


# EMPLOYER HANDBOOK

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September 2025

This handbook outlines how to get started with us and how we can support your business and employees.

## Important information

This information is about Media Super. It doesn't account for your specific needs. Please consider your financial position, objectives and requirements before making financial decisions. Read the relevant Product Disclosure Statement (PDS) and Target Market Determination to decide what's right for you. Call **1800 640 886** or visit **mediasuper.com.au**.

All figures quoted are correct as at 30 June 2025 unless otherwise stated and subject to change. Visit the website for the most up-to-date information. Past performance is not a reliable indicator of future performance.

United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 as Trustee for the Construction and Building Unions Superannuation Fund ABN 75 493 363 262 offering Media Super products (Media Super)

Insurance is issued under a group policy with our insurer, TAL Life Limited ABN 70 050 109 450, AFSL 237848.

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# IF YOU'RE IN THE BUSINESS OF CREATING, MEDIA SUPER IS FOR YOU

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Media Super has been supporting members and employers in the print, media, entertainment, arts and creative industries for over 30 years. We aim to maximise retirement outcomes through competitive fees, strong long-term investment returns and flexible insurance cover. We also have a history of investing back into our communities – supporting industries that are important to our members.

Our commitment, as always, is to ensure members get the most out of their super – now and into retirement.

Being part of Cbus Super, the industry super fund for those who build Australia, means we're part of a much larger, growing fund which exists to benefit its members.

When you choose Media Super, you're joining a community that works hard to nurture and invest in your industry. We fund internships, education programs and awards that celebrate and support our talented community. And through an arrangement with Fulcrum Media Finance, we continue to support film and television productions.



## Why we're the right choice for your employees...

**\$105bn**



### We're part of a larger and growing fund

We serve over 925,000 members and over 225,000 employers, and look after more than \$105 billion of retirement savings.<sup>1</sup>



### Strong long-term investment returns<sup>2</sup>

The Growth (MySuper) investment option has delivered an average annual investment return of 8.91% since the Fund's inception in 1984.<sup>2</sup>



### We keep our fees as low as possible

Being part of an industry super fund, we keep all fees and costs as low as possible so we can maximise returns to members.



### We offer competitive, comprehensive insurance cover

We offer flexible death, disability and income protection cover that's designed for your industry and covers jobs that other super funds may not.



### Our members are at the heart of everything we do

We deliver quality personal service to our members through our front counter services, service centre and advice team.



### We believe investing responsibly is important for our members' long-term returns

Rather than offering a stand-alone ethical or socially responsible investment option, we consider Material<sup>3</sup> Environmental, Social and Governance (ESG) risks and opportunities, as one input in the investment decision making process. We aim to apply this approach across most of our portfolio, in accordance with our *Responsible Investment Policy*<sup>4</sup>.

## ...and why we're the right choice for you



Simple administration and payment options



Media Super Employer Portal available at no cost<sup>5</sup>



Regular news and legislative updates



Help and support when you need it

<sup>1</sup> As at 30 June 2025.

<sup>2</sup> Since inception from 1 July 1984 to 30 June 2025. The Growth (MySuper) investment option has delivered an average annual investment return of 8.91%. The investment return is based on the crediting rate, which is the investment return minus investment fees and costs, transaction costs and investment-related taxes and until 31 January 2020, the percentage-based administration fee. Excludes fees and costs that are deducted directly from members' accounts. Past performance is not a reliable indicator of future performance. Media Super merged with Cbus on 9 April 2022 and as a result, pre-existing Media Super investment options were closed and Media Super members were transferred to equivalent Media Super branded investment options under United Super Pty Ltd. The historical performance displayed prior to this date relates to Cbus investment options and does not incorporate the performance of Media Super. Media Super members received a Successor Fund Transfer Exit Statement prior to merging with Cbus, detailing the performance of their Media Super investment options.

<sup>3</sup> Material ESG risks and opportunities are those that are likely to affect business or investment performance.

<sup>4</sup> As at the date of preparation of this document, our *Responsible Investment Policy* does not apply to cash, derivatives or overlays.

<sup>5</sup> The Media Super Employer Portal is provided by SuperChoice Services Pty Ltd (ACN 109 509 739) as an authorised representative (336522) of PayClear Services Pty Ltd (ACN 124 852 320 AFSL 314357) for Media Super employers.

# YOUR SUPER OBLIGATIONS AS AN EMPLOYER

Making sure you meet your legal obligations and managing super payments for your employees can feel complicated. We're here to guide you every step of the way so you know what to do.

## Who you need to contribute for

As an employer, you're required to pay Superannuation Guarantee (SG) contributions to all employees, with a few exceptions such as those who are:

- under 18 years old and working 30 hours or less per week
- non-residents being paid for work done outside Australia
- covered by bilateral superannuation agreements with other countries
- certain senior foreign executives who hold certain visas or entry permits
- paid to do work of a domestic or private nature for not more than 30 hours per week.

## Pay the right amount of super

From 1 July 2025, the SG contribution rate is 12% of ordinary time earnings (OTE).

This rate may be higher if there's an Industrial or Enterprise Bargaining Agreement (EBA) or Award in place.

## Pay super on time

Paying on time is important. Did you know unpaid or late super payments could result in your employees' insurance cover stopping? Not paying on time could also result in penalties and interest charges from the ATO.

You're required to pay your employees' SG contributions at least quarterly, on or before the quarterly due dates below:

Quarter Period Payment Due Date	
1	1 July – 30 September 28 October
2	1 October – 31 December 28 January
3	1 January – 31 March 28 April
4	1 April – 30 June 28 July

Keep in mind the government plans to introduce 'payday super' from 1 July 2026, and all employers will be required to pay super at the same time they pay wages.

For more information about quarterly due dates head to the ATO website.

## Make us your default super fund

All businesses must select a default super fund to take care of the superannuation needs for their employees. It's important to choose a fund (such as the Media Super product of Cbus Super) that acts in the best interests of your business and your employees.

Most new employees are now linked or 'stapled' to one super fund. They'll take this fund from job to job unless they actively choose a different super fund. An employee can also change their super fund at any time by submitting a new choice of fund form.

## What you need to do

1

Provide new employees with a choice of fund form (like our *Choice of super fund: standard choice* form available at [mediasuper.com.au/forms](https://mediasuper.com.au/forms)) within 28 days of them starting work

2

If they don't make a choice, you'll need to search for their stapled super fund via the ATO. If the ATO provides a stapled fund result, you must make super payments to the stapled fund.

3

If they don't make a choice and have no stapled fund, you can make super payments into your business' default super fund.

It's easy to join Media Super. Simply complete and return the attached application form to us, and we'll take care of the rest.

## WE'RE HERE TO HELP

If you have any questions about your super obligations, we can help. Call us on **1800 640 886** or visit [mediasuper.com.au/employer-responsibilities](https://mediasuper.com.au/employer-responsibilities).

You can also call the ATO on **13 10 20** or visit [ato.gov.au/super](https://ato.gov.au/super) for more information about your responsibilities as an employer paying super.

# MAKING SUPER PAYMENTS

Media Super makes paying your employees' super easy with our simple and efficient payment platform, Employer Portal.

## Media Super Employer Portal

The portal is a secure online super payment solution (clearing house) that's SuperStream approved. It allows you to pay all of your employees' super contributions through one platform, regardless of their super fund or how many employees you have.

With Employer Portal, you can:

- register multiple companies which allows you to pay contributions for numerous employers from one account
- update employee details such as adding or removing employees, changing their contact details and contribution details
- view your contribution history
- easily access and generate reports.

## Important information for Media Super employers

### Media Super USI

The Unique Superannuation Identified (USI) for Media Super has changed following the merger with Cbus Super.

When making super payments, you'll need to select the new USI:

**Media Super 75493363262002**

### Payday super

From 1 July 2026, the government has proposed that employers will be required to pay their employees' super at the same time as their salary and wages.

To keep up to date with Payday super and other important information, ensure your communication preferences enable marketing emails through the Employer Portal or by contacting us.

## Get started in two simple steps

**1** You will need to join Media Super in order to register for the Employer Portal. Simply complete and return the attached application form to us.

**2** Once that's done, you can register for an online account on the Media Super website at [mediasuper.com.au/employer-login](https://mediasuper.com.au/employer-login).

## LIKE TO KNOW MORE?

More information about admin and payments can be found online at [mediasuper.com.au/payments](https://mediasuper.com.au/payments).

You can also call the ATO on **13 10 20** or visit [ato.gov.au/super](https://ato.gov.au/super) for more information about your responsibilities as an employer paying super.

# WE'RE HERE TO HELP

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Our team is here to make your super administration as easy as possible, by providing the right support and advice.



Call our dedicated Employer Services team on **1800 640 886** weekdays from 8am-8pm AEST/AEDT



Log in to Employer Online for LiveChat (Monday to Friday, 9am to 5:30pm AEST/AEDT)



Visit [mediasuper.com.au](https://mediasuper.com.au) for online tools, resources and videos.

## STAY INFORMED WITH OUR EMPLOYER NEWSLETTER

We'll keep you informed with the latest in super legislation, investment news, budget updates, and important information that could affect you and your employees.

## KEEP YOUR DETAILS UP TO DATE

Don't forget to let us know if your contact details change so we can keep you informed with any changes to super and other important information.

Update your details through Employer Online or by contacting us.

# Employer application form

Please complete this form if you wish to become a participating employer of Media Super.

**Please use black or blue pen and CAPITAL letters. Use an X in boxes where required.**

Before you sign this *Employer application form*, the Trustee is obliged to give you a copy of the *Media Super Industry Product Disclosure Statement*. This contains important information relating to Media Super and will help you to understand the Fund and decide if it is appropriate for your needs.



**If you need help:** For assistance call us on **1800 640 886**. Please complete all sections of this form as applicable, sign at Step 4, and return the completed form to: **Media Super, Locked Bag 5056, PARRAMATTA NSW 2124** or email **enq@mediasuper.com.au**.

## Step 1: Complete your employer details

Trading name

Registered company name

ABN

### Address

Street number

Street name

Suburb/town

State

Postcode

### Postal address (if different from above)

Street number/PO box

Street name

Suburb/town

State

Postcode

Employer number (for existing Media Super employers)

## Step 2: Complete your contact details

Person/s authorised to complete this form on behalf of your company.

### Business Owner

Title

Mr  Mrs  Miss  Ms  Other

Contact name

Position

Email address

Contact phone (work)

Contact phone (mobile)

( )



Sign here:

Date

D D / M M / 2 0 Y Y

### Authorised contact

Title

Mr  Mrs  Miss  Ms  Other

Contact name

Position

Email address

Contact phone (work)

Contact phone (mobile)

( )



Sign here:

Date

D D / M M / 2 0 Y Y

The Trustee of United Super Pty Ltd is authorised to accept on behalf of the applicant the signature of any person as advised by the applicant (including those nominated on this form) for the purpose of administering the employer's superannuation plan.

## Step 2: Complete your contact details (continued)

### Payroll contact

Title

Mr  Mrs  Miss  Ms  Other

Contact name

Email address

Contact phone (work)

(  )

Contact phone (mobile)

## Step 3: About your business

How many employees do you have?

### Choose Media Super as your default super fund

I/We wish to nominate Media Super as the default employer super fund under Choice of Fund legislation. This will take effect from the date we receive the application form.

## Step 4: Sign the form

### By signing this form I/We:

- have read and understood the *Media Super Industry PDS* and hereby apply to become a participating employer of Media Super (the Fund)
- agree to United Super Pty Ltd to act as Trustee for the Fund
- agree to be bound by the provisions of the Trust Deed as amended from time to time
- also apply on behalf of the initial employees who join the Fund and other employees in respect of whom I/we will from time to time contribute on behalf of the Fund
- agree that the application consists of this form and the list of employee/s who initially join the Fund, together with the initial contribution to the Fund made by our business in respect of each employee
- accept sole responsibility for making superannuation contributions on behalf of my/our employees as required
- acknowledge that it is our responsibility to meet our Superannuation Guarantee (SG) obligations required by legislation or applicable industrial agreement
- understand that by nominating the Fund as the nominated Employer Fund we will be automatically registered for the Employer Portal contribution payment platform
- have read and understood Media Super's *Privacy Policy* available online at [mediasuper.com.au](https://mediasuper.com.au) and agree to personal information collected from the employer being used to manage its participation in the Fund.

### And in relation to my privacy I acknowledge that I understand:

- Media Super collects personal information, including sensitive information such as health information, in order to process applications for, and facilitate the provision of, its superannuation fund products and services; establish and maintain insurance cover; assess and process claims; and to comply with its statutory obligations. Media Super may also collect non-sensitive personal information in order to send information about other products or services which may be of interest to me;
- this information may be disclosed to third parties who assist Media Super in providing its products and services, including the Fund's administrator, MUFG, insurers, mail houses, professional advisers, other super funds and financial institutions to which a benefit may be paid. Some of these service providers may be located overseas, in countries including the UK, USA, New Zealand, Bermuda, Singapore or India;
- for further details including how to access or correct my personal information, or how to make a complaint about the way Media Super deals with my information, I can refer to Media Super's *Privacy Policy* which is available at [mediasuper.com.au/privacy-policy](https://mediasuper.com.au/privacy-policy) or by phoning **1800 640 886**;
- and consent to my information being collected, disclosed and used in the manner set out in this form; and
- from time to time, Media Super may send its members communication material about products and services available to Media Super members. I understand that I may opt out from those communications in accordance with the *Privacy Policy*.

### For use when the employer is a company:

Director/Secretary name (1)



Sign here:

Date

Director/Secretary name (2)



Sign here:

Date

### For use when the employer is an individual or partnership:

Full name (1)



Sign here:

Date

Full name (2)



Sign here:

Date

Once completed, please send this entire document to: **Media Super, Locked Bag 5056, PARRAMATTA NSW 2124** or email [enq@mediasuper.com.au](mailto:enq@mediasuper.com.au).

## Contact Media Super



Media Super  
Locked Bag 5056  
PARRAMATTA NSW 2124



**1800 640 886**  
8am to 8pm (AEST/AEDT)  
Monday to Friday



**[enq@mediasuper.com.au](mailto:enq@mediasuper.com.au)**  
**[mediasuper.com.au](https://www.mediasuper.com.au)**



Visit us in person in Adelaide, Brisbane,  
Melbourne, Perth and Sydney.  
Details: **[mediasuper.com.au/contact](https://www.mediasuper.com.au/contact)**



## Contact Media Super



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**[mediasuper.com.au](https://www.mediasuper.com.au)**



Visit us in person in Adelaide, Brisbane,  
Melbourne, Perth and Sydney.  
Details: **[mediasuper.com.au/contact](https://www.mediasuper.com.au/contact)**