

Give your finances an end of financial year boost Strategies for wealth accumulators

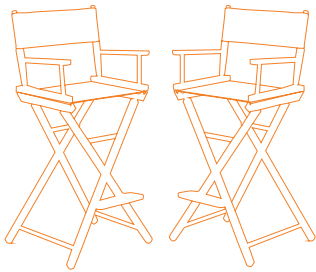
The end of the financial year is rapidly approaching, meaning it's the right time to think about strategies you may be able to put in place to give your finances a well deserved boost.

As always, your adviser is ready to assist. And to help you to start thinking about some of the strategies that may be right for you, we've put together a list, including a summary of the benefits of each. Some of these strategies may have short-term benefits for your tax position and some will have benefits for your savings over the years to come.

Whichever you choose, you are helping to grow your wealth - one step at a time.

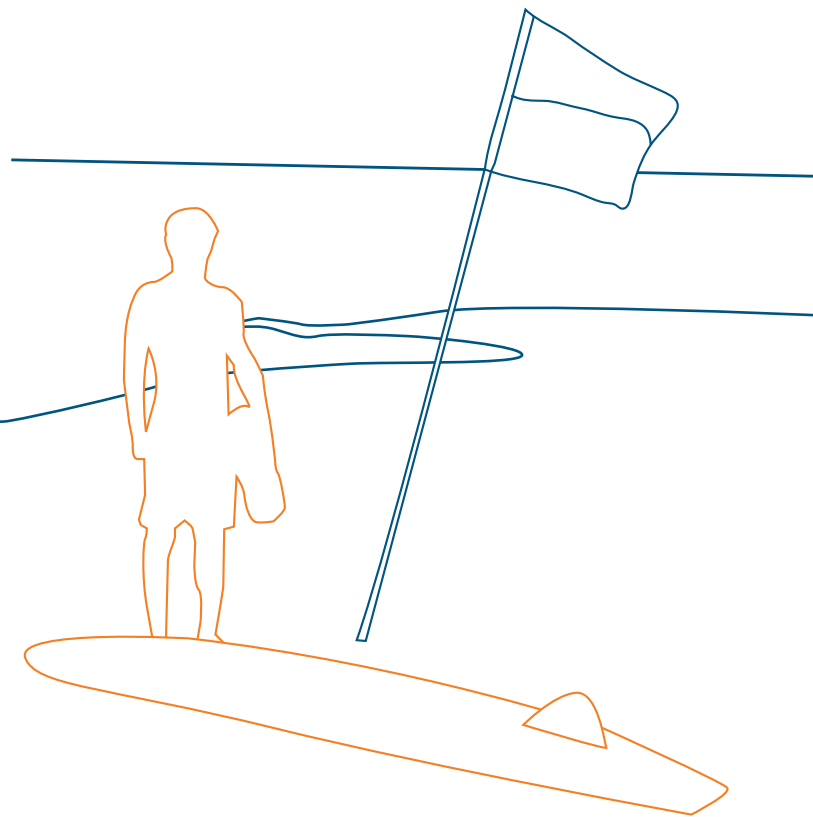
Strategy	Why contribute?
Make a personal (non-concessional) contribution to super	You can help make the most of your super retirement savings by contributing money to super from after-tax income or savings each year. It is important to note contribution limits apply of up to \$150,000 p.a. You can also bring forward two years of contributions, allowing a contribution of \$450,000 in the current year. These contributions are not tax-deductible.
Take advantage of the Government co-contribution to superannuation	For those who earn less than \$61,920 in 2009/2010 and make a personal super contribution by 30 June, the Government will make a payment of up to \$1,000 to eligible persons.
Make a spouse contribution to boost super savings and receive a tax offset	Those who make spouse contributions on behalf of their non-working or low income-earning spouse may be able to claim an 18% tax offset on contributions up to \$3,000, meaning a maximum offset of \$540.
Boost your savings and reduce tax via salary sacrificing	If you are likely to receive a bonus payment before 30 June, you could consider salary sacrificing the payment into superannuation, potentially reducing your tax bill.*
Defer asset sales to manage capital gains tax (CGT)	If you are in the position of needing to sell a profitable asset, holding off selling the asset until after 30 June may result in deferring, or reducing, a CGT liability.
Pre-pay 12 months interest on an investment loan	Pre-paying interest allows you to bring forward the tax deduction and potentially pay less tax this financial year.
Pre-pay 12 months income protection insurance premium	Taking out an income protection policy, outside of super, before 30 June and pre-paying premiums allows you to bring forward the tax deduction and reduce your tax bill this financial year.

* Please note you must have a legitimate salary sacrifice agreement in place with your employer before you become entitled to the income you wish to salary sacrifice.



FSP Portfolio Services

Make the end of the financial year work for you – it's a sound financial move. Speak to your adviser now about making the most of your end of financial year opportunities.



FSP Portfolio Services

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