

Salary Sacrifice

Good things happen before tax

Extra contributions today can make a big difference down the track.

No matter where you are in life, making extra contributions today could make a real difference to your super balance at retirement, and it might even help reduce your tax along the way!

One way to grow your balance is through **salary sacrifice contributions** where you ask your employer's payroll team to put some of your before-tax pay into your super on top of what they already contribute. These contributions are taxed at 15%, which is usually lower than your regular tax rate, so you can save on tax now while building for the future.

Salary sacrifice isn't the only way to boost your balance.

Explore other contribution options to see what might work for you, and be sure to check the rules and limits [here](#).

Super is the long game, but even small steps today can help set you up with more options for the future.

We're here to help

Our super consultants are here to help you make sense of your super with straightforward general advice*. This service is available to all, not just UniSuper members, at no extra cost. [Book your 30-minute appointment today](#).

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