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List of policy options Template #	Option # Description (start date 1 July 2017 all options)	Indicative \$b at maturity 2017-18	Indicative impact \$b over four years ¹			
			Year 1 (2017-18)	Year 2 (2018-19)	Year 3 (2019-20)	Year 4 (2020-21)

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F. Superannuation contributions	Option 1 Replace flat 15% rate on concessional contributions with 20% refundable rebate on MTR, plus abolish current govt super co-contributions	1.25
	Option 2 Replace flat 15% rate on concessional contributions with 20% non-refundable rebate on MTR	1.5
	Option 3 Replace flat 15% rate on concessional contributions with tax at marginal rates minus a 15% refundable rebate, plus abolish current govt super co-contributions	5
	Option 4 Replace flat 15% rate on concessional contributions with tax at marginal rates minus a 15% non-refundable rebate	5.5
	Option 5 Replace flat 15% rate on concessional contributions with tax at marginal rates minus a 20% non-refundable rebate, but with floor of 15%	2
	Option 6 Tax concessional contributions at MTR less refundable rebate of: 25% for those 35 years or younger; 20% for those aged 35 to 50 years; and 15% for those over 50 years. Also abolish current govt super co-contributions	1.75
	Option 7 Tax concessional contributions at MTR less non-refundable rebate of: 25% for those 35 years or younger; 20% for those aged 35 to 50 years; and 15% for those over 50 years	2
	Option 8 Replace flat 15% rate on concessional contributions with tax at marginal rates minus a 20% refundable rebate on all contributions (AFTS style option), plus abolish current govt super co-contributions	0.3
G. Superannuation earnings	Option 1 Extend flat 15% tax on earnings to pension phase; maintain flat 15% tax on earnings in accumulation phase	4 4 4.5 4.5
	Option 2 Phased increase in tax on earnings in pension phase by 1 pct point per year to 15% (over 15 years); maintain flat 15% tax on earnings in accumulation phase	0.3 0.6 0.9 1.3
	Option 3 Phased increase in tax on earnings in pension phase by 5 pct points every five years to 15% (over 10 years); maintain flat 15% tax on earnings in accumulation phase	1.25 1.5 1.5 1.5

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