



I trust you are well.

A short note to remind you again that from 1<sup>st</sup> July, 2009 the concessional contribution (pre-tax) cap has been halved. We recommend you review your current level of pre tax superannuation contributions which includes salary sacrifice, employer super guarantee contributions and any pre tax contributions you make to cover life insurance premiums where the policy is held under super.

**New allowable Contribution Caps for 2009/10**

If you are under age 50  
Maximum concessional contributions: \$25,000

Over age 50  
Maximum concessional contributions: \$50,000

Please be aware that any concessional contributions over these caps will be subject to tax of 31.5% and will count towards your non-concessional contributions cap.

Non Concessional (after tax) Contribution Cap:  
\$150,000

If you have any queries please don't hesitate to contact us at your convenience.

Yours sincerely

**Mark McNeany** CFP, B.A., Aff A.I.I.

Director

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