



What the majority don't know

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The government has provided a way for you to buy your car that saves you thousands every year. It is known as a novated lease.

With a novated lease you save in the following ways ...



You save on the purchase price

With novated leasing, you benefit from fleet discounts: the actual purchase cost of the car is lower.

Innovated Leasing negotiates on your behalf with its bargaining power, which means you get a great deal, the very best price, usually much better than retail discounts or sales.

You don't pay GST

You don't pay GST on the purchase price from dealer-bought cars. That's a massive saving in itself.

Plus, you don't pay GST on car expenses or finance payments.

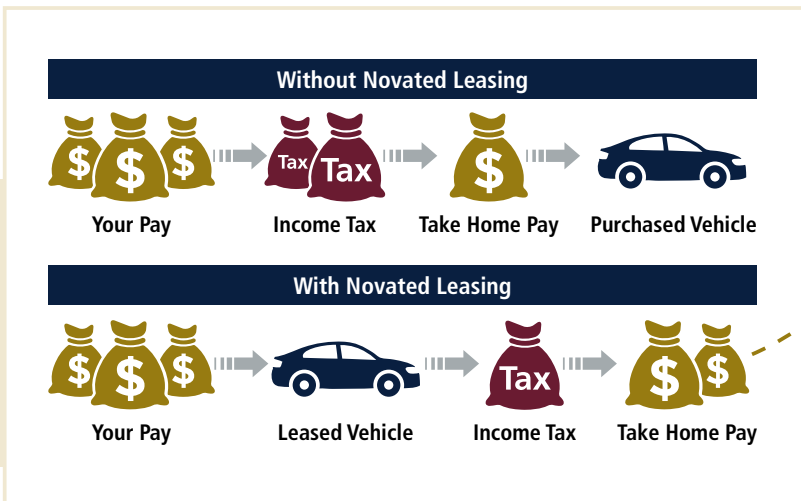
And the big one is ...

You save on income tax

Your finance payments come out of your pre-tax salary. You can even pay your vehicle running costs like fuel, tyres, servicing, insurance and registration from your pre-tax salary. This reduces your taxable income, reducing the tax you pay and leaving you with more take-home salary.

This alone will save you thousands. It frees up your money, giving you more cash to spend on the things important to you. It gives you the financial freedom to **do more, see more** and **have more**.

Like any finance, the car becomes completely yours when you make the final payment. The car is purchased in your name, registered and insured in your name.



More cash gives you the financial freedom to ...



Do more!



See more!



Have more!



Example

Mazda CX-5 Maxx Sport AWD

Purchase Price \$ 36,000

Travelling average 20,000 km's/annum

3 year Lease Period

Savings:

Purchase Discount	\$ 4,050
GST Saving on Purchase Price	\$ 3,066
Annual GST Saving (\$ 867 x 3 years)	\$ 2,601
Annual Tax Saving* (\$ 3,861 x 3 years)	\$ 11,583
Total Savings over 3 years (\$ 7,100/year)	\$ 21,300

*Based on an annual income of \$60,000.

So, how will you use your savings? Will you ...



Pay for a **family holiday** every year



Reduce your **mortgage**



Pay for the kitchen/bathroom **renovation**



Increase your **super**



Take that **overseas trip** you've been dreaming of?

Innovated Leasing helps you
find your
financial freedom



Visit innovate-me.com.au to:

- Find out more
- Get a quote
- Make an appointment

Or contact us:

- 1300 787 785
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