

**Increase Your Super and Your Future Retirement Income,  
Without Compromising Your Current Lifestyle" (Case Study 2)  
\$90G Salary, T2R Pension & Super Salary Sacrifice**

	Without Income Stream	With Income Stream + Salary Sacrifice		
Salary package	98100	98100	min PVF	max PVF
Salary	90000	21600	19.8	9.6
Salary sacrifice	0	74556		
SG	8100	1944		
Take home salary	90000	21600		
Allocated pension	0	53500		
Gross take home income	90000	75100		
Deductible amount		0		
Assessable income	90000	75100		
Tax payable	26100	19842		
Medicare levy	1350	1127		
Tax offset	0	8025		
Net income	62550	62157		
<b>Super</b>				
Opening balance	600000	0		
Contributions	8100	76500		
Earnings	42567	5355		
Tax	7600	12278		
Closing balance	643067	69577		
			min pension	max pension
T2R Pension			30300	62500
Opening balance	0	600000		
Pension	0	53500		
Earnings	0	42000		
Closing balance	0	588500		
Super benefits	643067	658077		