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Where can you get 100% return on your savings?

Boost your Super with a Government Co-Contribution

If you earn less than \$61,920 during the 2009/10 financial year and make a personal after-tax super contribution, the Government will match your money up to \$1,000.

Anyone earning \$31,920p.a. or less will receive \$1,000 for every \$1,000 voluntarily paid into their account.

For those earning above \$31,920p.a., the ATO gradually reduces its co-contribution rate on a pro rata basis, until it fully expires at the \$61,920 annual wage mark. Therefore, anyone earning above this rate is unable to access this benefit at all.

Personal contributions made by salary sacrifice are not eligible to receive the Government's co-contribution. Personal contributions must be non-concessional (after-tax).

## How much could you receive?

2009/10 Financial Year				
If your after Tax voluntary contribution is:	\$1,000	\$800	\$500	\$200
And your income is:	Your Government Contribution is:			
\$31,920 or less	\$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 or more	\$0	\$0	\$0	\$0

## Are you eligible?

Read the checklist overleaf to see if you are eligible for the Government Co-contribution Scheme



Talk to us today to find out if you qualify for the Government Co-Contribution scheme!

To qualify for the Government's money, you must, in the same financial year:

- earn less than \$61,920
- obtain 10% or more of your income from eligible employment (to check call the Tax Office on 13 10 21 or visit [www.ato.gov.au](http://www.ato.gov.au))
- be a permanent resident
- lodge an Income Tax Return
- be under 71 years of age
- made an after tax personal contribution to your super

Intrust must have your TFN to accept your personal contribution. Not sure if you have already provided your TFN? Call us on 132 467 to check.

**Remember!** You are not obliged to provide us with your TFN but if we do not have it, your personal contribution won't be accepted and all other contributions will be taxed at 46.5% (including Medicare Levy).

For further information please contact us on 132 467 or refer to the **ATO website - [www.ato.gov.au](http://www.ato.gov.au)**.

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