

Item	Current Rules	Proposed Changes	Who May Be Affected
Capital Gains Tax on Investments	50% CGT discount after holding assets >12 months	From 1 July 2027, future gains may move to indexation + minimum 30% tax.	Investors
Negative Gearing	Rental losses can offset salary income	Future purchases of established properties can no longer offset salary income.	Future property investors
<b><u>Existing Investment Properties</u></b>	<u>Current rules apply</u>	Eligible for negative gearing - expected to continue  CGT - Current rules expected to 30 June 2027, with combination of current and new provisions after the 1 July 2027.	<u>Current property owners</u>
New Build Properties	Eligible for negative gearing	Expected to continue	New property investors
Family Trusts	Flexible income distribution	Proposed minimum 30% tax from 2028	Trust clients
Individual Tax Rates	Lowest rate currently 16%	Gradually reducing to 14%	Employees
Work-Related Deductions	Receipts required	Up to \$1,000 standard deduction without substantiation	Employees
Tax Offset	None	New \$250 Working Australians Tax Offset	Employees / Sole traders
Small Business Asset Write-Off	Temporary \$20,000 threshold	Becoming permanent	Small businesses
Company Losses	Limited relief	Loss carry-back reintroduced	Companies
Electric Vehicle FBT	Significant EV concessions	Concessions reduced from 2029	EV users