



**We can help you maximise
your workplace benefits.**

This brochure explains how you could maximise your pay.
For further details call **1300 123 123**.



Maxxia

Maximising
your workplace
benefits

A McMillan Shakespeare Company

Rewarding you for the company you keep: an introduction to workplace benefits.

St John of God Health Care offers you a range of workplace benefits, in partnership with Maxxia, as part of your remuneration program. This program is another way that St John of God Health Care recognises and rewards your hard work. Your workplace benefits include salary packaging, novated leasing for a car and great value insurance.

About salary packaging.

Also known as ‘salary sacrifice’, salary packaging is an arrangement that you make with St John of God Health Care to swap some of your regular salary for other benefits. By using your pre-tax salary (or a combination of your pre and post-tax salary) to pay for certain expenses, you pay less income tax and have more money left over for other things.

Eligibility.

St John of God Health Care offers salary packaging to all full-time and part-time caregivers. Casual caregivers can also participate in salary packaging with your manager’s approval. Casual caregivers need to nominate a percentage of their pre-tax salary to package per fortnight.

How it works

Current Pay Structure	With Packaging
Your Pay	Your Pay
Taxed	Purchase Benefit Item
Purchase Benefit Item	Taxed
\$ Take Home Pay	\$ Take Home Pay

Salary packaging could work for you no matter how much you earn - \$20,000 or \$70,000. Just take a look at the potential tax benefit of packaging \$9,095¹ per year toward your everyday living expenses.

Potential tax benefit of salary packaging \$9,095 per year		
Annual Salary (ex. super)	Net Annual Benefit	Net Fortnightly Benefit
\$20,000	\$1,501	\$57
\$30,000	\$1,501	\$57
\$40,000	\$2,251	\$86
\$50,000	\$2,865	\$110
\$60,000	\$2,865	\$110
\$70,000	\$2,865	\$110

Please refer to back page for assumptions.

Maximise your income with salary packaging.

You can salary package a range of expenses from your pre-tax salary, up to a limit of \$9,095¹ each Fringe Benefits Tax (FBT) year (1 April – 31 March).

Some of the benefits you can package include:

- Mortgage or rent payments
- Living expenses
- Personal loan repayments
- Private health insurance premiums
- School tuition fees, and
- HELP repayments.

A Maxxia Visa Card makes packaging even easier.

The Maxxia Visa Salary Packaging Payment Card is a great way to access your packaged funds. To salary package your everyday living expenses, just choose how much of your salary (up to the limit of \$9,095¹) you want to package and we’ll do the rest. All you need to do is swipe and sign, and we put your funds on the card. It couldn’t be easier!

What else can I package?

You can salary package some other benefits over the \$9,095¹ limit, including:

- A Novated Motor Vehicle Lease²
- Meal Entertainment expenses (using the Maxxia Visa Meal Entertainment Payment Card³)
- Additional superannuation contributions⁴
- Work-related self education, and
- Professional memberships and subscriptions.

Maxxia administration fees.

Maxxia administers all your salary packaging arrangements. Fees for this service are paid from your pre-tax salary and include GST.

Description	Annual Fee (Incl. GST)
Salary packaging any number of 'capped' benefits (including a novated lease)	\$184.80
Salary packaging any number of FBT exempt, concessional or Meal Entertainment benefits	\$55.00
Salary packaging a combination of the above 2 options	\$239.80

Get behind the wheel of a new car.

You can salary package a new, used or even your current car with a novated lease, and enjoy the benefits – over and above your yearly limit.

A novated lease is a three way agreement between you, St John of God Health Care and a finance provider. A car is leased in your name and then novated (transferred) to St John of God Health Care using a Deed of Novation. You can salary package the lease payments and running costs of the car, including petrol and servicing.

We'll take care of all the details.

- We help you find your new car at a competitive price
- We help you with finance, insurance and on road costs, and
- We tailor a budget that's right for you.

Potential tax benefit of salary packaging a car plus \$9,095 cap limit			
	Annual Salary (ex. super)	Net Annual Benefit	Net Fortnightly Benefit
If you lease a car to the value of \$34,000 on a 4 year term, at 35% residual value and travel 15,000 kms annually	\$40,000	\$4,038	\$155
	\$50,000	\$5,538	\$213
	\$60,000	\$5,691	\$218
	\$70,000	\$5,691	\$218
	\$100,000	\$6,972	\$268

Please refer to back page for assumptions.

Call our leasing consultants on **1300 123 123** for a no-obligation Quick Quote and for answers to all your leasing questions.

Other workplace benefits.

St John of God Health Care has even more ways to save you money with a range of insurance products available through Maxxia insurance.

Enjoy more rewards with Maxxia insurance.

You could save money and get better value for your dollars just for working where you do. Maxxia insurance offers car and home insurance, underwritten by Auto & General Insurance Company. At Maxxia insurance, we believe safer, more responsible drivers shouldn't have to pay high premiums to subsidise risky drivers. As a result, you could enjoy significant savings on your car insurance. Maxxia insurance is packed with great benefits including:

- Lifetime guarantee on repairs for as long as you own the car
- No claim discount protection, and
- Variable excess to reduce your premium.

So you could enjoy great savings with Maxxia and competitively priced insurance. To find out how, just call **1800 066 908** or visit www.maxxiainsurance.com.au

Note: Maxxia car insurance is not available in NT. Home & Contents is not available in NT and Nth Qld or Northern WA.



Arrange your workplace benefits today.

For salary packaging and novated leasing:

Step 1

Call **1300 123 123** to arrange a no-obligation quote.

Step 2

A customer service representative will guide you through your benefit options.

Step 3

We'll arrange your benefits as directed by you.

For Maxxia insurance:

Call **1800 066 908** or visit our website at www.maxxiainsurance.com.au to find out more or apply online.

Need an interpreter?

Maxxia also offers a Telephone Interpreting Service (TIS). If you need to talk with us and have difficulty speaking or understanding English, call



the Telephone Interpreter Service on 131 450 and ask them to call Maxxia on 1300 123 123, between 8.00am-7.00pm (EDST). TIS provides a service for over 100 languages.

Need more information?

For further information about the benefits you can salary package, simply call us on **1300 123 123** or refer to the St John of God Employee Information Guide available at www.maxxia.com.au by entering the following login details:

USER: **SJGH** PASSWORD: **STJOHN**

Notes

1 Public hospitals have a capping threshold (being a grossed up taxable value of \$17,000) placed on the amount of fringe benefits they may provide to employees each FBT year without FBT applying. The maximum amount of \$9,095 has been determined using a gross up rate of 1.8692 and assumes that the payments are not subject to GST. Where the payments are subject to GST this amount will be reduced to \$8,233 and the gross up rate of 2.0647 should be used to determine the grossed up taxable value of the benefits provided.

2 Only permanent part-time and full-time staff are eligible to salary package a novated lease.

3 Participation in the Meal Entertainment Program and use of the Meal Entertainment Payment Card are subject to merchant acceptance. Reimbursements may be claimed manually if the Meal Entertainment Payment Card is not accepted and your employer allows manual reimbursement.

4 Additional superannuation contributions from pre-tax salary are subject to 15% contributions tax. The taxation of additional superannuation contributions via salary packaging may differ from the taxation of additional superannuation contributions from post-tax salary. From 1 July 2009, additional superannuation contributions will be reported on an employee's annual payment summary and will be used to assess an employee's eligibility for a number of government benefits, or liability for certain payments.

The supply of salary packaging services is subject to Maxxia Pty Ltd terms and conditions (available from www.maxxia.com.au or by calling us on 1300 123 123), finance approval and conditions and the terms of your employer's Salary Packaging Policy. Fees and charges apply.

Insurance is offered by Maxxia Pty Ltd (ABN 39 082 449 036; AR No 278683) as an Authorised Representative of A&G Insurance Services Pty Ltd (ABN 61 003 617 909; AFSL 241411) (AGIS). AGIS arranges the insurance on behalf of the insurer, Auto & General Insurance Company Limited (ABN 42 111 586 353; AFSL 285571) (A&G), a related company. Maxxia receives a commission which is a percentage of your premium. For further details see our Financial Services Guide (FSG). Because we don't know your financial needs, we can't advise if this insurance will suit you. You should consider your needs and read the Product Disclosure Statement (PDS) before making a decision to buy insurance. To download a copy of the PDS and FSG go to our website or call 1800 066 908. Not available in NT, Home & Contents not available in NT and Nth QLD or Northern WA. Terms & Conditions apply. Subject to rating & underwriting criteria.

Assumptions

Novated Lease example: The estimated potential tax benefit is based on the assumption that you would have paid for the lease from your post-tax salary (as opposed to salary packaging those payments from your pre-tax salary, or a combination of your pre and post-tax salary). The estimated annual benefit will vary depending upon salary, employment circumstances, selected benefits and applicable tax treatment. This example assumes: that benefits to the value of \$9,095 (excluding GST) are already packaged and that the novated lease is in addition, a four-year lease term, an annual distance travelled of 15,000kms and a 35% residual value. The base value of the vehicle for FBT purposes is \$33,606. The total amount financed is \$32,017 including on-road costs. The annual lease rental is \$8,518.20. The annual operating costs are \$5,768.64 which includes fuel, maintenance, registration, comprehensive insurance and fleet management fee. GST of 1/11th is payable on your ECM contributions. All ITCs are paid to you as salary by your employer. State Stamp Duty rates apply. Dealer delivery is excluded.

Important information: In the examples PAYG tax rates effective 1 July 2009 have been used, and Fees and Charges are excluded. Tax, benefit and Medicare Levy calculations are approximate, and assume no other taxable income is received. HELP repayments and taxation surcharges are excluded. The information provided in this document is factual information only and has been prepared without consideration of your personal circumstances. Maxxia Pty Ltd does not provide you with any form of financial, taxation or financial product advice on the relative merits of salary packaging programs or on any other basis. You should seek your own independent professional advice before making a decision with respect to salary packaging or novated leasing. Maxxia Pty Ltd may receive commissions or rebates in connection with some services it provides or arranges to be provided by third parties.

Maxxia Pty Ltd ABN 39 082 449 036 Authorised Representative (No. 278683) of McMillan Shakespeare Limited (AFSL No. 299054)
Locked Bag 18, Collins Street East, Melbourne VIC 8003
P: 1300 123 123 F: 1300 733 444
E: info@maxxia.com.au W: www.maxxia.com.au