

Salary Packaging Manual

A practical reference guide for all businesses

The *Salary Packaging Manual* is a practical and comprehensive guide to the various 'salary packaging' or 'salary sacrificing' arrangements and agreements that may be entered into by employers and employees.

The Manual provides an overview of the fringe benefits tax and other employer obligations relevant to employees receiving non-salary remuneration benefits in addition to cash salary or wages. Through the use of both commentary and example calculations the Manual details the impact on both the employer and employee of including such benefits in the employee's remuneration.

Ideal for use by business owners, employees, accounting and finance personnel, directors/partners and managers of all types, the Manual is professionally presented in an A4 folder containing a user friendly loose leaf format for easy updating and referencing.

Updating

Bi-annual amendments will keep subscribers informed of any changes to legislation and commercial practices, including summaries of ATO rulings and case decisions, along with practical examples to help provide a better understanding of any changes that may affect their business.

Manual content

The Manual provides a detailed and practical source of information on each topic area. The following details each chapter contained in the Manual and provides an overview of its contents.

Introduction

- Salary Packaging Defined
- Studies and Survey Results
- Cost/Benefit Analysis of Salary Packaging
- Twenty Common Questions on Salary Packaging
- Factors to Consider When Entering into a Salary Packaging Arrangement
- Common Terminology/ Concepts of Packaging

Fringe Benefits Tax Basics

- Role of the FBT System in Salary Packaging Arrangements
- Benefits Provided in Respect of Employment
- Concept of Grossing-Up the Value of a Fringe Benefit
- Questions the ATO May Ask
- Questions Relating to Motor Vehicle Benefits
- Common FBT Return Errors

Concessional Employers

- Employers That Can Provide Benefits Exempt from Fringe Benefits Tax
- Public Benevolent Institutions and Health Promotion Charities
- Impact of Salary Packaging at Various Employee Salary Levels
- Rebatable Employers
- Impact of the \$30,000 Cap on a Rebatable Employer's FBT Liability
- Public and Non-Profit Private Hospitals

Commonly Packaged Benefits

- Motor Vehicle Benefits
- Superannuation
- Expense Payment Benefits
- Entertainment Benefits
- Miscellaneous FBT
 - Exempt Benefits
- Car Parking Benefits
- Property Benefits
- In-House Benefits

Other Packaging Opportunities

- Packaging of Employee Bonuses
- Packaging of Leave Entitlements
- Living-Away-From-Home Allowances
- Loan Benefits
- Employee Entitlement Trusts and Share Schemes

Documentation Requirements

- Employee Declarations
- Salary Sacrifice Agreements
- ATO Attitude to Salary Packaging
- Record Keeping Requirements - FBT and Salary Packaging
- Sample Salary Sacrifice Agreement

Miscellaneous Taxation Issues

- Salary Packaging and Employment On-Costs
- Entitlements Under Industrial Law
- Expatriate Employees and Salary Packaging
- Taxation Ruling and Taxation Determination Listing
- Case Studies

Salary Packaging Manual Order Form



BusinessSA

Cost including GST [circle relevant option]	Full Price	Business SA Members' Price
Manual Updating Fee	\$220.00 \$220.00	\$165.00 \$165.00
Total cost	\$440.00	\$330.00

Contact details

Contact name _____

Position title _____

Company _____

Courier address _____ Postcode _____

Postal address _____ Postcode _____

Direct telephone _____ Direct facsimile _____

Direct email _____

Terms of purchase (please sign)

Payment is required at time of ordering publication. A tax invoice will be provided. All prices are subject to change. The Salary Packaging Manual is available for perusal at Business SA. No returns accepted and no refunds given. Total cost of Salary Packaging Manual applies in first year. Updating service fee only applies in second and subsequent years. Subscribers will be automatically invoiced just prior to their initial purchase month for the next 12-months updating period. The Salary Packaging Manual cannot be purchased without the updating service. The Salary Packaging Manual is intended for the purchaser only and cannot be reproduced in any way to a third party.

Signature _____ Date _____

Payment details

Enclosed is my cheque for \$ _____ [make cheque payable to Business SA]

Please charge \$ _____ to my credit card Mastercard Bankcard Visa AMEX Diners

Card number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Card holder's name _____

Card expiry date _____

Signature _____

Office Use Only	
Received	
Classification	
Account No.	
Contact	
Billing Month	
Pub Added	
Invoice No.	
Sent	
Entered	

Return to

Business SA, Business Advisory Centre, 136 Greenhill Road, Unley SA 5061

Contact details - Business Advisory Centre

Telephone 08 8300 0113
 Facsimile 08 8300 0205
 Email publications@business-sa.com
 Website www.business-sa.com

Privacy Statement

Business SA acknowledges and respects the privacy of individuals. We advise that the information that you provide on this form may constitute "personal information" as defined by the Privacy Act 1988 (the "Act"). This information is being collected for the purposes of processing your order, registration or enquiry, keeping you informed of upcoming events and assisting us in improving our service to you. The intended recipients of the information are Business SA and service providers engaged by Business SA. The provision of the information is voluntary, but if this information is not provided, Business SA may be unable to process your order, registration or enquiry. You have a right of access to, and alteration of, personal information concerning yourself in accordance with the Act. The information is being collected by Business SA and will be held by Business SA. Please direct any enquiries you may have in relation to this matter to our Privacy Officer, Business SA. Business SA is the trading name of the South Australian Employers' Chamber of Commerce and Industry Incorporated.

ONLINE