



Royal Flying Doctor Service

The furthest corner. The finest care.

Salary Packaging Advice

RFDS (Queensland Section)



Salary Packaging Advice Information

The Royal Flying Doctor Service offers employees the opportunity to maximise their post tax income through salary packaging. In order to ensure employees fully understand the features of salary packaging, and how to utilise this in the most effective way for your circumstances, we offer new employees the opportunity to attend a Salary Packaging Advice session conducted by our listed financial advisors at no cost to the employee.

The first session you attend with a financial advisor will be paid for by the RFDS. You will be responsible to provide payment for any subsequent sessions you choose to attend. Details of the two options available for this service are set out below.

If you would like to take advantage of this opportunity, please nominate which advisor you would like to visit on your letter of appointment. The Payroll Team will then liaise with you to organise an appointment for you.

Any questions you have relating to this service, please contact payroll@rfdsqld.com.au.

AGS Financial Group Pty Ltd www.agsfg.com.au

AGS prides themselves in their commitment to assist individuals with reaching their financial goals. Whatever the requirement, it is vital to establish an ongoing financial plan to meet those needs and achieve those goals. AGS will work with you to establish this plan, taking into account all aspects of your financial and personal situation. They will also ensure that your financial plan continues to be appropriate for you as your financial and personal situation change and evolves through the years.

AGS are committed to providing their clients with personalised customer service and professional strategic financial advice, so you can be confident that they have the right plan in place to secure your future. With 15 years experience within the financial planning industry, AGS are in the best position to provide a one-stop-shop solution to your financial planning needs.

AGS will deliver via experienced Financial Planners;

- Ability to include broader advice considerations, such as the RFDS super plan
- Goto meeting delivery system which allows them to conduct a meeting in remote locations, similar to a face to face session
- AGS have 9 financial planners, and thus a depth to the team to ensure enquiries can be handled efficiently
- AGS will contact the employee to discuss their needs and will book a further meeting once they have information to hold a further web/phone meeting which includes education on salary packaging benefits & modelling of recommended before/after package
- Report & Statement of Advice prepared & delivered with instructions for implementation with Remserv.
- Follow up discussion as required to ensure full understanding.



Henderson Matusch www.hendersonmatusch.com.au

Henderson Matusch is a holistic financial planning group that specialises in salary packaging, wealth creation and retirement planning advice, and the integration of each of these areas into comprehensive personal financial plans. Henderson Matusch has a strong history of salary packaging within South East Queensland, advising over 7,000 Queensland employees about the benefits of salary packaging. Henderson Matusch has maintained its listing on RemServ's Registered Adviser List and holds its own Australian Financial Services Licence.

Henderson Matusch has a team of advisers interested in determining how you can use your salary packaging entitlements to gain greater financial benefits, and consider a range of factors including different remuneration structures, the effect of superannuation and retirement planning and the benefits of novated leasing.

Henderson Matusch has an office located in Edward St, Brisbane CBD, but are happy to travel to the Brisbane offices to meet, and will teleconference to other Bases.