



Women's
Legal Service Qld

WOULD YOU LIKE TO TAKE HOME MORE PAY?



NATIONAL SALARY PACKAGING

**Salary Packaging
Employee Benefits
Program**

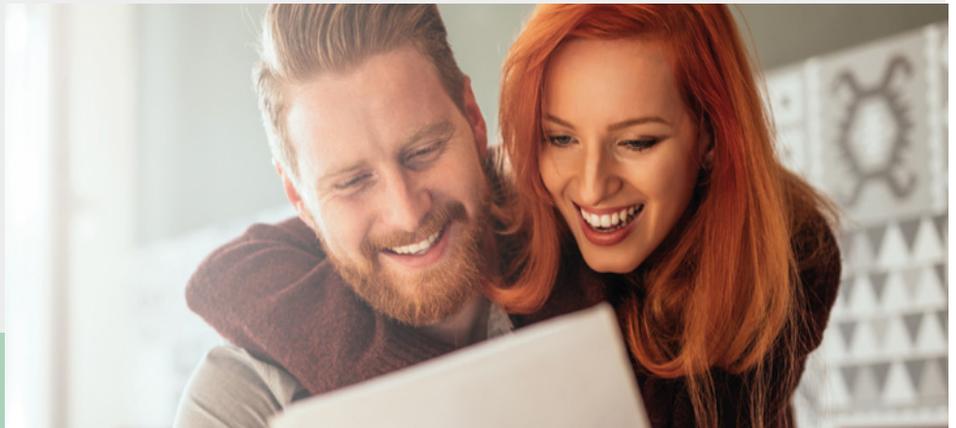
This is an ATO approved and government-driven initiative that gives not-for-profit organisations like WLSQ the opportunity for all of their employees to take home more pay.

www.nationalsalarypackaging.com.au/WLSQ

\$18,550 in tax-free benefits available

for you to take home more money

As a valued employee, WLSQ has partnered with National Salary Packaging to manage your salary packaging benefits to support your financial wellbeing.



Tax-free Benefits

1. \$15,900 Everyday Living Benefit

(can also be used to pay your mortgage or rent)

2. \$2,650 Meal, Entertainment & Holiday Benefit

Example: When you take up the **\$15,900 & \$2,650 benefits**, approximately how much additional pay will you receive?

Annual Salary	Additional Pay Per Fortnight	Additional Pay Per Annum
\$30,000	\$91	\$2,371
\$40,000	\$142	\$3,700
\$50,000	\$168	\$4,375
\$60,000	\$220	\$5,725
\$70,000	\$239	\$6,238



Salary Packaging Benefits Summary

- 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 *(for example, a \$2,000 laptop will only end up costing you \$1,200 as you will save \$800 in tax)*
- 04** Vehicle Benefits *(refer to page 3)*

Vehicle Benefits to save 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



You have direct and **FREE** access to:

- ✓ **Vehicle advice** – let us answer any vehicle or finance questions you may have
- ✓ **Sourcing your vehicle** – get the best deal possible
- ✓ **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
- ✓ Are on a probation period
- ✓ Can't get finance for various other reasons

You pay a fortnightly fee that covers all of 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...

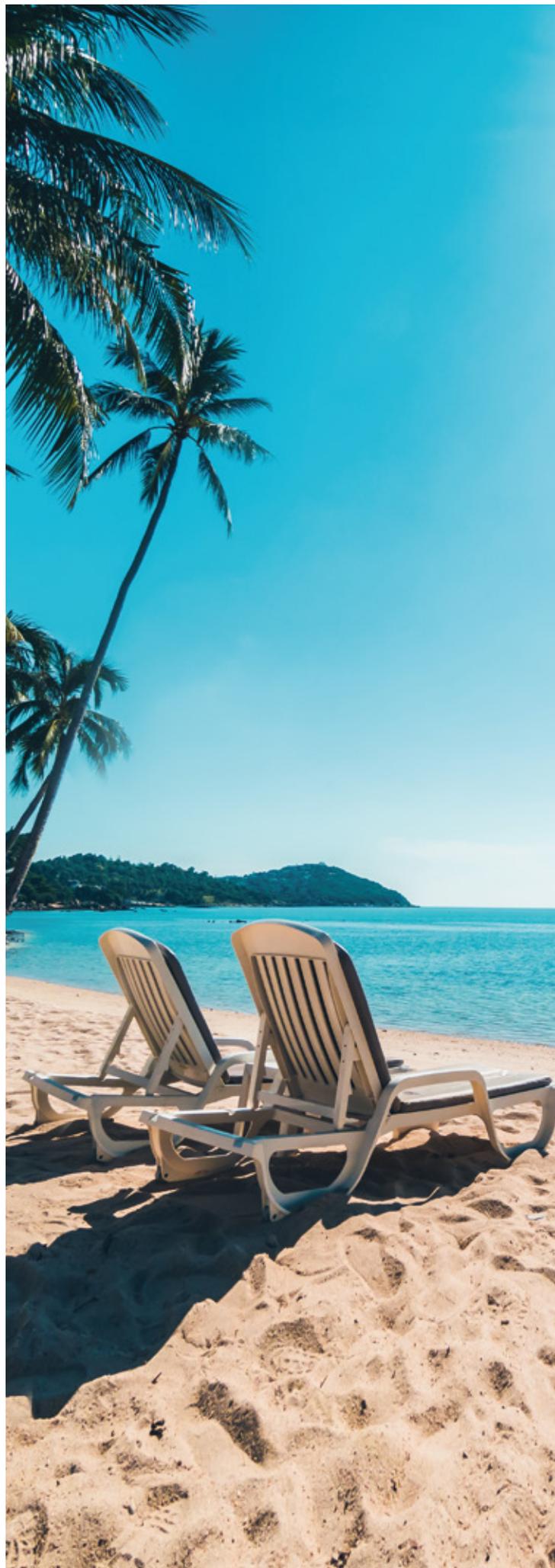
taking home an extra
**\$11,500 in cash
per annum**
while you are working for WLSQ?

Liz, who is earning \$75,000 per year, decided to make the most of the benefits available to her.



- 01** Liz purchased a brand new \$35,000 car under a novated lease salary package, which she uses approx. 80% for business, visiting her clients.
- 02** She also salary packaged her mortgage using the \$15,900 benefit.
- 03** Then she packaged the \$2,650 benefit, paying for all her meal and entertainment expenses with the Beyond Bank Card.
- 04** Liz also packaged a brand-new laptop worth \$2,000.

*By salary packaging these benefits, Liz has just taken home an additional **\$11,500.00 pa**. Plus, she saved **\$2,500** on the purchase price of the car by using our vehicle and finance services.*



What's next?

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



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/WLSQ

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We look forward to getting to know you and helping you take home more money.

– The NSP Team



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