

Make the most of where you live and work.



Remote area benefits

If you live and work in a remote area, you could increase your disposable income with remote area benefits.

About salary packaging

This salary packaging benefit allows you to pay for your rent or mortgage interest repayments using your pre-tax salary. If you're eligible to salary package, you could pay less income tax and could enjoy more disposable income each year.

Remote area benefits allows you to salary package the cost of:

- ✓ interest you pay on your mortgage for the house you live in, or
- ✓ rent you pay an estate agent/private party for the house you live in, or
- ✓ your electricity or gas expenses if you salary package rent or mortgage as a remote area benefit

Here's an example:

Anna earns a salary of \$120,000. She pays \$20,000 in rent per year. By salary packaging her rental payments Anna enjoys \$3,744 more in disposable income each year.

Potential tax benefits of salary packaging the cost of the rent for the house you live in.

Item	Without Salary Packaging	With Salary Packaging
Anna's Gross Annual Salary	\$120,000	\$120,000
Remote Housing Rental	\$0	-\$10,000
Fringe Benefits Tax	\$0	\$0
Administration Fee	\$0	-\$280
Net Salary	\$120,000	\$109,720
Input Tax Credits	\$0	\$25
Net Salary After Input Tax Credits	\$120,000	\$109,745
Tax & Medicare	-\$34,432	-\$30,433
Net Salary	\$85,568	\$79,312
Rental Payment	-\$20,000	-\$10,000
Net Cash Salary	\$65,568	\$69,312
Salary Packaging Benefit		\$3,744

To find out how you could increase your disposable income with Remote Area Benefits, call RemServ today on **1300 30 39 40**. Alternatively, visit remserv.com.au.

Important Information: The calculations in this brochure are for illustrative purposes only and are of a general nature. The actual benefit that could be achieved is dependent on applicable fees, your employer's Salary Packaging Policy, the amount salary packaged, your salary and your particular financial, taxation and welfare benefit circumstances. Tax calculations are approximate and exclude surcharges and other items that may apply to you. PAYG tax rates effective 1 July 2017 have been used. This general information doesn't take your personal circumstances into account. Please consider whether this information is right for you before making a decision and seek professional independent tax or financial advice. Conditions and fees apply. The availability of benefits is subject to your employer's approval. RemServ may receive commissions in connection with its services. Remuneration Services (Qld) Pty Ltd | ABN 46 093 173 089.