



NATIONAL SALARY PACKAGING

WOULD YOU
LIKE TO TAKE-
HOME MORE
PAY?

Salary Packaging
& Vehicle Employee
Benefits Program

www.nationalsalarypackaging.com.au/ana

A NEW APPROACH

ANA

This is an ATO approved and government-driven incentive that gives ANA employees the opportunity to take home more pay

*Please refer to the attached brochures on the \$15,900 and \$2,650 benefits.
** PED's must be used predominately for business use (51%) the amount of tax savings will depend on how much you earn



What can National Salary Packaging do for you?

As a valued employee, A New Approach has partnered with National Salary Packaging to manage and provide you with products and services to improve your financial wellbeing.

Benefits

01 **\$15,900 Mortgage/Rent or Everyday General Living Expenses** (\$30,000 grossed-up value per employee) *

02 **\$2,650 Meal, Entertainment & Holiday Benefit** (\$5,000 grossed-up value per employee) *

03 **Portable Electronic Devices ****
i.e. a laptop (eg a \$2,000 laptop will only end up costing you \$1,200 as you will save you \$800 in tax)

04 **Vehicle Benefits** (refer to page 3)

The Australian Tax laws provide generous tax concessions for not for profit organisations within an FBT year (1 April to 31 March). A New Approach has an FBT rebatable status which means some employees can salary package up to \$15,900 p.a. without paying any PAYG tax, however, there will be a percentage of FBT payable. This usually reduces your tax bill if you earn over \$87,000 each year, as the rebated FBT amount is lower than the applicable PAYG tax rate.



We recommend you book a Discovery Call to see how you can benefit.

Vehicle Benefits

Saving you valuable



TIME



EFFORT



MONEY

As you know, vehicles can be a big expense and, if not purchased, financed or insured correctly, can end up costing you a lot of money unnecessarily!

National Salary Packaging are your one-stop Vehicle and Finance specialists with over 30 years of experience helping people save thousands of dollars on new and used vehicles.



Do you need a new or used vehicle?

Imagine a stress and risk-free experience when buying or selling your car, where all the hard work is done for you, and you end up with more money in your pocket!



SOURCING



NEGOTIATION



FINANCE



INSURANCE



With just one phone call, you will have direct and FREE access to:

- ✓ **Vehicle advise** – let us help you answer any vehicle or finance questions you may have
- ✓ **Sourcing your vehicle** - Get the best deal possible (normally \$149 to the public)
- ✓ **Discounted fleet pricing** – saving you thousands of dollars
- ✓ **Trading your vehicle?** Let us help you get the best trade in value



What vehicle finance solution is best for me?

Novated Lease or Asset Car Loan?

After we have helped get the best deal on your next car, we can help you navigate the best finance solution so that you are driving your vehicle for less.

NSP can organise either a novated lease or a competitive asset car loan, depending on which structure works best for you.

- ✓ With a novated lease, you will receive your tax deductions each pay cycle, Plus, you get to drive your car GST-Free
- ✓ With a car loan, you will receive very competitive low interest rates.



Do you have a car at home?

If you do, you could potentially increase your income by salary packaging your existing car at home. It is called an Associate Lease. This is a great perk with instant tax benefits.

You will need to book your discovery session to find out how this benefit increases your take home pay.

- ✓ No finance required
- ✓ Reduce your tax
- ✓ Zero upfront fee



Do you need a vehicle for a short term?

If you do, then a short-term vehicle subscription might be the solution for you.

It is perfect if you are:

- ✓ On a temporary Work 482 Visa
- ✓ On Probation Period
- ✓ Or you can't get finance for various reasons

You pay a fortnightly fee that covers all the vehicle finance, insurance, registration and maintenance costs and at the end of that term (4, 6 or 9 months), you can get a brand-new one or just hand it back.

Imagine...

Imagine taking home an extra \$5,365 in cash per annum while you are working for A New Approach?

Liz, who is earning \$90,000 per year, decided to make the most of the benefits now available to her.



- 01** Liz purchased a brand new \$35,000 car she uses 100% private use under a novated lease.
- 02** She also salary packaged her mortgage using the \$15,900 benefit.
- 03** Plus, the \$2,650 meal and entertainment benefit, using the Beyond Bank debit card.
- 04** Liz also has a \$15,000 car at home that she now salary packages under an associate lease
- 05** In addition, Liz also packaged a brand-new laptop worth \$2,000.

By salary packaging these benefits, Liz has just taken home an additional \$5,365 pa. Plus, she saved \$2,500 on the purchase price of the car by using our vehicle and finance services.



Book your complimentary
one-on-one, no-obligation
Discovery Session to explore your
benefits.

What's Next?



The sessions are confidential and obligation free and run for about 15- 20 minutes. If you choose to start salary packaging, we will provide you with everything you need to start taking home more pay.

Click Here

to book your
**Free Discovery Session
today!**

Or you can book your Discovery Session
on our website:

www.nationalsalarypackaging.com.au/ana

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*We look forward to getting
to know you and supporting
your financial wellbeing.*

– The NSP Team



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