

Salary Sacrifice (before-tax) Contribution

A user guide for NAB Group employees (for internal use only)

To make a salary sacrifice (before-tax) contribution, please follow the steps in this user guide.

Please use SAP if you are a permanent NAB employee or NAB Fixed Term contractor.

To find out if you're an NAB employee or NAB Fixed Term contractor, check your pay advice slip in SAP.



If you have a NAB logo, you are an NAB employee or NAB Fixed Term Contractor.

Caps apply to contributions made to your super in a financial year. If you contribute more than these caps, you may have to pay extra tax.

The cap amount, and how much extra tax you have to pay, depends on your age and whether the contributions are concessional (before-tax) contributions, or non-concessional (after-tax) contributions. Salary sacrifice contributions is a concessional contribution.

You should consider your contributions caps and seek further advice where needed.

Step 1

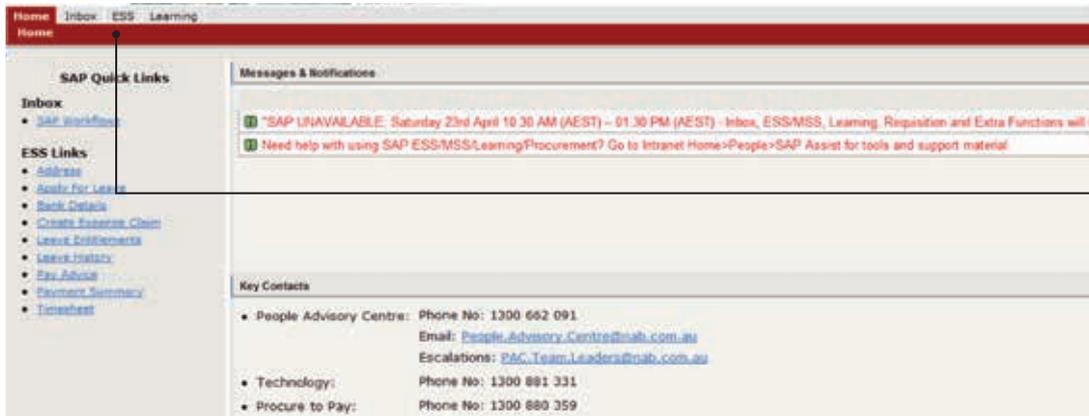
Launch your Internet Explorer (IE) web browser, and log into SAP (you can find the link to SAP on the NAB intranet page, under the 'My Shortcuts').

The screenshot shows the NAB intranet homepage. The top navigation bar includes 'nab', 'About us', 'By role', 'Customers', 'Divisions', 'People', 'Policies and procedures', and 'Support'. The main content area features a large red banner for 'R.E.S.P.E.C.T.' and several news items. On the right side, there is a 'My Shortcuts' section with a 'Personal Shortcuts' header and a red 'Add this page' button. A green callout box labeled 'SAP link' points to the 'SAP' link in the 'Top Tools' list.

SAP link

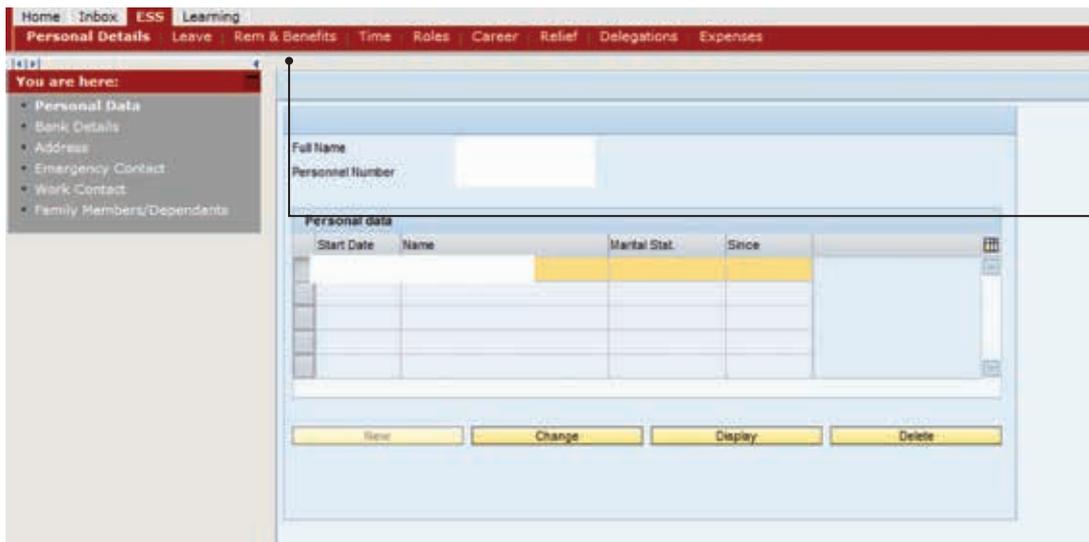
Step 2

Click on **ESS**, in the top navigation bar.



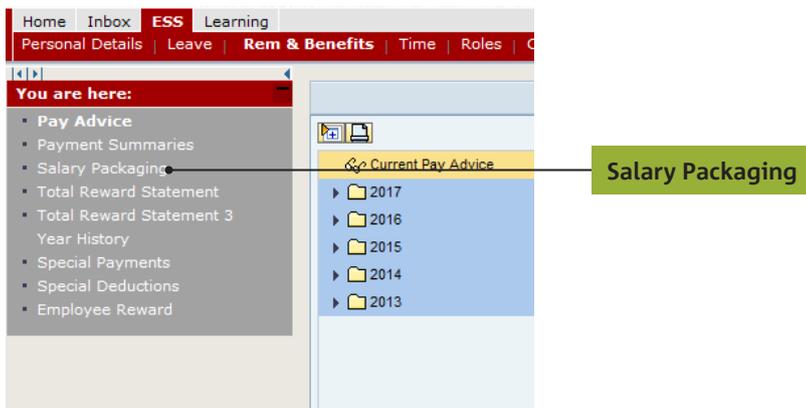
Step 3

Choose **REM and Benefits** for the navigation bar.



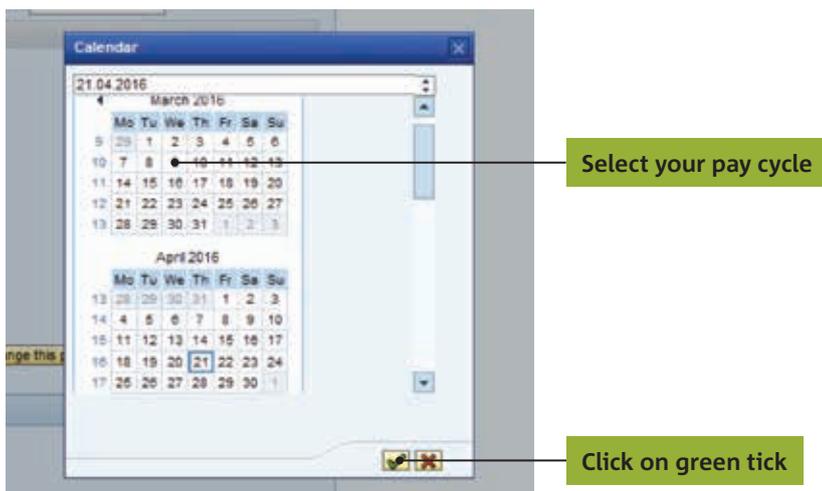
Step 4

Click on **Salary Packaging**.



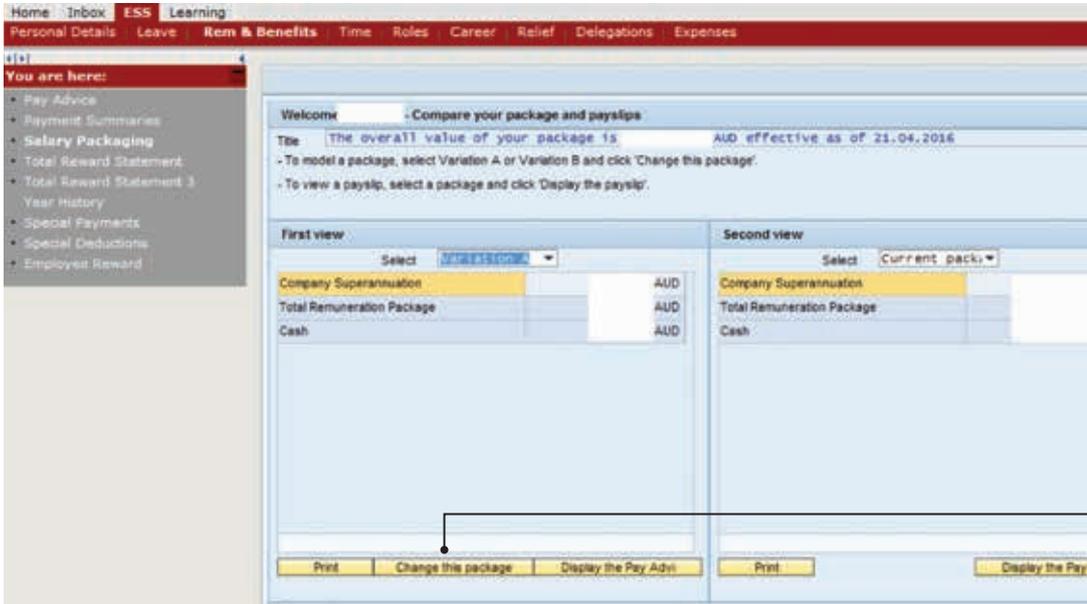
Step 5

Choose which pay cycle you would like to start your salary sacrifice contributions by clicking on the date and the green tick (remember that the pay cycle is fortnightly on Thursdays). You can find the **pay day calendar** on the intranet.



Step 6

Your salary details will appear on the screen. Then click on **Change this package**.



Home | Inbox | ESS | Learning
Personal Details | Leave | Rem & Benefits | Time | Roles | Career | Relief | Delegations | Expenses

You are here:

- Pay Advice
- Payment Summaries
- Salary Packaging
- Total Reward Statement
- Total Reward Statement 3 Year History
- Special Payments
- Special Deductions
- Employee Reward

Welcome - Compare your package and payslip
 Title: The overall value of your package is AUD effective as of 21.04.2016
 - To model a package, select Variation A or Variation B and click 'Change this package'.
 - To view a payslip, select a package and click 'Display the payslip'.

First view: Select **SUPERANNUATION**
 Company Superannuation AUD
 Total Remuneration Package AUD
 Cash AUD

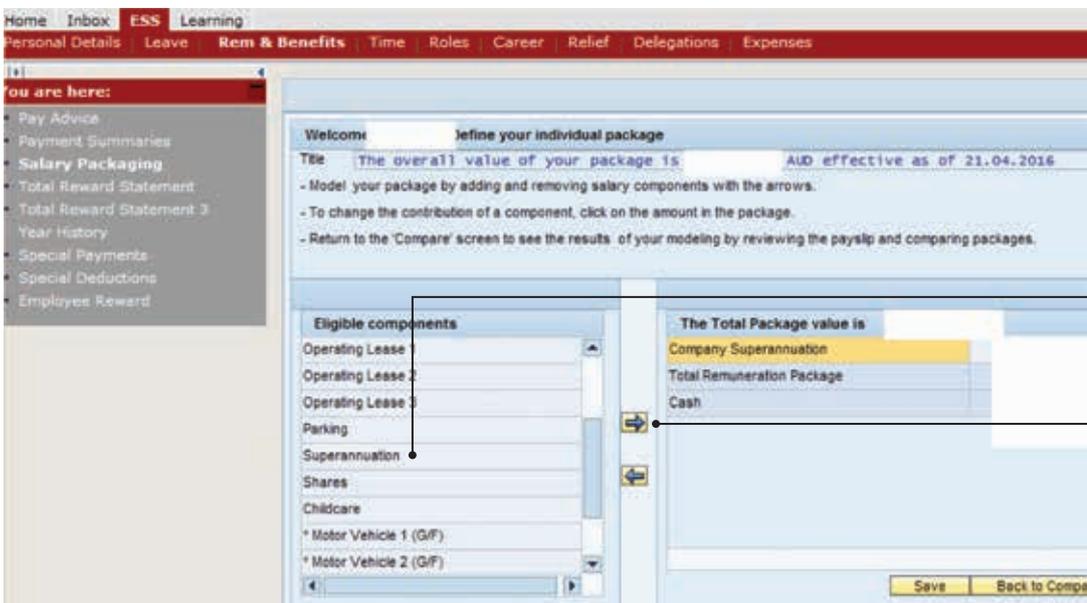
Second view: Select **Current pack**
 Company Superannuation
 Total Remuneration Package
 Cash

Print Change this package Display the Pay Adv Print Display the Pay

Change this package

Step 7

Scroll down until you see **Superannuation**. Click on **Superannuation**, and then the arrow pointing to the right.



Home | Inbox | ESS | Learning
Personal Details | Leave | Rem & Benefits | Time | Roles | Career | Relief | Delegations | Expenses

You are here:

- Pay Advice
- Payment Summaries
- Salary Packaging
- Total Reward Statement
- Total Reward Statement 3 Year History
- Special Payments
- Special Deductions
- Employee Reward

Welcome - Define your individual package
 Title: The overall value of your package is AUD effective as of 21.04.2016
 - Model your package by adding and removing salary components with the arrows.
 - To change the contribution of a component, click on the amount in the package.
 - Return to the 'Compare' screen to see the results of your modeling by reviewing the payslip and comparing packages.

Eligible components
 Operating Lease 1
 Operating Lease 2
 Operating Lease 3
 Parking
 Superannuation
 Shares
 Childcare
 * Motor Vehicle 1 (GF)
 * Motor Vehicle 2 (GF)

The Total Package value is
 Company Superannuation
 Total Remuneration Package
 Cash

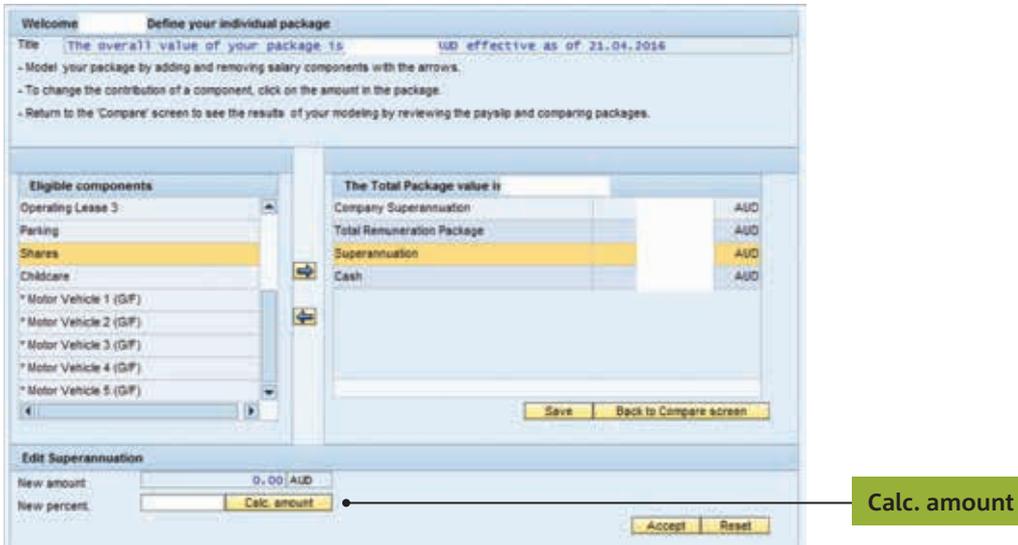
Save Back to Compare

Superannuation

Click on arrow

Step 8

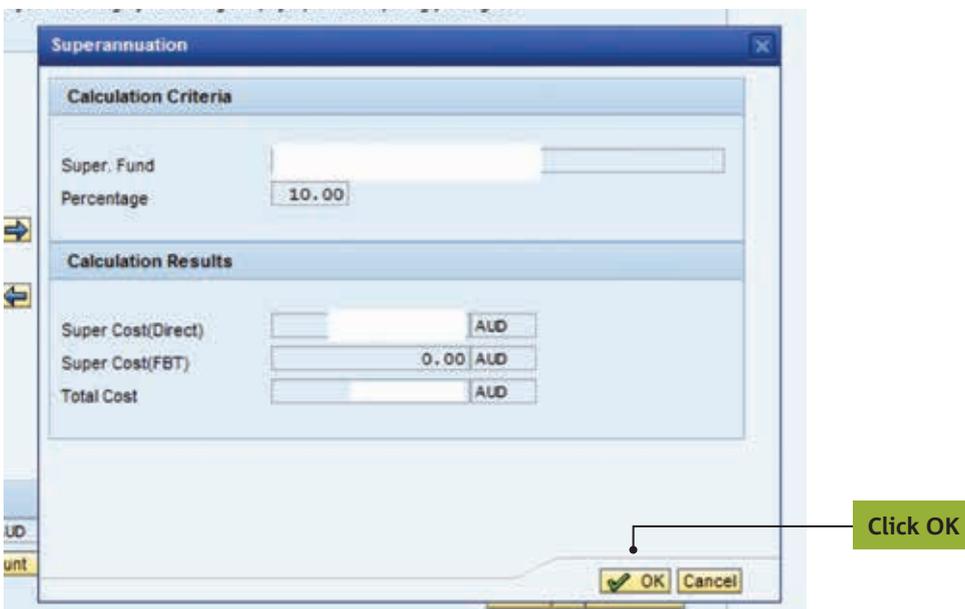
At the bottom, type in the percentage of your salary you would like to contribute to your super. Then click **Calc. amount**. (Note: If you want to contribute 10%, type in '10', not '0.10'. You cannot nominate a set dollar amount).



The screenshot shows a software interface for defining an individual package. It includes a list of eligible components on the left and a summary table on the right. The 'Edit Superannuation' section at the bottom has a 'New percent' field and a 'Calc. amount' button. A green callout box labeled 'Calc. amount' points to this button.

Step 9

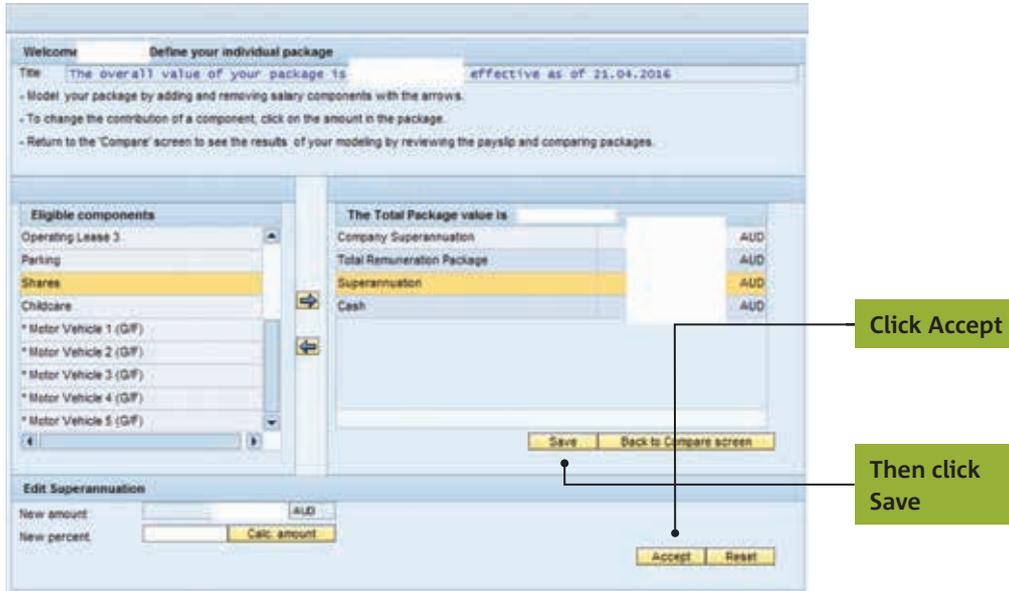
A calculations box will appear with the salary sacrifice amount. Check that it is correct, and then click **OK**. If not, click **Cancel** and repeat step 8.



The screenshot shows a 'Superannuation' dialog box with two main sections: 'Calculation Criteria' and 'Calculation Results'. The 'Percentage' is set to 10.00. The 'Calculation Results' section shows 'Super Cost(Direct)', 'Super Cost(FBT)', and 'Total Cost', all with AUD values. At the bottom, there are 'OK' and 'Cancel' buttons. A green callout box labeled 'Click OK' points to the OK button.

Step 10

Click **Accept** and then click **Save**.

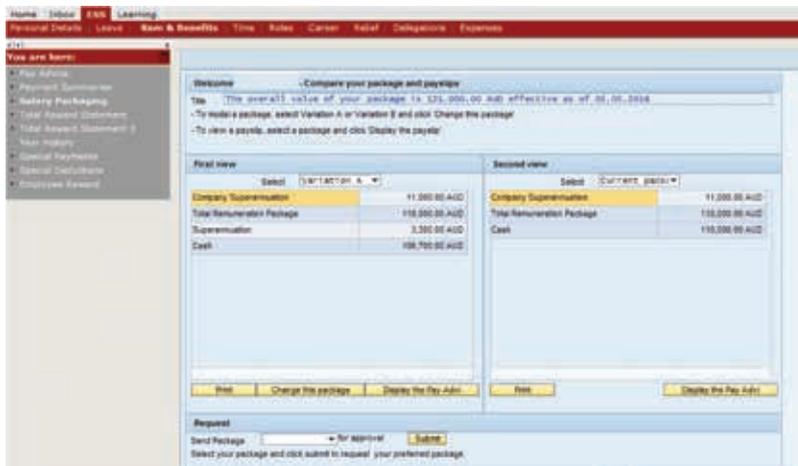


Click Accept

Then click Save

Step 11

Compare the existing package and modelled Variation A. Click on **Back to Compare screen** which will allow you to compare existing package with your modelled package (Variation A).



Step 12

Use **Display the pay advice** at the bottom of the screen to see impact on your take home pay. If you wish to change or model another variation choose **Change this package**.

Step 13

Submit the change you wish to implement, by scrolling to the bottom of the screen, under **Request** Go to **Send package – Chose variation – For approval** and click on **Submit**. Make sure you are requesting the correct package. After you are sure that the package is assembled the way you want, please press **Request** to request it from your manager.

Done!

Your new salary contributions will begin on the pay cycle you selected in step 5.



Contact us

For more information visit plum.com.au
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(8pm daylight savings time) Monday to Friday.

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