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January 2010

# Media Super Snapshot

## Welcome to Media Super

Media Super is the industry super fund for print, media, entertainment and arts professionals.

## Strong 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 long term can have a significant impact on retirement benefits.

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

	1 year (% p.a.)	3 years (% p.a.)	5 years (% p.a.)	10 years (% p.a.)
<b>Pre-mixed</b>				
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
<b>Single assets</b>				
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 you do not make an investment choice, your super will be invested in this option. For investment performance details, visit [www.mediasuper.com.au/returns](http://www.mediasuper.com.au/returns).

## 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. You join an industry fund that is run only to benefit members.

## 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 super at retirement. An increase in total annual fees and costs of 1% to your account balance could reduce your final return by up to 20% over a 30-year period<sup>1</sup>.

We keep the costs of managing your 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 your account) and asset-based fees (deducted from investment returns):

<b>Administration costs</b>	\$1.10 per week	Charged directly to your account
<b>Investment manager costs</b>	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 your account)
<b>Other expenses costs</b>	0.10%	
<b>Investment switching fee</b>	\$30 per switch	
<b>Withdrawal fee</b>	\$30 per withdrawal	Only applicable if you use the service
<b>Eligible rollover fund transfer fee</b>	\$10	
<b>Family law fee</b>	\$98 for an application for information \$76 to split a benefit	
<b>Contribution splitting fee</b>	\$0 if paid to a Media Super account \$30 if paid to an account with another fund	
<b>Temporary resident fee</b>	\$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 your account if your account balance is less than \$1,000 and has included Superannuation Guarantee or award contributions. Generally, administration fees cannot exceed the investment earnings on your account balance.

For full details about fees, refer to your *Member Booklet (Product Disclosure Statement)* or visit [www.mediasuper.com.au/fees](http://www.mediasuper.com.au/fees).

## Investment Choice

With Media Super, you can design an investment strategy that suits your situation. You have the choice of four pre-mixed investment options and six asset-specific investment options – including a socially sustainable option. You can invest your entire account balance in one option or choose any combination of the 10 options.

<sup>1</sup> Source: Mercer Consulting

The investment choice you make will depend on your personal circumstances and should your situation change, you can also switch your investments at any time.

To learn more about investing, refer to your *Member Booklet (Product Disclosure Statement)* and visit [www.mediasuper.com.au/investmentbasics](http://www.mediasuper.com.au/investmentbasics).

### Industry Awards

Your fund has received industry awards for the value and expertise we deliver to members.

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

### Portable Accounts

With Media Super, you can keep the same account for your entire career. When you change employers, your new employer can continue to contribute to your Media Super account.

If you have other super accounts, reduce the hassle and the amount of super fees you pay by rolling over to your Media Super account. For more information or help in rolling over your super, phone 1800 640 886 or visit [www.mediasuper.com.au/rollover](http://www.mediasuper.com.au/rollover).

### Contribution Flexibility

To help grow your super, Media Super offers a range of easy options for making contributions.

- Direct Debit
- EFT
- Cheque
- Payroll deduction

Media Super accepts contributions from your employer, voluntary contributions from yourself, as well as salary sacrifice contributions. For more information, visit [www.mediasuper.com.au/contributions](http://www.mediasuper.com.au/contributions).

### Security

Media Super has more than 115,000 members, 12,000 employers and more than \$2 billion in assets. It is governed by a Trustee Board of Directors whose duty is to ensure that the fund is run in the best interests of members.

The Trustee Board of Directors is equally represented by employer and employee representatives and comprises:

- three directors nominated by the Printing Division of the AMWU
- two directors nominated by the Media, Entertainment and Arts Alliance
- three directors nominated by the Printing Industries Association of Australasia
- one director nominated by Fairfax Media Limited
- one director nominated by either Live Performance Australia or the Screen Producers Association of Australia
- two independent directors, as appointed by the Board

For more information, visit [www.mediasuper.com.au/aboutus](http://www.mediasuper.com.au/aboutus).

### Flexible Insurance Cover

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

<b>Death and Total and Permanent Disablement (TPD)</b>	<ul style="list-style-type: none"><li>• Pays a lump sum to your beneficiaries or estate if you die</li><li>• Pays a lump sum if you are totally and permanently disabled</li><li>• Pays a lump sum if you are terminally ill</li></ul>
<b>Income protection</b>	<ul style="list-style-type: none"><li>• Replaces the majority of your salary if you are unable to work due to illness or injury</li></ul>

Insurance cover is not compulsory. If you do not want insurance, please inform us in writing. For information specific to your circumstances or cost, cover amounts and eligibility, phone 1800 640 886 to request a *Member Booklet (Product Disclosure Statement)*.

### **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 free limited advice.

For more details, phone 1800 640 886.

### **Pensions**

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

Media Super offers two pensions:

- Retirement Pension
- Transition to Retirement Pension

For more information, see our *Pensions* fact sheet or visit [www.mediasuper.com.au/pensions](http://www.mediasuper.com.au/pensions).

### **Low-cost Banking**

As a member of Media Super, you can access low-cost banking products with ME Bank. These include competitive home loans with no application fees; credit cards; business loans; and savings accounts with no on-going account-keeping fees.

For more information, phone ME Bank on 131 563 or see our *Membership Benefits* fact sheet.

### **Personalised Service**

Our Relationship Managers are your contacts for questions you have about your super. Our team is available for workplace visits, individual consultations and workshop presentations. Phone for an appointment.

New South Wales / Australian Capital Territory  
Phone: 02 9238 2555

South Australia / Northern Territory  
Phone: 08 8237 0528

Victoria / Tasmania  
Phone: 03 8080 2280

Queensland  
Phone: 07 3352 5244

Western Australia  
Phone: 08 9355 1135

This fact sheet issued on 20 January 2009 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.

### **HOW TO CONTACT US**

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