



Can you benefit from the existing super contribution rules?

ORACLE SUPERANNUATION PLAN

New, lower limits on how much you can put into super and receive favourable tax treatment will start on 1 July 2017. Now's a good time to check how you're tracking against the current limits.

Concessional contribution limits:



Concessional contributions include:

- Oracle's contributions to your super;
- Before-tax (salary sacrifice) amounts you make; and
- The cost of insurance and administration fees that Oracle pays for you.

For the 2016/17 financial year, Oracle expects to pay, on average, insurance fees of around 0.8% of your salary and \$400 in administration fees per employee member.

Check your account to see how you're tracking

- 1 Log into your account in the Member Centre at <https://super.towerswatson.com/super/oracle>.
- 2 Under "Transaction History", use the "Transaction Type" box to find the amount of your contributions for **each type** of concessional contributions.
- 3 Don't forget to add \$400 for administration fees and 0.8% of your salary for insurance costs (as these amounts count towards your concessional contributions).

You can also contact the Plan Administrator on **1800 127 953** to confirm what will count towards your concessional contributions to the Plan for the year.

Remember to include concessional contributions to other super funds you may be a member of, as the limits apply to the total of your contributions to all your funds.

Check your contributions by logging into the Member Centre at <https://super.towerswatson.com/super/oracle>

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Issued by Towers Watson Superannuation Pty Ltd (ABN 56 098 527 256, AFSL 236049), as Trustee for the Oracle Superannuation Plan (ABN 17 608 890 083). April 2017.