

# Join Media Super Sole Trader



This membership application is part of the *Media Super Sole Trader Product Disclosure Statement (PDS)* dated 1 September 2025. Please read the PDS before you complete this form.

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

## Check you're eligible to join Media Super Sole Trader

1. Do you trade in your own right as a sole trader or in an unincorporated partnership in which you and your partners bear full responsibility for all of your business actions and liabilities?  Yes  No
2. Has your business been established under a company structure in which you're a shareholder, director or employee?  Yes  No
3. For your main job, are you eligible to receive compulsory super payments into Media Super or any other super fund?  Yes  No

If you answered **NO** to question 1 or **YES** to question 2 or 3, you're not eligible to join Media Sole Trader Super. Consider joining Media Super Industry or Personal Super instead. To check the right super plan for you, please visit [mediasuper.com.au](https://mediasuper.com.au).

## Step 1: Provide your personal details

Title  Mr  Mrs  Miss  Ms  Other  Date of birth   /   /      Gender  Male  Female

Given name(s)

Family name

Home phone (  )      Mobile

**Residential address** (compulsory)

Suburb/town  State  Postcode

**Business or Postal address** (if different from your residential address)

Suburb/town  State  Postcode

Email address (providing your email means you give us permission to use it)

## Step 2: Consider providing your tax file number

You should provide your tax file number (TFN) as you may pay extra tax if you don't. It also allows you to top up your super with your take-home pay. See section 7 of the PDS for details.

My TFN is:

## Step 3: Elect to receive automatic cover (if you're 25 or older)

If you want access to automatic insurance cover when you join – regardless of your account balance – you need to let us know.

I want automatic insurance cover now



If you don't check this box, you'll need to wait until your account balance reaches \$6,000 (and you've reached age 25) to receive automatic cover. Other conditions apply.

## Step 4: Check if you can get automatic insurance cover

Answer the following questions to see if you're eligible for automatic cover.

Have you ever received a payment for a total and permanent disablement or terminal illness from any super fund or insurance policy, or are you currently applying for or entitled to one?

Yes  
 No

You can't get automatic cover. Go to **step 6**.

Do you have a terminal illness with a life expectancy of 24 months or less?

Yes  
 No

You can't get automatic cover. Go to **step 6**.

Answer the following questions to see what sort of cover you may be able to get.

Are you working at least 15 hours a week?

Yes  
 No

You may get death and TPD cover but no IP cover.

Are you an Australian resident? (This an Australian citizen or permanent resident within the meaning of section 30 of the *Migration Act 1958*, or someone living in Australia on an approved working visa.)

Yes  
 No

You may get death and TPD cover but no IP cover.

Do you work in an excluded occupation? (See the *Insurance guide (Sole Trader)* for a list of these occupations.)

Yes  
 No

You may get death and TPD cover but no IP cover.

Are you off work or on restricted duties because you're sick or injured? (See section 8 of the PDS for details of cover in this situation.)

Yes  
 No

You may get death cover and new events TPD and IP cover.



**Your insurance cover won't start unless your account balance is at least \$250 within 31 days of when we accept your accurately completed Join Media Super Sole Trader form.**

### The duty to take reasonable care

When you apply for insurance, you are treated as if you are applying for cover under an individual consumer insurance contract. A person who applies for cover under a consumer insurance contract has a legal duty to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

#### If you do not meet your duty

If you do not meet your legal duty, this can have serious impacts on your insurance. Under the *Insurance Contracts Act 1984 (Cth)* there are a number of different remedies that may be available to the insurer. They are intended to put the insurer in the position it would have been in if the duty had been met. For example, the insurer may:

- avoid the cover (treat it as if it never existed);
- vary the amount of the cover; or
- vary the terms of the cover.

Whether the insurer can exercise one of these remedies depends on a number of factors, including:

- whether reasonable care was taken not to make a misrepresentation. This depends on all of the relevant circumstances.
- what the insurer would have done if the duty had been met – for example, whether it would have offered cover, and if so, on what terms.
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before any of these remedies are exercised, the insurer will explain the reasons for its decision, how to respond and provide further information, and what you can do if you disagree.

#### Guidance for answering the questions in this form

You are responsible for the information provided to the insurer. When answering questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.
- Answer every question.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

Please note that there may be circumstances where the insurer later investigates whether the information given to it was true. For example, it may do this when a claim is made.

#### Changes before your cover starts

Before your cover starts, the insurer may ask you whether the information that has been given as part of your application for insurance remains accurate or whether there has been a change to any of your circumstances. As any changes that occur between when you complete this application and when your cover starts might require further assessment or investigation, it could save time if you let us or the insurer know about any changes when they happen.

#### If you need help

It's important that you understand your obligations and the questions that are being asked. Please contact us for help if you have difficulty understanding the process of obtaining insurance or answering any questions.

Please also let us know if you're having difficulty due to a disability, understanding English or for any other reason – we're here to help and can provide additional support.

#### Your privacy is important

Media Super must comply with a set of principles known as the Australian Privacy Principles when collecting, using, disclosing, storing, and securing personal information. We will only share the information collected on this form with our insurer, administrator and others mentioned in the declaration section below to allow us to assess and process your application or any insurance claim you make (or someone else makes for you). We won't pass your personal information on to anyone else without your permission, unless required by law.

For full details of how we collect and disclose your personal information (and how you can access it) see the *Privacy Policy* and *Personal Information Collection Statement* at [mediasuper.com.au/privacy](https://mediasuper.com.au/privacy) or call us on **1800 640 886** for a copy.

Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.

If you need information on how our insurer collects, handles, secures and discloses information, the TAL Privacy Policy is available at [tal.com.au/privacy-policy](https://tal.com.au/privacy-policy) or on request to TAL.

## Step 5: Elect to keep your cover, even when life changes

If your account doesn't receive a contribution or a roll in for 16 months, any cover (including any future cover) will stop unless you've elected to keep it. You can change your mind and cancel cover at any time – see section 8 of the PDS.

I want to keep my insurance cover even if my account becomes inactive.



Please consider what insurance is right for your circumstances and the impact insurance premiums can have on your account balance.

## Step 6: How to choose who gets your super if you die

Beneficiaries are who you nominate to receive your death benefit (made up of your super and any insurance benefit you may have) if you die.

If you make a valid binding death benefit nomination, it makes things simple. We must pay your death benefit to the people you nominate, in the percentages you choose.



You can make, change or cancel a binding nomination at any time. Download the *Binding death benefit nomination form* at [mediasuper.com.au/binding](https://mediasuper.com.au/binding) or call us and we'll post it to you.

If you haven't made any death benefit nomination, your death benefit will be paid to your spouse. If you don't have a spouse it will be paid equally to your children. If you don't have any children it will be paid to your estate, or if it can't be paid to your estate it may be transferred to the ATO. A binding death benefit nomination is valid for three years.

## Step 7: Making contributions to your Media Super account

You must make an initial payment of at least \$250 into your Media Super account within 31 days of when we accept this form.

This amount can be a personal contribution or a rollover from another super fund. If you have chosen to upgrade your insurance cover to more than the default level, you may need to make a bigger first payment to cover the increased insurance cost.

There are three ways you can make your first payment and any ongoing payments to your Media Super account:

- Direct debit – complete the details below (check that your financial institution offers this option first).
- Cheque – Please make your cheque payable to 'Media Super' and return it with this form, or send it with a deposit slip available at [mediasuper.com.au/deposit](http://mediasuper.com.au/deposit) or by calling us.
- BPAY – You can use BPAY after your account is set up. Call us or register online to see your BPAY details.

° Registered to BPAY Pty Ltd ABN 69 079 137 518



**Read the Direct debit service agreement thoroughly.** You can find the *Direct debit service agreement* online at [mediasuper.com.au/forms](http://mediasuper.com.au/forms) or call us for a copy. The agreement is designed to explain what your obligations are when undertaking a direct debit arrangement with us. It also details what our obligations are to you as your direct debit provider. The agreement forms part of the terms and conditions of your direct debit request and should be read in conjunction with your direct debit request. You can only make personal contributions via direct debit – you cannot make salary sacrifice contributions this way.

**Planning to claim a tax deduction for contributions you make?** From age 67 you'll also need to meet the work test (or exemption criteria) and your ability to claim stops around a month after your 75th birthday.

We can only accept direct debit contributions if you've provided your tax file number (TFN). The government also limits how much you can contribute to super without paying extra tax – visit [ato.gov.au](http://ato.gov.au).

### Have you given your TFN?

Yes  No To provide it complete step 2 on the first page.

How much do you want to be deducted? \$

### How often do you want the above amount to be deducted?

On-demand  
(This is a one-off instruction)

OR

Twice monthly  
 Monthly  
 Quarterly

When do you want to start your first deduction?

7th  
 14th  
 21st  
 28th

Your payments will be deducted at the first available opportunity, according to the frequency and start date you select. If any of these dates fall on a weekend or public holiday, the payment will be processed the next business day.

Name of your bank, building society or credit union (this must be an account held in Australia)

Financial institution address

Suburb/town

State

Postcode

Name bank account is held in (for example, Fred Smith, or ABC Pty Ltd)

BSB

Account number

I request and authorise the Trustee to arrange for the amount selected above to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified above, subject to the terms and conditions of the *Direct debit request service agreement*.

Where contributions are being deducted from my business account, I acknowledge that these contributions are after-tax personal contributions and have been correctly accounted for and recorded for tax purposes. I acknowledge that I am responsible for any tax liabilities on these contributions.

By signing this direct debit request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and United Super Pty Ltd ABN 46 006 261 623 as Trustee for the Fund, as set out in this request and in your *Direct debit request service agreement*. Visit [mediasuper.com.au/forms](http://mediasuper.com.au/forms) for a copy or call us on **1800 640 886**.

### Your signature



Sign here:

Date

/  / 20YY

### Joint account signature (if applicable)



Sign here:

Date

/  / 20YY

## Step 8: Choose how to invest your account

If you don't make a choice, your super will be invested in the Growth (MySuper) investment option. Before choosing, we strongly recommend you read the *Investment guide* at [mediasuper.com.au/investments](http://mediasuper.com.au/investments) and seek advice. Call our Advice Services team on **1800 640 886**.

Pre-mixed investment options	Proportion	DIY investment options	Proportion
High Growth	<input type="text"/> <input type="text"/> <input type="text"/> %	Overseas Shares	<input type="text"/> <input type="text"/> <input type="text"/> %
Growth Plus	<input type="text"/> <input type="text"/> <input type="text"/> %	Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Growth (MySuper) - default</b>	<input type="text"/> <input type="text"/> <input type="text"/> %	Property	<input type="text"/> <input type="text"/> <input type="text"/> %
Indexed Diversified	<input type="text"/> <input type="text"/> <input type="text"/> %	Diversified Fixed Interest	<input type="text"/> <input type="text"/> <input type="text"/> %
Conservative Growth	<input type="text"/> <input type="text"/> <input type="text"/> %	Cash	<input type="text"/> <input type="text"/> <input type="text"/> %
Conservative	<input type="text"/> <input type="text"/> <input type="text"/> %		
<b>Your total across all 11 investment options must add up to 100%</b>			<b>1 0 0 %</b>

## Step 9: How should we communicate with you?

You can change your preference at any time in your online account.

Do you want to receive your statements online only?  Yes  No

Do you want to receive information about Media Super products and services by email or SMS?  Yes  No

Do you want to receive information from Media Super about special offers, discounts and other marketing materials outside of your membership?  Yes  No

## Step 10: Sign and date this form

I want to open a Media Super Sole Trader account on the terms and conditions in the Trust Deed and confirm that:

- I've read and understood the *Media Super Sole Trader Product Disclosure Statement* and additional information incorporated by reference before making the decision to join.
- I've read the Trustee's Privacy Statement as contained in the *Privacy Policy* and *Personal Information Collection Statement* and I consent to the collection, use and disclosure of my personal and sensitive information by the Trustee in the manner described in the Privacy Statement.
- I understand Media Super may send product disclosure statements, significant event notices and other regulatory items to me digitally (such as a link in an email) using the email address provided on this form. I can opt out of receiving these materials electronically through my online account or by contacting Media Super.
- I'm entitled to only one Media Super account and one insured benefit, and I accept duplicate accounts may be closed.
- I've read and understood the investment options.
- I understand the Trustee is responsible for each investment option's strategic asset allocation and investment objectives, and for choosing the investment managers, but not for my choice of investment option.
- I've considered my own personal circumstances, needs and objectives (with or without the assistance of a financial planner) in deciding to invest in Media Super products or make any other choice set out in this form.
- I've answered all questions truthfully and correctly to the best of my knowledge. I'm aware my insurance benefit may be affected if I claim and my responses are later shown to be false or misleading. I acknowledge the insurer has the right to verify my answers.
- My election to keep insurance cover will apply to the death, total and permanent disablement and income protection cover I have and will continue to remain in place even if my level or type of cover changes in the future (unless it stops for another reason).
- I understand that I won't receive automatic cover until I've turned 25 and my account reaches \$6,000, unless I elect to receive cover regardless of my account balance. If I elect to receive cover after joining, I understand that I may receive limited cover.
- I acknowledge that, subject to Media Super accepting my application, if I qualify to get insurance cover when I join, it will start from the later of:
  - the date my account balance is at least \$250, or
  - the date Media Super accepts my *Join Media Super Sole Trader* form.
- **If I return this form by email**, I acknowledge and declare that I have read and accepted the terms and conditions of the *Join Media Super Sole Trader* form and I acknowledge that if I have not applied my physical or electronic signature:
  - If the Trustee is satisfied that this is a genuine application, it will process the request.
  - In some cases, the Trustee may request more information to be satisfied this is a genuine application.



Sign here:

Date

/   / 2 0

Send this completed form to **Media Super, Locked Bag 5056, Parramatta NSW 2124**. Or email it to us at [enq@mediasuper.com.au](mailto:enq@mediasuper.com.au). We must receive your accurately completed form within 31 days of when you signed and dated it.



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)**