



# Your 2017/18 super contributions limit

## ORACLE SUPERANNUATION PLAN

Topping up your super is a great way of boosting your retirement savings. However, it's important to know the tax limits, so that you avoid paying extra tax.

### What's the limit?

The Government sets an annual limit on the amount of super contributions that can receive favourable tax treatment. The "concessional contributions" limit for the year to 30 June 2018 is **\$25,000**, regardless of your age.

Concessional contributions include:

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

For the 2017/18 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.

**Don't forget to check how your super contributions are tracking against the limit. [Click here](#) for a step-by-step guide.**



### Investment changes

#### Reporting of investment fees and costs

Following new regulations, the way the Plan reports investment fees and costs in its Product Disclosure Statements has changed. No additional fees or costs will be charged to you.

#### Changes to the Plan's investments

The Trustee recently reviewed the Plan's hedge fund allocation, and decided to replace the Plan's hedge fund assets with a special diversifying investment, called "alternative risk premia". Alternative risk premia aims to deliver returns that are more stable in challenging markets, and at a lower cost for the Plan.

**To read more, [click here](#) for the newsletter.**

For more information on your super, visit <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). November 2017.