

**PRODUCT  
DISCLOSURE  
STATEMENT**

1 September 2025

**media**  
super



# MEDIA SUPER CORPORATE

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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 Cbus Super and  
Media Super products (Cbus, Cbus Super  
and/or Media Super).

MySuper authorisation 75 493 363 262 473

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## About this guide

This Product Disclosure Statement (PDS) contains general information only and is designed to provide a summary of significant information about Media Super. It contains references to important information which also forms part of this PDS. You should consider this information together with your own personal objectives, financial situation and needs before making a decision. A financial adviser can help you decide if this is the right product for you. Also read the relevant Target Market Determination at [mediasuper.com.au/tmd](https://mediasuper.com.au/tmd). If you want a printed copy of this PDS or other information referenced, please call **1800 640 886** or email [enq@mediasuper.com.au](mailto:enq@mediasuper.com.au).

Unless we've said otherwise, information in this PDS is current at the date of publication, but may change from time to time. Any updates that aren't materially adverse will be available at [mediasuper.com.au/pds](https://mediasuper.com.au/pds) or contact us for details of any changes. Always check our website for the most up to date information.

Any statement made by a third party or based on a statement made by a third party in this PDS has been included in the form and context in which it appears with the consent of the third party, which has not been withdrawn as at the date of this document. Use of 'us', 'we', 'our' or 'the Trustee' is a reference to United Super Pty Ltd. Use of 'Fund' refers to the Construction and Building Unions Superannuation Fund.

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

# 1. About Media Super Corporate

## Super for those working in print, media and the arts.

We've helped our members build a more comfortable retirement for more than 30 years. And with the strength and scale of Cbus Super now behind us, our members can reap even more benefits.

We also have a history of investing back into our community – supporting industries that are important to our members such as the Australian film and television industry.

While our roots are in the creative industries, you can join Media Super no matter what work you do – and it's easy to take us with you when you change jobs.

We offer a MySuper product; the Growth (MySuper) investment option, as well as a range of other investment options including Pre-mixed and DIY (do-it-yourself) investment options.

**Everything we do is intended to benefit our members, so they can enjoy the retirement they've worked hard for.**

## Who is Media Super Corporate for?

Media Super Corporate is for people joining through their employer. Your employer will let you know if you're eligible for this product and will open your account with us.

Otherwise, you can join through:

- **Media Super Industry:** for people joining through an employer but not eligible for Media Super Corporate
- **Media Super Sole Trader:** for self-employed people
- **Media Super Personal:** for people not receiving employer contributions
- **A Super Income Stream:** for people nearing or in retirement.

## Important information to read

Visit [mediasuper.com.au/fund](https://mediasuper.com.au/fund) for information including: the Trust Deed (and governing rules), significant event notices (including fee/product updates), *Annual Report*, Financial Services Guides, details of service providers, board appointments and attendance, remuneration of our directors and other key management personnel.

You can also visit [mediasuper.com.au/dashboard](https://mediasuper.com.au/dashboard) to access our MySuper product dashboard.

## 2. How super works

### Most people get employer super contributions

Super helps you save for retirement and is compulsory for most employed Australians. That's why the government takes less tax from super than other types of investments. Most people receive super contributions from their employer and can choose the super fund these payments are made to. The amount your employer must contribute is usually 12% of your pay for any ordinary hours you work.

### You can boost your super with extra contributions

You can build your super account by putting in extra money. There are two ways:

- **From your before-tax salary:** such as salary sacrifice contributions.
- **From your after-tax salary:** such as making a personal contribution (if you don't claim a tax deduction). The government may also make a co-contribution of up to \$500 if you're a low to middle income earner and meet the eligibility criteria.

See page 9 for more information on contributions to your super, including limits.

### Super's usually for your retirement

You'll generally need to reach at least age 60 before you can access your super. You may be able access it before then in certain circumstances, such as:

- on compassionate grounds,
- if you're terminally ill or permanently incapacitated, or
- if you're experiencing severe financial hardship.

There are limits to the amount you can withdraw in these circumstances.

### Combining your super accounts could help you save

If you've had multiple jobs, you may have more than one super account and be paying fees on each of them. You can easily search for and combine your super through your online Media Super account. Or complete the *Combine your super into Media Super* form.

### You can stay with us when you change jobs...


If you don't choose a fund when starting a new job, your new employer must pay your super into your 'stapled fund' as recorded by the Australian Taxation Office (ATO). If you have more than one fund, this may not be Media Super and it might not be right for you. To stick with us, log into your online account and click on *More* then *Notify your employer*. Or you can complete the *I want my super paid into Media Super* form at [mediasuper.com.au/forms](https://mediasuper.com.au/forms) and give it to your new employer.

### ...And when you finish work

From age 60 most people can turn their super into regular, tax-free payments with a Cbus Super Income Stream account. This means you can stay with us as you transition into retirement.

### Keep your details up-to-date

We send out regular updates, including any important changes to your super, so make sure we know how to contact you. Also, if we can't contact you, and there's been limited activity on your account (such as no contributions for 16 months), your account will close and the balance will move to the ATO and any insurance and other benefits will stop, unless you've told us you want to stay with Media Super.

 You should read the important information about how super works in our *How super works* guide before making a decision. Go to [mediasuper.com.au/superworks](https://mediasuper.com.au/superworks). The material relating to how super works may change between the time you read this PDS and the day you acquire the product.

## 3. Benefits of investing with Media Super Corporate



### Competitive fees

Competitive fees mean more of your super stays where it belongs: in your account.

**8.91%**

### Strong long-term investment performance

Our Growth (MySuper) investment option has delivered an average annual investment return of 8.91%<sup>1</sup> for over 40 years.



### Insurance for your industry

We offer tailored insurance options to suit your job, including high-risk work that other super funds may not cover.



### Financial advice that's in your interests

You have access to our Advice team, who can help you understand your options and provide different levels of advice depending on your needs.



### We're here to help – in person or online

You can learn more about super through our series of online webinars and education sessions.



### Regular account updates

You'll get two account updates a year, as well as a retirement income estimate for most members.

<sup>1</sup> Since inception from 1 July 1984 to 30 June 2025. The average annual investment return is based on the crediting rate, which is the investment return minus investment fees, investment related taxes and until 31 January 2020, the percentage-based administration fee. Excludes fees and costs that are deducted directly from members' accounts. Media Super merged with Cbus Super 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 Super 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 Super, detailing the performance of their Media Super investment options. Past performance is not a reliable indicator of future performance. See page 7 for details of current fees and costs.

## 4. Risks of super

All investments involve risk. Understanding these risks can help you to make better investment decisions.

Generally, the more risk taken with investments, the more the potential for higher long-term investment returns. The lower the risk taken, the lower the likely long-term investment returns. To help you understand this, asset classes (the building blocks of investment options) may be classified as growth or defensive (or a mix).

Common investment risks are market volatility risk, market risk, inflation risk, interest rate risk, Environmental, Social and Governance (ESG) risk, liquidity risk, currency risk and credit risk. We manage these on your behalf.

When investing in super (including the Fund) it's also important to consider:

- that the value of your investment can change. Investment returns aren't guaranteed and you may lose some of your money,
- the level of investment returns can vary - future investment returns can be different to past investment returns,
- contributions and investment returns may not grow your super enough to adequately support you when you retire, and your savings might not last long enough,
- super laws may change in the future, and
- the level of risk for you depends on a range of factors you should consider when making decisions about your super.

So, when you come to choose investment options, it's important to think about:

- how old you are now and how long you plan to invest
- other investments you have outside super, such as savings, property or shares, and
- how much risk you're willing to take to achieve the investment return you want.



You should read the important information about risks in our *Investment guide* before making a decision. Go to [mediasuper.com.au/pds](https://mediasuper.com.au/pds). The material relating to our investment options may change between the time you read this PDS and the day you acquire the product.

## 5. How we invest your money

You can choose from a range of investment options:

### Pre-mixed investment options:

- High Growth
- Growth Plus
- Growth (MySuper)
- Indexed Diversified
- Conservative Growth
- Conservative

### DIY investment options:

- Overseas Shares
- Australian Shares
- Property
- Diversified Fixed Interest
- Cash

## The Growth (MySuper) investment option

We'll invest your super in the Growth (MySuper) investment option until you let us know you'd like to change. This investment option may suit members who can accept some years when investment returns are negative but want long-term investment returns to be well above inflation.

Growth (MySuper)																																											
<b>Risk level</b>	Medium to High																																										
<b>Investment return objective</b>	Deliver an investment return of inflation plus 3.25% a year over rolling 10-year periods																																										
<b>Likelihood of negative annual investment returns</b>	3 to 4 in every 20 years																																										
<b>Minimum suggested investment timeframe</b>	At least 7 years																																										
<b>Strategic Asset Allocation (SAA) and range</b>																																											
	<table border="1"> <thead> <tr> <th></th> <th>SAA %</th> <th>Range %</th> <th></th> <th>SAA %</th> <th>Range %</th> </tr> </thead> <tbody> <tr> <td>■ Australian shares</td> <td>22.5</td> <td>5.0-38.0</td> <td>■ Property</td> <td>9.0</td> <td>0.0-28.0</td> </tr> <tr> <td>■ Global shares</td> <td>28.0</td> <td>7.0-39.0</td> <td>■ Global credit</td> <td>6.5</td> <td>0.0-17.0</td> </tr> <tr> <td>■ Emerging market shares</td> <td>2.5</td> <td>0.0-16.5</td> <td>■ Australian fixed interest</td> <td>4.0</td> <td>0.0-23.0</td> </tr> <tr> <td>■ Private equity</td> <td>3.0</td> <td>0.0-12.0</td> <td>■ Global fixed interest</td> <td>4.0</td> <td>0.0-23.0</td> </tr> <tr> <td>■ Alternatives</td> <td>3.0</td> <td>0.0-13.0</td> <td>■ Cash</td> <td>4.0</td> <td>1.0-18.0</td> </tr> <tr> <td>■ Infrastructure</td> <td>13.5</td> <td>0.0-28.0</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		SAA %	Range %		SAA %	Range %	■ Australian shares	22.5	5.0-38.0	■ Property	9.0	0.0-28.0	■ Global shares	28.0	7.0-39.0	■ Global credit	6.5	0.0-17.0	■ Emerging market shares	2.5	0.0-16.5	■ Australian fixed interest	4.0	0.0-23.0	■ Private equity	3.0	0.0-12.0	■ Global fixed interest	4.0	0.0-23.0	■ Alternatives	3.0	0.0-13.0	■ Cash	4.0	1.0-18.0	■ Infrastructure	13.5	0.0-28.0			
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Investment options may be added, removed or changed as our investment strategy changes. We'll post updates at [mediasuper.com.au](https://mediasuper.com.au) about any significant changes.

You can change investments through your online account or by completing an *Investment choice* form. You should consider the likely investment return and your investment timeframe when choosing an investment option in which to invest. Visit [mediasuper.com.au/investments](https://mediasuper.com.au/investments) for the latest investment returns.



You should read the important information about our investment options and how we invest your money in our *Investment guide* before making a decision. Go to [mediasuper.com.au/pds](https://mediasuper.com.au/pds). The material relating to our investment options may change between the time you read this PDS and the day you acquire the product.

## 6. Fees and costs

### Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

### To find out more

If you would like to find out more, or see the impact of fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** Moneysmart website ([moneysmart.gov.au](http://moneysmart.gov.au)) has a superannuation calculator to help you check out different fee options.

\* This text is required by law, but as we only charge fees to cover costs and not to make a profit, our fees can't be negotiated.

## Fees and costs summary

This table shows fees and costs for the Growth (MySuper) investment option and can be used to compare costs between different superannuation products. Fees may be deducted directly from your account or from investment returns. Definitions of fees and costs can be found in the *Fees and costs* guide at [mediasuper.com.au/fees](http://mediasuper.com.au/fees).

Type of fee or cost	Amount	How and when paid
<b>Ongoing annual fees and costs<sup>1</sup></b>		
<b>Administration fees and costs</b>	\$1.00 a week (\$52 a year) <b>plus</b> 0.19% of your account balance up to \$1,000 a year	Deducted from your account at the end of each month or when you close your account.
	<b>plus</b> 0.07% a year <sup>3</sup>	Deducted from Fund reserves (not from your account).
<b>Investment fees and costs<sup>2</sup></b>	0.44% a year <sup>3</sup>	Deducted from investment returns before the crediting rate is applied to your account.
<b>Transaction costs</b>	0.12% a year <sup>3</sup>	
<b>Member activity related fees and costs</b>		
<b>Buy-sell spread</b>	Nil	Not applicable.
<b>Switching fee</b>		
<b>Other fees and costs<sup>4</sup></b>	Various, depending on the activity, advice or insurance	Activity and advice fees are deducted from your account when applicable. Insurance fees (if applicable) are deducted from your account at the end of each month, or when you close your account.

<sup>1</sup> If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the financial year, certain fees and costs charged to you in relation to administration and investments are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

<sup>2</sup> Includes an amount of 0.04% for performance fees based on the average performance fees for the five years to 30 June 2025. The calculation basis for this amount is set out under the *Additional explanation of fees and costs* in the *Fees and costs* guide at [mediasuper.com.au/fees](http://mediasuper.com.au/fees).

<sup>3</sup> Deducted from investment returns before they're credited to member accounts, and are calculated each year in arrears. The figures shown are estimates based on expenses for the period ending 30 June 2025. The calculation basis for this amount is set out in the *Fees and costs* guide.

<sup>4</sup> Other fees and costs may apply such as activity fees, advice fees for personal advice or insurance fees. See the *Additional explanation of fees and costs* in the *Fees and costs* guide.

## Example of annual fees and costs

This table gives an example of how the ongoing annual fees and costs for the Growth (MySuper) investment option for this superannuation product can affect your superannuation investment over a one-year period. You should use this table to compare this superannuation product with other superannuation products.

Example – Growth (MySuper)		Balance of \$50,000
Administration fees and costs	\$1.00 a week (\$52 a year) <b>plus</b> 0.19% of your account balance <b>plus</b> 0.07% of your account balance (paid from fund reserves, not your account)	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment <b>\$95</b> in administration fees and costs, plus <b>\$52</b> (regardless of your balance). <b>\$35</b> in administration fees and costs will be paid from Fund reserves (not from your account).
<b>PLUS</b> Investment fees and costs	0.44%	<b>And</b> you will be charged or have deducted from your investment <b>\$220</b> in investment fees and costs.
<b>PLUS</b> Transaction costs	0.12%	<b>And</b> you will be charged or have deducted from your investment <b>\$60</b> in transaction costs.
<b>EQUALS</b> Cost of product		If your balance was \$50,000 at the beginning of the year, then for that year you will be charged fees and costs of <b>\$462</b> for the Growth (MySuper) investment option.

Note: Additional fees may apply.

We may change the amount of fees or introduce new fees without your consent. You'll be given at least 30 days' notice before any increase to administration fees or other fees, such as insurance fees or activity fees. Keep your contact details up to date so you receive notice of any changes.

Estimated investment fees and costs, such as transaction costs, may vary from year to year without prior notice.



Financial advice fees can be deducted from your Media Super account for financial advice provided in relation to your account(s) by an external financial adviser who is registered with us for fee deductions. Fees will only be deducted with your written consent.

Please refer to the *Statement of Advice* provided by your financial adviser for all relevant fees.



You should read the important information about fees and costs in our *Fees and costs* guide before making a decision. Go to [mediasuper.com.au/fees](https://mediasuper.com.au/fees). The information on fees and costs may change between the time you read this PDS and the day you acquire the product.

## 7. How super is taxed

Super is a tax-effective way for most people to save for retirement.



You should provide us with your tax file number (TFN). You may pay extra tax and won't be able to make after-tax contributions if you don't. See [mediasuper.com.au/tfn](https://mediasuper.com.au/tfn) for details.

### Tax on contributions

There are limits on contributions to your super (contribution caps). If you contribute more than these limits you may pay extra tax.

Before-tax (concessional) contributions	After-tax (non-concessional) contributions
<b>Includes employer (including salary sacrifice contributions) and tax-deductible personal contributions.</b>	<b>Includes personal or voluntary contributions where no tax deduction has been claimed.</b>
Usually a 15% tax rate applies on amounts up to your before-tax contributions cap, which is \$30,000 for the 2025/26 financial year. This tax is deducted from contributions made to your account.	No tax applies on amounts up to your after-tax contributions cap, which is currently \$120,000 a year (as long as your total super balance was less than \$2 million on 30 June 2025).
However if your total super balance across all accounts was under \$500,000 on 30 June 2025, you can contribute more than the before-tax contributions cap by carrying forward any unused cap amounts for up to five years.	However if you're under age 75, you may be able to bring forward your cap for up to three years to contribute up to \$360,000 in any three-year period. Extra tax will apply if your after-tax contributions are higher than your after-tax contributions cap.
Extra tax will apply if: <ul style="list-style-type: none"><li>– we don't have your TFN.</li><li>– you're a high income earner.</li><li>– your before-tax contributions are higher than your before-tax contributions cap.</li></ul>	Your total super balance may affect how much you can contribute.

### Claiming a tax deduction on personal contributions

You can apply to claim a tax deduction for after-tax contributions you make, which may reduce the amount of income tax you pay. If you claim a tax deduction, the contribution will then be treated as a before-tax contribution. This means the contribution will be subject to the 15% tax rate, and count towards your before-tax contributions cap. Think about what this tax treatment could mean for you.

Before you apply to claim the tax deduction you need to make sure you meet the eligibility criteria and notify us of your intent to claim using our *Claim a tax deduction for personal contributions to super* form.

From age 67 you'll also need to meet the work test (or exemption criteria). For details read the *Claim a tax deduction for personal contributions to super* fact sheet at [mediasuper.com.au/forms](https://mediasuper.com.au/forms).


## Tax on lump sum withdrawals

If you're aged 60 or over, withdrawals you make are generally tax free. If you're under age 60 tax is deducted from withdrawals before we pay them to you. The taxable component is taxed at a maximum of 22% (which includes 2% Medicare Levy). There's no tax payable on the tax-free component.

## Tax on investment earnings

Investment earnings within super are taxed at a maximum rate of 15%.

The actual rate may be lower due to certain tax credits and tax offsets available to Media Super. Any tax is deducted from the crediting rate that applies to your super before investment earnings are added to your account.

 You should read the important information about how super is taxed in our *How super works* guide before making a decision. Go to [mediasuper.com.au/superworks](https://mediasuper.com.au/superworks) or visit the ATO website, [ato.gov.au](https://ato.gov.au). The material relating to how super is taxed may change between the time you read this PDS and the day you acquire the product.

# 8. Insurance in your super

## Cover you can count on

Insurance through Media Super can provide cover for death (including terminal illness), total and permanent disablement (TPD) and income protection (IP). Given our size, we can get a better deal for our members, with premiums paid from your super, not your salary.

## Your employer selects your automatic cover

Your employer selects the type of and amount of cover you get through Media Super Corporate. If you're eligible, you can be covered for:

	Insurance cover	Benefit provided
Your life	Death	Lump sum paid to your dependants if you die.
	Terminal illness (included in death cover)	Lump sum paid if you have death cover and are diagnosed as terminally ill with a life expectancy of 24 months or less.
Your income	TPD	Lump sum paid if you're permanently disabled by injury or illness and unlikely to ever work again.
	IP	Monthly payments if you temporarily can't work due to an accident or illness. Your payments will start monthly in arrears from the end of your waiting period.

## Automatic cover

Provided you meet the eligibility conditions, we automatically provide you with death, TPD, and IP cover without the need to provide health information.

Automatic cover is calculated based on your salary, and an automatic cover limit applies. We won't automatically provide you more than the automatic cover limit, but you can apply if you'd like more cover.

	Death and TPD cover	IP cover
Insurance design	Salary-based	Salary-based
Automatic cover	6 x salary	85% of your salary 5 year benefit period 30 day waiting period
Automatic cover limit	\$600,000	\$8,000 a month

## Can you get automatic cover?

You must meet some basic conditions to be eligible for automatic cover through Media Super Corporate:

- be aged between 15 and 70 years (or 65 for IP cover),
- not already have an account with Cbus Super or Media Super,
- not be making a claim for, not entitled to, and haven't been paid a total and permanent disablement or terminal illness benefit from any super fund or life insurer,
- not have been diagnosed with an illness that is likely to result in your death within 24 months,
- receive an on-time employer contribution,
- for IP cover, be an Australian resident,
- for IP cover, be working at least 15 hours per week when your cover starts,
- for IP cover, not be engaged in an excluded occupation.

## When automatic cover starts

Your automatic cover will start when an on-time compulsory super contribution is received into your Corporate Super account, after either:

- your account balance reaches \$6,000 and you've turned 25, or
- you tell us you want cover earlier.

You can tell us you want cover when you join, or anytime at [mediasuper.com.au/want-cover](https://mediasuper.com.au/want-cover). Once your account balance reaches \$6,000 (and you've turned 25), your cover will generally start when we receive an on-time compulsory super contribution from your employer.

Your cover may be limited depending on when you tell us you want it, when we receive the contribution from your employer, or if you can't undertake active employment due to injury or illness when your cover starts. See the *Insurance guide (Corporate)* for more information on insurance, including when cover may be limited.

## Automatic cover changes with your salary

Your salary-based cover will go up or down as your salary changes. Your employer needs to tell us if your salary changes, and we'll write to you to confirm any changes to your cover, including the cost.

Your cover can increase in line with your salary up to your automatic cover limit, which is reviewed each year. We'll write to you if your cover reaches the limit.

Any fixed cover you have won't change with your salary.

## If you're already a Media Super member

If you have an Industry, Sole Trader or Personal account this will transfer to a Corporate account when your employer tells us you're eligible for one. Any election to receive automatic insurance cover made under your previous membership will transfer to your new account.

If you haven't made an election, you generally won't receive automatic cover until your account balance reaches \$6,000 (and you've turned 25), unless you tell us you want it. You can do this on the *Set up your Media Super Corporate account* form or anytime at [mediasuper.com.au/want-cover](https://mediasuper.com.au/want-cover).

If you'd previously cancelled your insurance, you won't automatically get cover when you join Corporate Super, but you can apply for it. Find out how to change your cover on page 14.

## How much does it cost?

Your employer has arrangements in place to pay for death, TPD and IP cover up to the automatic acceptance limit.

You can apply for more cover if you like, and if your application is approved, you'll pay the cost of your additional cover out of your super.

Check the *Insurance guide (Corporate)* to work out the cost of your cover, or you can always check by logging into your account at [mediasuper.com.au/login](https://mediasuper.com.au/login) or calling us. The insurance guide will also show you how much a different amount of cover would cost and how the cost of your cover can change as you get older or if your occupation category, salary or employer risk rating changes.

You'll pay for any fixed cover you have or cover over and above the automatic cover limit. The following table shows the cost for the year for every \$1,000 of cover you have above the automatic cover limit.

Age	Death	TPD
15 - 19	\$0.4435	\$0.4079
20 - 24	\$0.3915	\$0.5385
25 - 29	\$0.3537	\$0.5385
30 - 34	\$0.3896	\$0.6731
35 - 39	\$0.5184	\$0.6731
40	\$0.6928	\$0.8414
41	\$0.7631	\$0.8414
42	\$0.8400	\$0.8414
43	\$0.9281	\$0.8414
44	\$1.0159	\$0.8414
45	\$1.1137	\$0.9616
46	\$1.2426	\$0.9616
47	\$1.3793	\$0.9616
48	\$1.5342	\$0.9616
49	\$1.7085	\$0.9616
50	\$1.9274	\$1.3461
51	\$2.1477	\$1.3461
52	\$2.3863	\$1.3461
53	\$2.6374	\$1.3461
54	\$2.8366	\$1.3461
55	\$3.1320	\$1.6826
56 - 64	\$3.7585	\$1.6826
65 - 69	\$3.7585	\$3.3656



The cost of cover will come out of your account unless you cancel it (or it stops for another reason).

When deciding what cover is right for you – now and in the future – think about the benefits of being covered and the impact of insurance costs on your retirement savings.

## What happens if you change jobs?

If you stop working for your Media Super Corporate employer, you'll automatically move to Industry Super and your insurance will change. We'll write to you if this happens to explain the changes to your membership and insurance. See the *Insurance guide (Corporate)* for details or call us.

## Change your cover to suit you

If automatic cover isn't right for you, it's easy to tailor it to your needs. You can:

- apply for more death or TPD cover, or
- increase your IP cover to up to 87% of your salary (if your cover was capped at less than this).

Any extra death or TPD cover you receive above the maximum for your insurance design will be fixed cover. If you reduce your cover, any salary-based death and TPD cover you have will also become fixed cover.

If you don't want cover or already have insurance elsewhere, you can cancel some or all of your cover whenever you like. But if you change your mind and want cover later, you'll need to apply for it and provide information about your health for our insurer to consider. To simply cancel your cover, you can call us on **1800 640 886**.



### How to change your cover

To change your cover, complete a *Change my insurance: Corporate Super* form. You can also apply to transfer your death and TPD cover from another super fund or insurance policy – complete a *Transfer my other insurance* form.

Find these forms at [mediasuper.com.au/forms](https://mediasuper.com.au/forms) or call us for copies.

## Keep your cover, even when life changes

By law, any death and TPD cover will stop if your account doesn't receive a contribution or a roll in for 16 months, unless you tell us you want it to continue. You can do this using the *Set up your Media Super Corporate* form, or at any time online at [mediasuper.com.au/opt-in](https://mediasuper.com.au/opt-in).

There are also other reasons your cover could stop, such as when you reach a certain age or if you don't have enough money in your account to pay for it. See the *Insurance guide (Corporate)* for details.

If you want cover after it has stopped, you'll need to reapply and provide health and other information for our insurer to consider – but be aware, you may not be eligible.



You should read the important information about insurance in your super in the *Insurance guide (Corporate)* at [mediasuper.com.au/pds](https://mediasuper.com.au/pds) before making a decision. This includes the amount and cost of cover, when cover stops and starts, changing your cover, making a claim, and any other terms and conditions of Media Super's insurance policies. The material relating to insurance in your super may change between the time you read this PDS and the day you acquire the product.

## 9. How to set up your account

**Complete the** *Set up your Media Super Corporate account form.*

You may also choose to complete the optional *Combine your super into Media Super form*, available at [mediasuper.com.au/forms](https://mediasuper.com.au/forms).

**Need help?** Call us on **1800 640 886** 8am to 8pm (Melbourne time) Monday to Friday.

### Contact us if you're not satisfied

We strive to provide great service. If you're dissatisfied with any aspect of the Fund:

- Submit your complaint online at [mediasuper.com.au/complaints](https://mediasuper.com.au/complaints).
- Call **1800 640 886** 8am to 8pm (Melbourne time) Monday to Friday. Closed on national public holidays.
- Write to the Complaints Officer, Media Super, PO Box 24231, Melbourne VIC 3001.

You can also complain to the Australian Financial Complaints Authority (AFCA), however usually you must first give us an opportunity to address your complaint. AFCA is an independent dispute resolution body set up by the Federal Government to provide a free, impartial and binding dispute resolution service for financial services.

– Write to:  
GPO Box 3,  
Melbourne VIC 3001

– Email [info@afca.org.au](mailto:info@afca.org.au)  
– Website [afca.org.au](https://afca.org.au)  
– Call **1800 931 678**

To learn more about how to make a complaint, visit [mediasuper.com.au/complaints](https://mediasuper.com.au/complaints).

### Privacy

We collect, store and disclose the personal information you provide only to administer your account and in accordance with our *Privacy Policy*. Except where required by law, your personal information will not be used for any other purpose. For more details, please refer to our *Privacy Policy* and *Personal Information Collection Statement* at [mediasuper.com.au/privacy](https://mediasuper.com.au/privacy) or call **1800 640 886** for a copy.

## Contact us



**1800 640 886**

8am to 8pm (Melbourne time) Monday to Friday



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



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