



Additional Superannuation

Package additional super and boost your nest egg the better way

Maxxia

Workplace benefits the Maxxia way

Your employer has chosen Maxxia as your workplace benefits provider to bring you the best possible salary packaging experience.

As one of Australia's largest salary packaging providers, we've specialised in providing workplace benefits for over 30 years, delivering generous tax savings that help our customers do more with their money.

Salary packaging additional super

Salary packaging lets you pay for a variety of expenses with money from your salary before you get taxed. This could reduce your taxable income, meaning you could pay less tax and take home more of what you earn.

Exactly what you can package depends on your industry and employer, but most employees can package additional superannuation. By making extra contributions to those transferred regularly by your employer, you could boost your retirement nest egg.

How it works

When you package additional contributions, your super is taxed at a 'concessional' (before-tax) rate of 15%, which is lower than the marginal tax rate for most people. By putting your before-tax income into your super account, the salary you receive from your employer could be reduced, lowering your annual taxable income.



For every dollar you contribute, 85 cents go directly into your superannuation account.



There is an annual limit of \$27,500, including your employer's 10% contribution (increases to 10.5% from 1 July 2022) that can be packaged super before tax becomes payable.



Additional super contributions should be reported on your annual payment summary and will be used to assess your eligibility for a number of government benefits, or liability for certain payments.

The salary packaging difference

Without salary packaging



With salary packaging



Where can I find out more?

Salary packaging is an exciting story, but it can also appear complicated at first. Our website explains the ins and outs of salary packaging including: detailed benefit information by industry sector; answers to FAQs (including 'How will salary packaging affect my pay?' and 'What are cap limits?'); and simple calculators to help you determine your potential savings.



Important Information: 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. Maxxia may receive commissions in connection with its services.

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