



January 2010

Employers

Media Super is Australia's print, media, entertainment and arts industry super fund

We're the only super fund dedicated to the needs of the industry that entertains and informs Australia. We value the role our members play in society. We're committed to supporting our members in saving for a comfortable lifestyle in the future they are helping to create.

We understand your industry. Our products and services are designed with your industry in mind. With more than 115,000 members, 12,000 participating employers and more than \$2 billion in funds under management, we're a key player in the superannuation industry. We keep fees low and have proven investment practices, ensuring that, over the long term, we can help members reach and exceed their saving goals.

Media Super members enjoy:

- Low fees
- Strong long-term investment performance
- Simple investment options
- Leading insurance cover
- Expert service and support
- Member education initiatives
- Extra member benefits.

As a participating employer you could benefit from:

- Support from our team of Relationship Managers
- Online account access
- Helpful call centre
- Being a part of a fund that supports your industry.



Award winning Fund

SuperRatings Platinum and SelectingSuper AAA – the highest ratings that a super fund can achieve!

What is an industry super fund?

Industry super funds have many different features to retail funds and corporate funds, and offer significant benefits. Retail funds are generally run by financial organisations. Corporate funds are separate funds usually set up for large employers.

Industry super funds, such as Media Super, are run only to benefit members. There are no external shareholders so all returns go back to members, after fees and taxes. And because of our structure, we're able to keep our fees as some of the lowest in the industry. With the effect of compound interest, lower fees can have a significant impact on our members' final retirement balances.

We don't pay commissions to financial advisers, unlike many retail funds. Our members' money stays where it should be – in our members' accounts. That means more money building super, year after year.

We've been supporting our member industries for more than 20 years. Print Super and Just Super, both established in 1987, had a strong history of supporting initiatives that reward success, build relationships and foster growth in the industry.

Our history

Media Super was formed on 1 July 2008 after the merger of Print Super and Just Super. Both Print Super and Just Super were established in 1987 by the common efforts of the industry employer and employee associations. Each fund had grown steadily from modest beginnings, built on a combination of well-designed products and strong support of members, receiving many industry awards throughout the years.

Media Super is committed to improving benefits for members, enhancing support for employers and accessing the economies of scale available from the growth of the fund.

Run by people who understand your industry

Media Super is governed by a board of 12 directors, made up of equal numbers of representatives from employer and employee associations, plus two independent directors.

Media Super also has a team of executive staff and relationship managers with many years experience in delivering superannuation solutions to people in the print, media, entertainment and arts industries.

The Trustee of Media Super is Media Super Limited, ABN 30 059 502 948. For more details about our board of directors and staff, go to www.mediasuper.com.au/aboutus.



Employer-sponsored super explained

As an employer, you have legal responsibilities regarding your employees' superannuation. One of these is to select a default fund for your employees if they elect not to choose their own super fund. Many employees do not choose their own fund so your default fund selection could make thousands of dollars difference to your employees' retirement savings.

What qualifies as a 'default fund'?

A default fund must be a complying superannuation fund that provides a minimum level of death insurance, according to certain conditions and exceptions. Media Super's insurance offer satisfies the minimum level of death insurance requirement for default funds.

The differences between employer-sponsored super plans

There are many plans on offer but they differ in important ways.

Long-term investment performance

Check the investment performance of options over 5, 10 and 15 years. Funds can differ dramatically in their investment performance.

Fees

A small difference in fees can create a large difference in final retirement balance with the effect of compound interest.

Insurance

Insurance offers are usually tailored for the fund's target market. Media Super's insurance cover is tailored for people in the print, media, entertainment and arts industries. Our cover suits our members' unique work and income patterns.

Education and service

Consider testimonials on the education and service standards of the fund. SuperRatings offers reports on the key features of funds, including level of education and service. Superannuation is a complex subject and your employees could benefit from help from the right people.

Ease of administration

Don't forget yourself! A fund that helps make the job of managing staff super easy can be an important ally in business. We offer personalised service, online account management, a helpful call centre and free member education services, to name a few.



Benefits of Media Super

Strong long-term investment performance

While historical returns provide an indication of how well a fund is performing, it is not a guarantee of future performance. Superannuation is a long-term investment and returns over the longer term can have a significant impact on retirement benefits.

Super account investment returns to 31 December 2009 were as follows (net of fees and taxes):

| | 1 year (% p.a.) | 3 years (% p.a.) | 5 years (% p.a.) | 10 years (% p.a.) |
|---------------------------|--------------------|---------------------|---------------------|----------------------|
| Pre-mixed | | | | |
| Balanced | 11.10 | -0.72 | 4.91 | 5.24 |
| High Growth | 19.72 | -1.90 | 5.64 | - |
| Growth | 13.76 | -1.24 | 5.27 | 5.29 |
| Stable | 9.68 | 3.05 | 5.32 | 5.55 |
| Single assets | | | | |
| Australian Shares | 31.04 | 0.20 | - | - |
| Overseas Shares | 11.33 | -4.42 | - | - |
| Sustainable Future Shares | 25.58 | -1.58 | - | - |
| Property | -5.25 | -0.33 | - | - |
| Fixed Interest | 6.78 | 4.40 | - | - |
| Cash | 2.71 | 4.41 | 4.53 | - |

Media Super's default investment option is the Balanced option. If members do not make an investment choice, their super will be invested in this option. For investment performance details, visit www.mediasuper.com.au/returns.

Low fees

Media Super has one of the lowest fee structures available. Most members pay only \$1.10 per week in administration fees, with as little as between 0.31% and 0.71% per annum in investment manager fees and a low 0.10% per annum in other expenses which cover the costs of running the fund.

Small differences in both investment performance and fees can have a substantial impact on your employees' super at retirement. An increase in total annual fees and costs of 1% to account balance could reduce a member's final return by up to 20% over a 30-year period¹.

We keep the costs of managing money low and pass the rewards on to our members by applying the lowest possible fees. Fees payable can be split into account-based fees (deducted from accounts) and asset-based fees (deducted from investment returns):

| | | |
|--|--|--|
| Administration costs | \$1.10 per week | Charged directly to accounts |
| Investment manager costs | Varies depending on the investment managers used and the fees they charge. Currently, fees range from 0.31% p.a. to 0.71% p.a. | Reflected in the unit price (not charged directly to accounts) |
| Other expenses costs | 0.10% | |
| Investment switching fee | \$30 per switch | Only applicable if members use the service |
| Withdrawal fee | \$30 per withdrawal | |
| Eligible rollover fund transfer fee | \$10 | |

¹ Source: Mercer Consulting

| | | |
|-----------------------------------|--|--|
| Family law fee | \$98 for an application for information \$76 to split a benefit | Only applicable if members use the service |
| Contribution splitting fee | \$0 if paid to a Media Super account \$30 if paid to an account with another fund | |
| Temporary residents | \$30 if account balance is sent to the Australian Taxation Office as unclaimed super | |

Government regulations limit the amount of administration fees that can be deducted from accounts if a member's account balance is less than \$1,000 and has included Superannuation Guarantee or award contributions. Generally, administration fees cannot exceed the investment earnings on a member's account balance.

For full details about fees, refer to our *Employer Booklet (Product Disclosure Statement)* or visit www.mediasuper.com.au/fees.

No commissions – run only to benefit members

Unlike many super funds, Media Super does not pay commissions to advisers, financial planners, sales agents or insurance companies. Media Super is run only to profit members.

Investment choice

With Media Super, members can design an investment strategy that suits their situation. Members have the choice of four pre-mixed investment options and six asset-specific investment options – including a socially sustainable option.

Industry awards

Media Super has received industry awards for the value and expertise we deliver to members. We're a Platinum-rated fund – the highest rating a super fund can achieve!

- SelectingSuper Quality Rating AAA
- SuperRatings Employer-sponsored super Platinum Award 2009
- SuperRatings Personal account Gold Award 2009
- SuperRatings Pension Platinum Award 2009

Flexible insurance cover

Media Super members have access to flexible, low-cost insurance cover for Death and Total and Permanent Disablement (TPD) and Income Protection insurance. Our insurance covers members 24 hours a day, seven days a week, whether they are at work, at home or on a holiday.

| | |
|--|---|
| Death and Total and Permanent Disablement (TPD) | <ul style="list-style-type: none"> • Pays a lump sum to the member's beneficiaries or estate if they die • Pays a lump sum if the member becomes totally and permanently disabled • Pays a lump sum if the member becomes terminally ill |
| Income protection | <ul style="list-style-type: none"> • Replaces the majority of the member's salary if they are unable to work because of illness or injury |

Insurance cover is not compulsory. If members do not want insurance, they can inform us in writing.

Financial planning

Media Super has an arrangement with Industry Fund Financial Planning to provide Media Super members with access to professional and independent financial planning services. Media Super members are entitled to a free initial consultation with a licensed financial planner, as well as some free limited advice relating to their superannuation with Media Super.

Low-cost banking

As a member of Media Super, members can access low-cost banking products with Members Equity Bank. These include competitive home loans, with no application fees, credit cards, business loans and savings accounts – with no ongoing account-keeping fees.

Pensions for later in life

A pension allows members to access their super in the form of a regular payment. With Media Super, members have the flexibility to choose their preferred payment amount and frequency.

Media Super offers two pensions:

- Retirement Pension
- Transition to Retirement Pension

Personalised service

Workplace visits

Media Super's experienced Relationship Managers are available around Australia to visit your workplace. They can assist with all your super questions and administration procedures to help take the hassle out of super for your business. Our Relationship Managers can also provide tailored educational workshops or one-on-one meetings for your staff. If you receive a lot of questions about super from your staff, this may be useful – or you can promote it as a staff benefit.

Workshops

Let us answer your employees' questions about their super. Our Relationship Managers can organise comprehensive, tailored educational workshops, covering topics such as retirement planning, salary sacrifice, co-contribution, investment choice and pensions.

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Become a Media Super Employer

Follow our three easy steps to become a Media Super employer:

1. Read the **Employer Booklet (Product Disclosure Statement)** and complete the **Employer Application form** at the back of the booklet. Visit www.mediasuper.com.au/forms to download a copy.
2. Complete the **Employee Enrolment form**
3. Send to Media Super:
 - A. **Employer Enrolment form**
 - B. **Employee Enrolment form**
 - C. For each member of staff receiving a contribution, either a completed **Member Application form** or details of their full name, address, date of birth, tax file number and date joined employer.
 - D. First contribution payment

Once the completed forms and payment have been reviewed, we'll confirm acceptance of your application and first contribution in writing.

To arrange personalised assistance to discuss superannuation arrangements for your business, contact us on 1800 640 886.

This fact sheet issued on 20 January 2010 by Media Super Limited ABN 30 059 502 948, AFSL 230 254 contains information of a general nature only. It has been prepared without taking into account your individual objectives, financial situation and particular needs. You should read the Media Super Product Disclosure Statement (PDS) before making any decision to invest in Media Super. Media Super has endeavoured to ensure that the information contained in this fact sheet is accurate to the best of our knowledge but cannot guarantee its accuracy or accept any liability for any errors or omissions.

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