



## Government Super Co-contribution – Fact Sheet

Take advantage of the Government's Co-contribution and boost your super.

### Who is eligible?

To qualify for the co-contribution, you need to:

- Receive 10% or more of your total income (assessable income and reportable fringe benefits) from eligible employment\*;
- Have total income of less than \$61,920 in the 2009-2010 financial year;
- Lodge an income tax return for the year of income;
- Be less than 71 years old at the end of the income year;
- Not hold an eligible temporary visa at any time during the year; and
- Make personal after-tax contributions to a complying super fund (this does not include salary sacrifice contributions).

\*From 1 July 2007 the co-contribution scheme was extended to people who are self-employed. For more information on super for the self employed, call us on **1300 659 799**.

### How much will the Government give me?

This will depend upon how much you earn and how much you contribute to super each year. If you earn \$31,920 or less and personally contribute \$1,000 in after-tax contributions to your super during the year, your \$1,000 contribution will be matched by the Government with the maximum co-contribution of \$1,000.

The table below shows how the sliding scale of earnings works.

Your income is (tax year 2009/10)	Maximum co-contribution	Your personal contribution
\$31,920 or less	\$1,000	\$1,000
\$35,000	\$897	\$897
\$40,000	\$731	\$731
\$45,000	\$564	\$564
\$50,000	\$397	\$397
\$55,000	\$231	\$231
\$60,000	\$64	\$64
\$61,920 or more	Not available	Nil

For further information you can visit the ATO website [www.ato.gov.au/super](http://www.ato.gov.au/super).

### Need a Financial Adviser?

A Financial Adviser can help you to make the most of your Super.

To contact a Financial Adviser, send your details to [super@eqtsuper.com](mailto:super@eqtsuper.com), or call us on **1300 659 799**.

**Disclaimer:** This Fact Sheet is for general information purposes only and is not intended to be relied on for the purpose of making an investment decision or other decisions pertinent to your superannuation. It has been prepared without taking account of the objectives, financial situation or needs that any individual may require to make such decisions. You should consider your own personal circumstances, financial position and objectives before making any such decisions. You should also consider obtaining professional advice before making decisions regarding your superannuation, to determine if they are appropriate to your needs.