



Membership Benefits

Financial Planning

We want to help you make informed decisions and provide you with the right tools to build your retirement savings. As a Media Super member, you can access high quality professional financial planning services provided by Industry Funds Financial Planning (IFFP).

IFFP is a national financial planning practice established by industry super funds. IFFP is dedicated to providing high-quality, non-commission based and personalised financial advice to members of industry super funds.

This service can help you navigate all of your super decisions, including:

- Which investment option is right for me?
- How much can I salary sacrifice?
- I'm retiring soon - what should I do with my super?
- How much tax will I pay if I take my super as a lump sum vs. a pension in retirement?
- How can I use my super to maximise the Federal Government Age Pension?
- I've heard you can keep working and access your super through a transition to retirement pension if you're aged over 55. Does this apply to me?
- How much insurance cover should I have?

If you are a Media Super member, each year you may choose to receive superannuation advice free of charge. IFFP will provide you with limited advice covering any two of the topics listed in the table below:

<p>Limited Advice (any two items – free of charge)</p>	Investment Choice
	Contributions e.g. salary sacrifice
	Insurance
	Pensions (excl. Transition to Retirement Pension)
	Centrelink

If you require comprehensive personal advice or advice on topics not included in the list above, your first consultation is still free of charge, but you will be charged \$220 per hour for any work performed subsequently. At your initial consultation, you will be given a fixed-price quote, which must be agreed upon by you before any further work is undertaken. The actual cost will depend on your individual circumstances and the amount of work involved.

For more information, contact IFFP on 1300 138 848 or your Media Super Call Centre on 1800 640 886.

Banking*

Media Super has teamed up with ME Bank to provide you with innovative, low-cost banking products. ME Bank is 100% owned by Australia's leading industry superannuation funds, including Media Super. The products available to you include:

Housing and Investment Loans	<ul style="list-style-type: none"> • Competitive, low variable and fixed interest rates • No application or account keeping fees • No valuation fees • No fees to split, top up, or fix loans
InterestME Savings Accounts	<ul style="list-style-type: none"> • No account keeping fees • 15 free EFTPOS transactions every month • Free direct debits and credits • Convenient ATM • Free phone and internet banking services
Online Savings Accounts	<ul style="list-style-type: none"> • No bank fees • No minimum opening deposit or balance required • No set term - deposit and withdraw without penalty at any time
Credit Cards	<ul style="list-style-type: none"> • Up to 44 days interest free on purchases • A low \$39 annual fee • No charge for additional card holders
Personal Loans	<ul style="list-style-type: none"> • Genuinely low fixed interest rate • No monthly or annual fees • No fees for making extra payments • Loans available for amounts up to \$30,000
Term Deposits	<ul style="list-style-type: none"> • Terms of 3, 6, 9, 12, and 24 months • Enjoy the security of a fixed guaranteed rate of return for the term of your investment • Highly competitive rates • No account keeping fees

For more information about ME Bank, call 131 563 or visit www.mebank.com.au.

* Fees and charges apply. Terms and conditions are available from ME Bank on request. This is general information only and you should consider if these products are appropriate for you.

Service and Education

At Media Super, we are committed to educating our members about super and have a team of superannuation specialists around the country to assist you. Our relationship managers are able to provide you with general superannuation advice at face-to-face consultations in person or over the phone.

We run regular education workshops covering a range of superannuation issues and strategies. Visit www.mediasuper.com.au/workshops for our latest workshop schedule. Where required, we can also tailor presentations for a specific group or workplace.

Need help consolidating your super funds?

Our relationship managers can help you rollover your other super funds into Media Super. Alternatively, you can download our Rollover form at www.mediasuper.com.au/rollover or contact us for a form to be sent to you. To learn more about rollovers, see our *Rollover* fact sheet.

Contact us on 1800 640 886 to locate a Relationship Manager near you.

Online Services

Visit our website to:

- *Access your account* – view your balance and transactions, change your investment choice and download your latest statement.
- *Learn about super* – visit our *Super Guide* at www.mediasuper.com.au/superguide to learn about various superannuation strategies, or use our interactive calculators at www.mediasuper.com.au/calculators to help you plan for your retirement.
- *Publications and forms* – access our fact sheets, latest brochures and forms at www.mediasuper.com.au/forms.

Important note

Media Super does not recommend, endorse or accept responsibility for this product or service. Terms and conditions apply - these should be obtained from the relevant third-party organisation. Media Super does not accept liability for any loss or damage caused by the products and services provided by this third party.

This fact sheet issued on 3 March 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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