The work-related items exemption is limited to:

- items primarily for work-related use (you will need to give a declaration stating this)
- one item per FBT year (currently 01 April to 31 March) for items that have a substantially identical function, unless the item is a replacement item.

2. *Superannuation (included in our Silver, Gold and Platinum packages)*

Salary sacrificed superannuation contributions under an effective salary sacrifice arrangement are considered to be employer contributions which, when paid for an employee to a complying superannuation fund, are not fringe benefits.

The current limit is \$25,000 per annum, including the statutory Superannuation Guarantee Charge. You may contribute more on an after tax basis.

3. *Airlines lounge memberships (included in our Gold and Platinum packages)*

4. *Income protection insurance (included in our Gold and Platinum packages)*

5. *Professional memberships and subscriptions (included in our Gold and Platinum packages)*

6. *Fringe benefits (included in our Platinum package)*

Common fringe benefits include:

- Cars, normally through a novated lease
- expense payments (such as the payment of your loan repayments, school fees, child care costs and home phone costs).