

# It's something we all want **FREE** money



And anyone earning up to \$46,920 a year may be eligible.

**If you put extra money into your super from your take home pay, and you qualify, the Government will chip in up to \$500 more.**

It's a great way to boost your retirement savings.

You may be eligible for a Government co-contribution if:

- you make after-tax contributions to First Super before 30 June 2013,
- your total income<sup>2</sup> is less than \$46,920 p.a,
- you are under 71 years old at the end of the tax year,
- you lodge an income tax return for the financial year,
- you have not held a temporary resident visa at any time during the financial year,
- you earned 10 per cent or more of your total income from running a business, or from eligible employment<sup>1</sup> or a combination of both.

## Are you eligible?

## What to do

- Ask your employer to deduct regular contributions from your pay per fortnight/month. Just speak to your employer or call us for a form, or
- Arrange a monthly or one-off payment to First Super from your nominated bank account by EFT or BPay. Call the Fund for details, or
- Send a cheque (for a one-off payment) to First Super – PO Box 666 Carlton South VIC 3053

The Government's Co-contribution scheme exists to help you boost your super savings. It makes sense to take advantage of it. You can contribute as much as you can afford, but for the **full** Co-contribution of \$500 you need to pay voluntary contributions totalling \$1,000 into your First Super account by **no later than 30 June 2013**.

**For more information on all of the above options, just call First Super on 1300 360 988 or visit [firstsuper.com.au](http://firstsuper.com.au) to calculate how much free money you could get.**



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AFSL 223988

<sup>1</sup> Eligible employment generally means anything resulting in you being treated as an employee. Amounts from eligible employment also includes some income of employees who think of themselves as being self-employed, such as those who run their business through a company and the company pays them salary or wages.  
<sup>2</sup> Total income = assessable income + reportable fringe benefits + reportable employer super contributions.  
First Super Pty Ltd (ABN 42053498472 AFSL 223988) is trustee of the First Super superannuation fund (ABN 56286625181). You should consider the Product Disclosure Statement (PDS) before making a decision. Call 1300 360 988 to obtain a copy of the PDS or visit [firstsuper.com.au](http://firstsuper.com.au)