

# **Topping up for the future**

Adding contributions to your super can be an effective way of building your retirement savings. As long as you stay within the yearly limits, your contributions can receive favourable tax treatment.

As 30 June 2018 approaches, now is a good time to check how you're tracking against the limits.

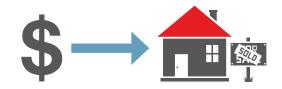
Read this issue of *Super News* for more details, including a step-by-step guide on how to track your contributions.

#### Are you making after-tax contributions in 2017/18?

If so, you may able to claim a tax deduction for them in your personal tax return if you meet the conditions and submit the relevant form to the Fund Administrator by **15 July 2018**.

## Using super to save for your first home

If you are saving for a deposit for your first home, the new First Home Super Saver Scheme could help you speed things up. The Scheme lets you build your savings within your superannuation plan, which may have some tax advantages.



### To read more, click here for the Super News.

### For more information on your super, visit https://super.towerswatson.com/super/oracle.

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