

MEDIA SUPER PENSIONS GUIDE

SUPPLEMENTARY PRODUCT

DISCLOSURE STATEMENT

ISSUED 19 FEBRUARY 2019

Issued by Media Super Limited, Level 15, 45 Clarence St, Sydney NSW 2000, ABN 30 059 502 948, AFSL 230254 [Trustee], the Trustee of Media Super [ABN 42 574 421 650, SPIN 0100AU, USI 42574421650001] [Fund].

About this Supplementary Product Disclosure Statement

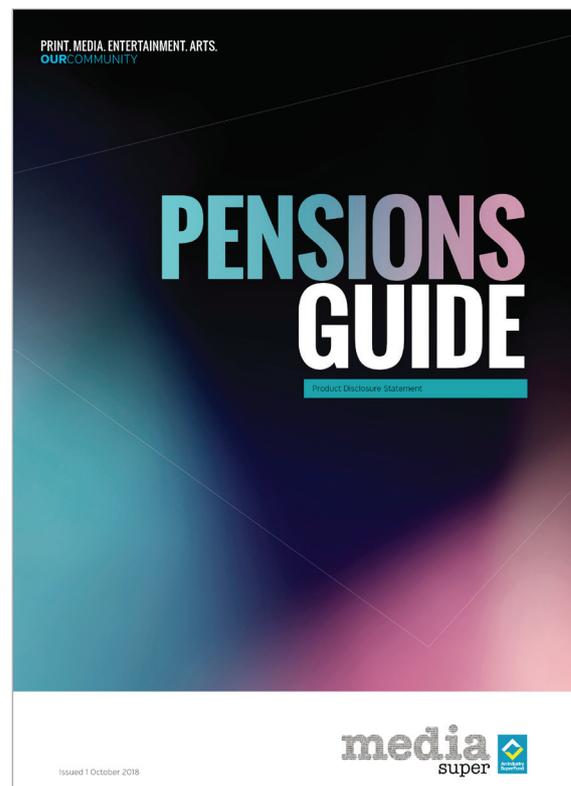
This *Pensions Guide Supplementary Product Disclosure Statement* (SPDS) is to be read in conjunction with the *Media Super Pensions Guide Product Disclosure Statement* (PDS) issued 1 October 2018 for Media Super.

From 19 February 2019, the Product Disclosure Statement for Media Super comprises:

- the Pensions Guide PDS
- the Pensions Guide SPDS

Purpose of this SPDS

The purpose of this SPDS is to amend disclosure in relation to fees related to the Direct Investment option.



MEDIA SUPER PENSIONS GUIDE SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

Page	Change						
41	The fixed Direct Investment option investment fee has changed from \$209.00 p.a. to \$203.50 p.a.						
44	The Direct Investment option brokerage fees have changed to the following: <table border="1" data-bbox="268 427 751 613"> <thead> <tr> <th>Trade Value \$</th> <th>Brokerage (inclusive of GST)</th> </tr> </thead> <tbody> <tr> <td>0-20,000</td> <td>\$22.00 [flat fee]</td> </tr> <tr> <td>20,001 +</td> <td>0.11%</td> </tr> </tbody> </table>	Trade Value \$	Brokerage (inclusive of GST)	0-20,000	\$22.00 [flat fee]	20,001 +	0.11%
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MEDIA SUPER PENSIONS GUIDE SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

Page	Correction
41	The investment fee for investments in LifetimePlus is 0.06% p.a. not 0.05%.

PENSIONS GUIDE

Product Disclosure Statement



super



This Pensions Guide Product Disclosure Statement (PDS) was prepared on 1 October 2018 and issued by Media Super Limited, Level 15, 45 Clarence St, Sydney NSW 2000, ABN 30 059 502 948, AFSL 230254 (Trustee), the Trustee of Media Super (ABN 42 574 421 650, SPIN 0100AU, USI 42574421650001) (Fund). You should read the PDS before you make a decision about Media Super.

The PDS includes a number of references to important additional information (each of which forms part of this PDS). This information is set out in the *LifetimePlus Product Disclosure Statement*, *Direct Investment Guide*, and the fact sheets *Investing in derivatives* and *Sustainable Future Shares* available at mediasuper.com.au/pds. You should read this PDS and the additional information before making a decision about the product.

Warning: The information in this document is general information only. It has been prepared without taking into account your objectives, financial situation or needs. Because of that, before acting on the information, you should consider its appropriateness, having regard to your objectives, financial situation and needs. We recommend that you also consider obtaining financial advice from a licensed financial planner.

Information in the PDS and the additional information that forms part of the PDS (including this document) may change from time to time. We will notify affected members in writing of any significant events or material changes. We may update information that is not materially adverse via our website at mediasuper.com.au.

A paper copy of any updated information is available without charge on request. Any statements given by third parties in this document have been given with their consent, which has not been withdrawn at the time of issuing this document.

Except as outlined in the PDS and the additional information that forms part of the PDS, we can change matters which are the subject of representations set out in these documents at any time without notice.

LifetimePlus is an investment option in Media Super Pension. The Investment Manager and Responsible Entity of Mercer LifetimePlus, the managed investment scheme that the LifetimePlus option invests in, is Mercer Investments (Australia) Limited ABN (66 008 612 397) and AFSL (244385) (Mercer). The Responsible Entity is a wholly owned subsidiary of Mercer (Australia) Pty Ltd (ABN 32 005 315 917). Mercer provides Media Super Limited with appropriate sign-offs to ensure that the information provided in this PDS is up to date and correct.

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STARTING A PENSION WITH MEDIA SUPER IS EASY

STEP 1 READ PDS

Make sure that you have read and understood this PDS and the additional information that forms part of this PDS.



STEP 2 FILL OUT FORM

Complete the *Pension application form* at the back of this PDS.



STEP 3 COMBINE ACCOUNTS

If you need to transfer money from another super fund, complete the *Combine and save form* available at mediasuper.com.au/forms before your pension commences.



STEP 4 CERTIFY & POST

Post your completed forms, along with Certified ID to: Media Super, GPO Box 4303 Melbourne VIC 3001.



'GET SET FOR A BETTER FINANCIAL FUTURE'

GRAEME RUSSELL, Media Super CEO



1. WELCOME TO MEDIA SUPER

Super and pensions for creative people

If you're getting ready to retire, or are already there, taking out a pension with Media Super lets you access your super as an income stream, while you still earn returns on your super investment.

As the industry fund for print, media, entertainment and arts professionals, our members are the lifeblood of Australia's creative sectors.

Run only to benefit members, with low fees, solid long-term investment performance* and a dedicated team of professionals who understand your industries, we actively invest in our members' future through long-term partnerships in support of a variety of talent and professional development programs and industry awards.

Get set for a better financial future, and relax in retirement with Media Super.

How you benefit as a Media Super Pension member

- > Pension products for retirement and Transition to Retirement
- > Low fees
- > Long-term investment performance*
- > Personalised service from people who understand your industry
- > Flexible payment options
- > A large range of investment options
- > Regular communications

* Investment returns are not guaranteed. Past performance gives no indication of future performance.

AN INDUSTRY SUPER FUND THAT LOOKS AFTER YOU

Media Super is governed by a Trustee Board of Directors. As an industry super fund, the Trustee Board is made up of an equal number of employer and employee representatives, plus one independent director.

The current Media Super Board of Directors includes representatives from:

- > Fairfax Media Limited – one director
- > Live Performance Australia or the Screen Producers Association of Australia – one director
- > the Printing Division of the AMWU – three directors
- > Media, Entertainment and Arts Alliance – two directors
- > Printing Industries Association of Australia – three directors.

The role of the Directors is to make sure that Media Super is run according to its Trust Deed and governing rules (the document that controls Media Super's operation) and to act in the best interests of all members and beneficiaries.

The Directors of Media Super (or the organisation they represent) are compensated for the time they spend on the management of Media Super.

For more information contact us on **1800 640 886** or **mediasuper.com.au**.



What is an Industry Super Fund?

Not all super funds are the same. Industry Super Funds are run only to benefit members. This means that Industry Super Funds reward members with low fees instead of paying financial planners and sales people commissions on your super. Over a 40-year working life, even small differences in fees can have a huge financial impact on your retirement savings.

2. PENSIONS EXPLAINED

Convert your super savings to a flexible, tax-effective Media Super Pension. You can choose your investment options, pension payment amount and frequency to suit your needs.

Media Super offers two types of pensions:

1. TRANSITION TO RETIREMENT (TTR)

A Transition to Retirement (TTR) pension allows you to access your super while you continue to work. Part or all of your super is moved into a TTR pension account, which you can then access as an income stream.

A TTR pension cannot be cashed out as a lump sum until you are fully retired or reach a standard condition of release and, until then, you're only able to draw a maximum of 10% of the total balance each year.

Eligibility

To be eligible for a TTR pension, members must have at least \$10,000 to invest and have reached their preservation age [see table on page 9].

If you are commencing a TTR pension from your superannuation account in Media Super, an amount of at least \$500 must be retained in your superannuation account.

BENEFITS

- > **Keep working for as long as you like** – there are no restrictions on work hours or how much you earn.
- > **Give yourself a top up** – with income from your pension account while still contributing to super.
- > **Once you're over 60** – enjoy tax free income.

Three TTR strategies to consider:

1 Boost your super and pay less tax

Combining a TTR pension with salary sacrifice can be a clever strategy to save money on income tax and add a boost to your super as earnings in a TTR pension are taxed at 15% which may be lower than your marginal tax rate. Careful calculation of salary sacrifice amounts and pension payments could help you take advantage of this strategy without significantly reducing your take-home pay.

2 Cut your hours, not your income

With an extra source of income you can reduce your paid working hours while still receiving the same take home pay. You won't grow your super as fast but you'll have more free time to spend how you want to spend it.

3 Increase your income

A regular payment from your TTR account can give your lifestyle a lift or help pay off debts before you retire. Unlike the retirement pension, you can't usually take out a lump sum from a TTR account (until you are fully retired), but you can have peace of mind with a regular top-up to your wallet.

The benefits you can achieve will depend on your salary, the income you need to meet your lifestyle needs, the amount in your super account, and your age, as pension income is tax-free once you are 60 or over.

We recommend that you speak with a licensed Financial Planner to assess your personal financial situation and objectives before commencing a TTR pension.

2. PENSION

A retirement pension is designed to supplement your income from the Government Age Pension or any other financial investments you may have, to help meet the costs of living after you retire. Your existing super is used to start a pension account which provides an income stream, and investment earnings on your pension account are entirely tax-free.

With flexible payment options, you can change the amount and frequency of your pension payments when you need to, and your payments are tax-free once you turn 60. If you need extra money to cover unexpected or unplanned expenses, you can even withdraw lump sum amounts.

Eligibility

To be eligible for a retirement pension members must have at least \$10,000 in super money to invest and have:

- > reached their preservation age and begun a transition to retirement income stream; or
- > suffered Total and Permanent Disablement (TPD) or permanent incapacity; or
- > reached age 60 or more and left employment; or
- > reached age 65 or over.

Pension payments

A pension with Media Super gives you the flexibility to choose your payment amount and frequency.

How much income can I receive?

TTR

A minimum income payment applies each financial year, depending on your age and account balance on 1 July of that year [see table below].

You can only receive up to a maximum of 10% of your account balance each year.

Pension

A minimum income payment applies each financial year, depending on your age and account balance on 1 July of that year [see table below].

There is no maximum payment limit.

YOUR MINIMUM YEARLY INCOME	
Age	Minimum Yearly Payment [% of Account Balance as at 1 July]
Under 65	4%
65-74	5%
75-79	6%
80-84	7%
85-89	9%
90-94	11%
95+	14%

Each year on 1 July your new minimum and maximum (if applicable) limits will be recalculated using your new account balance and age. We will send you a letter advising you of your new minimum and maximum (if applicable) limits. We will also seek your instructions regarding your preferred income level and payment frequency.

How often can I receive payments?

With Media Super, you can choose the frequency of your pension payments – monthly, quarterly, six-monthly or yearly, and you can choose the month you'd like your payments to commence.

You can change the frequency of your pension payments at any time by completing and returning the *Request to vary pension payment form* available at mediasuper.com.au/forms.

You must receive at least one pension payment each year, within your minimum and maximum (if applicable) limits. However, if you commence your pension on or after 1 June in any financial year, then no minimum payment is required to be paid to you in that financial year.

Note Pension payments:

- > are made on the 15th of the month, with paperwork required 10 days prior to meet the payment date for your first payment. Otherwise your payments will commence on the first available pay period after your pension account has been established.

- > cannot be made directly from the LifetimePlus investment option and different conditions apply to payments and withdrawals from the LifetimePlus investment option. For further information, please refer to the *LifetimePlus Product Disclosure Statement* available at mediasuper.com.au/pds.

How will I receive payments?

Your payments will be credited directly to your nominated bank account or financial institution.

Can I make additional withdrawals?

Once you have started your pension, there may be times when you need extra money to cover unexpected or unplanned expenses.

You can make a partial or full withdrawal, if eligible, using the *Request for partial/full withdrawal form – Pension*, available at mediasuper.com.au/forms or by phoning **1800 640 886**.

Partial withdrawals can also be made through your online account. Payments will be made, after tax is deducted (if applicable), by cheque or EFT to your nominated bank account. An exit fee will apply [see 'Fees and other costs' section on page 41 for further information].

Limits apply to withdrawals as follows:

- > You must withdraw a minimum of \$500; no maximum limit applies.
- > \$1,000 must be retained in your account after the withdrawal.

Note: Different conditions apply to withdrawals from the LifetimePlus investment option. In particular, if a full or partial withdrawal is made from your LifetimePlus investment, a withdrawal deduction and an exit fee will be charged to your account in respect of such withdrawal. For further information, please refer to the *LifetimePlus Product Disclosure Statement*, which is available at mediasuper.com.au/pds.

TTR

You can only make lump sum withdrawals in limited circumstances, including if you:

- > reach age 65;
- > retire permanently on, or after, your preservation age;
- > reach age 60 and leave employment;
- > become permanently incapacitated;
- > are diagnosed with a 'terminal medical condition';
- > are required to pay a Contributions Surcharge or superannuation-related tax liability; or
- > are to give effect to a payment split under Family Law.

People under the age of 60 should be aware that there may be tax implications for making additional lump sum withdrawals – for more information, see page 49.

Pension

You can make lump sum withdrawals in addition to your nominated pension payment amount.

Once your pension has commenced

Can I invest more money in my pension?

No. Once you have opened a pension account, you cannot add any additional funds to that pension account. However, you may be able to open a separate pension account with other money you have invested in super. You may also be able to roll your existing pension back into a super [accumulation] account, add your additional super monies, and then transfer the larger balance to a new pension account.

Note: We recommend that you seek financial advice from a licensed financial planner before making such a decision, so that you understand the potential financial, taxation and social security implications of your decision.

How long will my pension last?

Your pension may not provide you with an income for the rest of your life. If your account balance reaches zero your payments will cease and your account will close.

How long your pension payments continue will depend on many factors, including your starting balance, whether you choose to receive more than the minimum payment required, returns on investments, and any lump sum withdrawals.

Use our retirement calculators to help you with your planning at mediasuper.com.au/resources.

Can I still receive the Age Pension if I commence a superannuation pension?

You may still be eligible to receive a Government Age Pension along with your Media Super Pension depending on your individual circumstances. However, it is important to note that your Media Super Pension payments are considered as income for the purposes of the Government Age Pension income test. Also, the balance of your Media Super Pension account is considered as an assessable asset for the purposes of the Government Age Pension assets test. Before commencing a Media Super Pension, we recommend that you seek advice from a Financial Planner.

Nominating beneficiaries

You may nominate one or more beneficiaries to receive your pension or death benefit lump sum in the event of your death. Your beneficiaries must either be a dependant or legal personal representative. It's important that you keep your beneficiaries up to date, or if your personal circumstances change, that you review and update your nomination, so we know what your wishes are.

If you do not make a death benefit or reversionary nomination, it is invalid or [in certain circumstances] it lapses, the Trustee will decide who receives your super benefit.

Your Death benefit will generally be paid as a lump sum unless you select a reversionary beneficiary, in which case your pension will continue to be paid as an income stream to that person.

There are three types of nominations you can make: binding; non-binding; or reversionary.

Binding

A binding nomination is a binding direction from you to Media Super to pay any death benefit to your estate or to one or more dependants nominated by you and in the proportions that you have specified. To make a binding nomination, please complete a *Binding Nomination form*. To obtain the form, please either visit the forms section of our website, or phone the Super Helpline on **1800 640 886**.

If you decide to make a binding nomination, it is your responsibility to keep the nomination up to date. Binding death benefit nominations lapse three years from the date you make, confirm or vary your nomination.

The legal requirements for a binding nomination to be valid include the following:

- > the nomination must be in writing;
- > you must sign and date the nomination in the presence of two witnesses over age 18 who are not nominated beneficiaries;
- > any nominated beneficiary must be your dependant at the date of your death;
- > the proportion of the benefit that will be paid to a nominated beneficiary, or to each nominated beneficiary, is certain or readily ascertainable from the nomination;
- > less than three years have elapsed since you made the nomination.

Non-binding

A non-binding nomination means that Media Super will take your nomination of beneficiaries into account, but will not be bound to follow it. To make a non-binding nomination, you must complete the *Nominating beneficiaries form* in accordance with the instructions set out in the form.

Reversionary

A reversionary beneficiary is the person who will receive the balance of your death benefit as an income stream. Only spouses, certain children and dependants are eligible to become reversionary beneficiaries. A child can only be a reversionary beneficiary if they are:

- > under the age of 18;
- > aged 18–25 and financially dependent; or
- > have a disability as outlined in the *Disability Services Act*.

If your reversionary beneficiary is a child, they can only receive your pension as an income stream until they turn 25, at which point they must convert the remaining pension into a tax-free lump sum, unless they suffer from a disability.

You can only nominate ONE person as a reversionary beneficiary. If you want to change your reversionary beneficiary, you will need to cancel your existing pension and commence a new pension. A valid reversionary beneficiary nomination is binding on Media Super.

You may only make a reversionary nomination upon commencement of the pension.

If you have an investment in the LifetimePlus investment option, please refer to the *LifetimePlus Product Disclosure Statement* for further information regarding reversionary benefits. You can get this document from mediasuper.com.au/pds.

A dependant for superannuation law purposes includes:

- > your spouse (including de facto, or same-sex spouses);
- > your children (including natural, step or adopted and children of your spouse). In order to receive the benefit tax-free, children must be under the age of 18. A child over the age of 18 can also receive the benefit tax-free if they are financially dependent on you or have a disability (as defined by legislation);
- > a person financially dependent on you at the date of death;
- > an interdependant (see below).

An interdependent relationship exists if:

- > two people have a close personal relationship, and they live together; and
- > one or each of them provides the other with financial support; and
- > one or each of them provides the other with domestic support and personal care.

An interdependency relationship also exists if two people have a close personal relationship and the other requirements are not satisfied because of physical, intellectual or psychiatric disability, or because they are temporarily living apart.

Accessing your super to start your pension

Your super savings are used to start a TTR or Pension account, and as super is about saving for retirement, there are restrictions on when you can access or withdraw your super. Generally, you cannot withdraw your super until you reach your 'Preservation Age' (which depends on your date of birth, see page 9) and permanently retire, or until you satisfy another condition of release.

Transfer Balance Cap

A \$1.6 million cap (subject to indexation) on the total amount of super you can transfer to a pension account applies. If your pension account balance increases as a result of positive investment returns, your pension account balance can exceed this transfer balance cap by the value of those investment returns. However, if it decreases as a result of pension payments or investment losses, you cannot top up.

You are responsible for ensuring that the commencement value of your pension account is within the \$1.6 million transfer balance cap. Your personal transfer balance cap includes amounts held in any other superannuation pension plan (in other words, if you have another superannuation pension account, you need to ensure that the aggregate value of that account and your Media Super pension account is no greater than \$1.6 million, when you commence the Media Super pension).

Tax on amounts that are transferred in excess of the \$1.6 million transfer balance cap (including earnings on these excess transferred amounts) will apply. Excess amounts can be withdrawn from the pension account and transferred to a superannuation account, or if you aged 60 or over you can access these tax free.

If you exceed your personal transfer balance cap, you may at anytime withdraw the excess amount or the ATO will direct you to reduce the excess amount (including excess transfer balance earnings) to rectify the breach.

A transition to retirement income stream will only count towards your transfer balance cap when it is in the retirement phase (i.e. when you reach 65 years or otherwise meet a condition of release).

Preservation of benefits

All contributions and any investment earnings made to your account since 1 July 1999 are 'preserved'; that is, they must stay invested in super until you satisfy a condition of release.

If you accumulated benefits before 1 July 1999, you may be able to access 'restricted non-preserved' benefits on termination of employment or 'unrestricted non-preserved' benefits that can be paid to you at any time.

Conditions of release

Conditions of release apply to the preserved component of your superannuation. These include your:

- > reaching preservation age and electing to access some or all of your super in the form of a Transition to Retirement (TTR) pension while remaining in the workforce;
- > permanent retirement from the workforce on or after your preservation age;
- > reaching age 65, regardless of employment status;
- > permanent incapacity (please see 'Important information' on page 9 for more detail);
- > diagnosis of a terminal medical condition (please see 'Important information' below for more detail);
- > death (benefits are paid to your dependants or legal personal representative);
- > severe financial hardship;
- > approval on compassionate grounds by the Commissioner of Taxation;
- > termination of employment with an employer-sponsor where your preserved amount is less than \$200;
- > permanent departure from Australia if you are an eligible temporary resident; or
- > satisfying any other condition of release as specified in superannuation law.

Your preservation age

Your preservation age varies between 55 and 60 years, depending on your date of birth [see table].

DATE OF BIRTH	PRESERVATION AGE
Before 1/7/60	55
1/7/60 to 30/6/61	56
1/7/61 to 30/6/62	57
1/7/62 to 30/6/63	58
1/7/63 to 30/6/64	59
After 30/6/64	60

PROOF OF IDENTITY

By law, we are required to ensure that the Fund is not being used to launder money or finance terrorism. Media Super may ask you to provide proof of identity before you withdraw any money from the Fund or start a pension with us. For example, we may need proof of your name, date of birth and address.

We may decide to delay or refuse any request or refuse any request or transaction, including by suspending a withdrawal application, if we are concerned that the request or transaction may breach any obligation we have, or cause us to commit or participate in an offence, under law. We will incur no liability to you if we do so.

IMPORTANT INFORMATION

In order for the Trustee to release these benefits the following definitions (as applicable) must be satisfied:

Permanent incapacity means that two different legally qualified medical practitioners, one of which must be a specialist medical practitioner within the field of medicine related to the illness/injury causing your incapacity, have certified that, due to ill-health (either physical or mental), you're not likely to be gainfully employed in a capacity for which you're reasonably qualified. Also note that for this benefit to be concessional, it must satisfy the requirements set out in the section 'Tax on benefits' on page 49.

Temporary incapacity in relation to a member who has ceased to be gainfully employed (including a member who has ceased temporarily to receive any gain or reward under a continuing arrangement for the member to be gainfully employed), means ill-health (whether physical or mental) that caused the member to cease to be gainfully employed but does not constitute permanent incapacity.

Terminal medical condition means the following circumstances exist:

- > two registered medical practitioners have certified, jointly or separately, that the person suffers from an illness, or has incurred an injury, that is likely to result in the death of the person within a period (the certification period) that ends not more than 24 months after the date of the certification;
- > at least one of the registered medical practitioners is a specialist practicing in an area related to the illness or injury; and
- > for each certificate, the certification period has not ended.

3. INVESTMENTS

INVESTMENT BASICS

As with a super account, your pension is invested to earn returns on your balance. Understanding some investment basics will help you choose a Media Super investment option that best suits your needs.

What are investments made up of?

Investments can be divided into two types – growth assets, and defensive assets. Our investment options offer a mix of these types of assets.

Growth assets carry higher risk, but they can deliver higher returns over the long term. Defensive assets generally carry less risk, and can therefore be used to protect your investment against loss. However, defensive assets generally deliver lower returns over the long term.

It is important to understand that when you invest in a particular investment option, you will not hold any legal or beneficial interest in any of the specific assets underlying the investment option. Rather, you are selecting an exposure to certain types of assets such as cash, fixed interest, property, alternative assets, or shares.

Types of assets

The risk/return profile of each of Media Super's investment options is determined by the percentage allocated to different investment asset types. Note that some types of assets can be mixed between growth and defensive, depending on (for example) their investment strategy.

Typical Growth assets

Shares

Companies listed on a stock exchange issue shares (also known as equities or stocks) to raise capital. Purchasers become shareholders and part-owners of the company when they purchase ordinary shares in a company. That means that they are entitled to dividend payments when the company decides there are earnings available for distribution to shareholders. Company performance (including debt levels), industry conditions or movements in the share market can affect the share price and make it rise and fall.

In the breakdown of investment options on pages 16 to 38, 'Shares' is detailed as **'Equity Listed'**.

Private equity

Private equity are investments directly into private companies (not listed on a stock exchange) to fund new technologies, expand working capital within an owned company, make acquisitions or conduct buyouts of public companies that result in a delisting of a company.

These types of investments often demand long time periods to allow for a turnaround of a distressed company or a liquidity event such as an IPO (Initial Public Offering) or sale to a public company.

In the breakdown of investment options on pages 16 to 38, 'Private equity' is contained in **'Other'**.

Commodities

Commodities are most frequently used as inputs in the production of other goods or services (e.g. copper) or as an ingredient of food (e.g. wheat). The quality of these commodities may differ substantially, but it is essentially uniform across producers. When they are traded on an exchange, commodities must also meet specified minimum standards.

In the breakdown of investment options on pages 16 to 38, 'Commodities' is detailed as **'Commodities'**.

Typical Defensive assets

Fixed interest

When an investor lends money to governments, semi-government bodies and corporations, interest is paid at an agreed rate which is fixed for the term of the loan. These investments are known as bonds or fixed interest. Fixed interest investments can be held until they mature or they can be traded at any time before maturity. If they are sold before maturity, the price will depend on the interest rate at the time. Returns from fixed interest investments occur from regular interest payments and any change in value caused by movements, either up or down, in interest rates. Fixed interest is usually a more stable investment than shares, but this depends on the investment environment [see interest rate risk on page 13].

In the breakdown of investment options on pages 16 to 38, 'Fixed interest' is detailed as **'Fixed Income'**.

Cash

Investments in cash include money invested in term deposits or bank bills. Interest is earned on the cash invested. This is similar to having money in a bank account. Over the long term, cash is likely to produce the lowest return of all the main asset classes.

In the breakdown of investment options on pages 16 to 38, 'Cash' is detailed as **'Cash'**.

Mixed Assets

Infrastructure

Infrastructure is considered an Alternative asset class in investment terms, and is comprised of companies and property of significance to the community. Infrastructure includes investments in companies involved in power generation and distribution, water and sewage, roads, rail, air and sea ports, and telecommunications, as well as Social Infrastructure such as hospitals, schools, aged care facilities, courthouses and community housing.

In the breakdown of investment options on pages 16 to 38, 'Infrastructure' is detailed as **'Infrastructure'**.

Property

Land and buildings that can be bought, sold or leased are known as property. Investing in property through a super fund lets purchasers pool their money to enable them to invest in properties that would otherwise be too expensive for them to acquire on their own, for example, office buildings and shopping centres.

Property includes investments in real estate investment trusts (REITs), which may be listed on the stock exchange. Like shares, the value of property is influenced by many factors, including supply and demand and market conditions.

In the breakdown of investment options on pages 16 to 38, 'Property' is detailed as **'Property'**.

Opportunistic

The aim of this asset class is to capture returns from opportunistic investments with higher risk and return profiles – so, a short to medium-term position to take advantage of opportunities, rather than structural additions to the portfolio. It includes investment prospects which may arise from market dislocation and which offer the opportunity for the Fund to enhance its excess return incrementally, but which are not appropriate for other investment classes (e.g. due to an unsuitable liquidity profile). The Fund may invest in many different investment structures, including hedge funds, which aim to deliver high returns that are expected to be above zero in most market environments.

In the breakdown of investment options on pages 16 to 38, 'Opportunistic' is detailed as **'Other'**.

What else should I consider?

Risk and return

You cannot consider return without risk, and generally, the higher the potential return, the higher the risk. Your tolerance of risk is an important factor to consider before making your investment choice. Everyone has a different tolerance of risk, and you need to be comfortable with the level of risk that is associated with the investment option, or mix of investment options, that you choose.

Investment timeframe

When selecting an investment option, you should consider your investment timeframe and understand the effect that time can have on an investment. It is generally accepted that the longer your investment timeframe, the more risk you can afford to take.

Diversifying

Diversifying or spreading your investments across a range of asset classes also has the potential, over time, to smooth out any ups and downs in investment returns, as it is unlikely that all asset classes will have negative returns at the same time.

Reviewing your investment choices as your life changes

It's a good idea to review your investment choices as your circumstances change. Being in a high-growth investment option may not be suitable if you're close to retirement; you may wish to move into a low-risk option.

Seek financial advice

We recommend seeking advice from a qualified financial planner when choosing an investment option. Media Super Financial Planners can help you make informed decisions and provide you with the right tools to build your retirement savings. Our planners are dedicated to providing high-quality, non-commission-based and personalised financial advice to members.

In particular, before investing your super in the LifetimePlus option, you should speak with a Media Super Financial Planner for advice on whether the option may meet your needs and objectives. See page 38 for more information.

INVESTING IN YOU - AUSSIE FILMS & TV

Our unique investment in the Australian film and TV industry supports our members who work in creative roles, but also generates solid earnings for all members.

This investment is considered an Opportunistic asset which functions like a traditional Fixed Interest investment, but normally offers a more stable return than a typical fixed interest portfolio.



How does it work?

Media Super provides a cash flow loan facility and also access to a pre-sale advance loan to help finance film and TV productions, via a landmark partnership with Fulcrum Media Finance.

It is important to note that this is funding for the pre-production stage of film and TV development only. Media Super does not invest in a movie's success at the box office.

The loan we provide is designed to help get film projects off the ground and supply that vital production funding required in order for a film to be made.

This investment also benefits from the Producer Offset, which is a tax offset designed to encourage film, television and other screen production in Australia.

Through this partnership we've supported over sixty high-quality films and TV shows since 2010 - and we're proud of it.

SOME OF OUR PRODUCTIONS

Lion [2016]

Cleverman [2016] *TV, series 1*

Rake [2016] *TV, series 4*

Molly [2016] *Telemovie*

Looking for Grace [2016]

The Dressmaker [2015]

Oddball [2015]

Holding the Man [2015]

Last Cab to Darwin [2015]

The Mule [2014]

The Rover [2014]

The Gods of Wheat Street [2014]
TV series

Wolf Creek 2 [2014]

The Railway Man [2013]

Drift [2013]

Not Suitable For Children [2012]

Miss Fisher's Murder Mysteries
[2012] *TV, series 1*

The Hunter [2011]

For more information go to
mediasuper.com.au/film-and-television.



MEDIA SUPER PROVIDES LOTS OF INVESTMENT OPTIONS FOR YOU TO CHOOSE FROM.

Risks of super

Like any other investment, super is subject to risk. Investment risk refers to the likelihood that your investment could lose money or not make as much as expected. The significant risks of investing in super include:

RISK	DESCRIPTION
Credit risk	The risk that a debt issuer will default on payments of interest or principal.
Currency risk	The risk that overseas investments gain or lose value as a result of a falling or rising Australian dollar.
Derivatives risk	The risk that exposure to exchange-traded and over-the-counter derivative instruments increases the risk in a portfolio or exposes a portfolio to additional risks – such as the possibility that a position is difficult or costly to reverse or that there is an adverse movement in the asset, interest rate, exchange rate or index underlying the derivative. For information on the use of derivatives, see our <i>Investing in derivatives</i> fact sheet available at mediasuper.com.au/pds .
Individual Asset risk	The risk attributable to individual assets within a particular asset class. Individual assets in which Media Super invests can (and do) rise or fall in value for many reasons, such as changes in the internal operations or management of a fund or entity in which Media Super invests, or the business environment in which it operates.
Inflation risk	The risk that money may not maintain its purchasing power, due to increases in the price of goods and services (inflation).
Interest Rate risk	Changes in interest rates can have a positive or negative impact, directly or indirectly, on investment value or returns – for example, the income return on a fixed-interest security can become more or less favourable when rates change. Interest rate risk also refers to fluctuations in the cost of borrowing.
Investment Manager risk	The risk that a particular investment manager will underperform. For example, this could be because their view on markets is wrong, or because of their investment ‘style’, or because they lose key investment personnel.
Liquidity risk	The risk that investors will be unable to redeem their investment at their chosen time.
Market risk	The risk of major movements within a particular asset class.
Negative returns	There is a risk that investment options will have negative returns, causing you to lose principal capital and earnings.
Policy risk	Changes are frequently made to superannuation law, and may also occur to the taxation of superannuation, which may affect the value of your investment or your ability to access your benefit.
Political risk	The risk that domestic and international political events can impact on an investment.
Taxation risk	The risk that taxation laws and their interpretation may change in the future in a manner that may adversely impact the taxation outcomes for members.
Timing risk	The risk that, at the date of investment, money is invested at higher market prices than those available soon thereafter. Alternatively, it can also mean the risk that, at the date of withdrawal, investments are redeemed at lower market prices than those that were recently available or that may have been available soon thereafter.
Volatility risk	Is the instability of a particular investment.

Before making an investment choice, we strongly recommend that you consider the risks outlined above. You should consider diversification and all the risks associated with investments before making an investment choice.

Risks of Media Super's investment options

Media Super uses the Standard Risk Measure (SRM) to describe the risk that applies to each of our investment options. The SRM is based on industry guidance to allow members to compare investment options that are expected to deliver a similar number of negative annual

returns over any 20-year period. Each option is assigned a risk band and risk label based on the estimated number of negative annual returns over any 20-year period as outlined in the table below.

Standard Risk Measure (SRM)

The SRM is not a complete assessment of all forms of investment risk. For example, it does not detail what the size of the negative return could be, or the potential for a positive return to be less than a member may require to meet their objectives. It does not also take into account the impact of administration fees and tax on the likelihood of a negative return. Members should ensure that they are comfortable with the risks and potential losses associated with their chosen investment options.

RISK BAND	RISK LABEL	ESTIMATED NUMBER OF NEGATIVE ANNUAL RETURNS OVER ANY 20-YEAR PERIOD
1	Very Low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to Medium	1 to less than 2
4	Medium	2 to less than 3
5	Medium to High	3 to less than 4
6	High	4 to less than 6
7	Very High	6 or greater

JARGON BUSTER - WHAT DOES IT MEAN?

In the following pages, the tables headed 'Strategic asset allocation and long-term range as at 30 June 2018', contain terms that we are required to use, as prescribed by Australia's superannuation regulators. Below, we provide the plain English meaning of each of these terms, to help you understand the breakdown of each option.

REGULATORS TERM

WHAT IT MEANS

Asset class type

What type of asset is it? Shares, fixed interest, cash, etc. See the terms that the regulators use to describe each asset under the 'Types of assets' section on pages 10 to 11.

Asset domicile type

Where is the asset based? Australia or overseas.

Asset listing type

Is the asset listed [available to buy publicly, such as on the stock market] or unlisted [not available to buy publicly]?

For example, the Balanced option has the following asset allocation:

Asset class type	Asset domicile type	Asset listing type	What kind of asset is it?
Equity	Australian domicile	Listed	Australian shares
Equity	International domicile	Listed	Overseas shares
Infrastructure	n/a	Unlisted	Infrastructure
Property	Australian domicile	Unlisted	Property
Other	n/a	Unlisted	Opportunistic investments
Fixed Income	n/a	n/a	Fixed interest
Cash	Australian domicile	Unlisted	Cash

INVESTMENT OPTIONS

We understand that members have different investment requirements.

That's why Media Super allows you to select an investment strategy designed to help you achieve your retirement goals. Media Super's investment options provide you with the choice you need to create the best mix of investments

to build a portfolio that you're comfortable with. The mix of options you choose should be determined by your investment objectives and profile.

Choose from our wide range of investment options

Unless you choose a different option or mix of options, your superannuation will be invested in the Balanced option.

<p>PRE-MIXED</p> <p>Offers a range of asset classes to provide different risk/return profiles:</p> <ul style="list-style-type: none"> > Balanced > High Growth > Growth > Moderate Growth > Stable > Income Plus 	<p>SINGLE ASSET CLASS</p> <p>Investment in a single specific asset class only:</p> <p>Shares</p> <ul style="list-style-type: none"> > Australian Shares > Passive Australian Shares > Australian Small Companies > Diversified Shares > Overseas Shares > Passive International Shares > Hedged International Shares > Emerging Markets Shares > Sustainable Future Shares <p>Property and infrastructure</p> <ul style="list-style-type: none"> > Property > Global Listed Property > Global Listed Infrastructure > Unlisted Infrastructure <p>Other</p> <ul style="list-style-type: none"> > Fixed Interest > Cash 	<p>DIRECT INVESTMENT</p> <p>Take control of your super investment, and choose from a range of:</p> <ul style="list-style-type: none"> > ASX300-listed companies > Exchange Traded Funds > Term deposits <p>This Direct Investment option allows you to take greater control and manage how your super is invested, providing you with choice and the flexibility to make the investment decisions yourself.</p> <p>Certain limits and restrictions apply. Please read the <i>Direct Investment Guide</i> available at mediasuper.com.au/pds for details of the options available and how to get started.</p>	<p>LIFETIMEPLUS</p> <p>LifetimePlus is designed to improve the income of retirees at older ages.</p> <p>By investing some of your pension in LifetimePlus, you can expect to receive an income for as long as you live.</p> <p>LifetimePlus is able to keep on providing you with an income due to its innovative design. It combines an investment strategy focused on producing tax-effective income and some capital appreciation over time with a unique longevity pool structure to provide three types of income.</p> <p>You should read this PDS (including the additional information that forms part of this PDS) and the <i>LifetimePlus Product Disclosure Statement</i> available at mediasuper.com.au/pds before you make a decision to invest in LifetimePlus. We recommend you also seek advice from a licensed or appropriately authorised financial planner before you make any investment decisions in relation to LifetimePlus.</p>
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Media Super may add, close or terminate investment options, add new investment managers or replace investment managers, as well as change the objective and investment strategy, individual asset classes, and strategic asset allocations or ranges of an investment option at any time, without prior notice to members. We will notify you about any material changes to the investment options.

PRE-MIXED

Balanced Our default investment option

Investment overview

Balanced offers a significant exposure to growth assets of 71%, and 29% to defensive assets.

Intended to be suitable for

Investors who have a 5–10 years investment time horizon and are seeking to achieve moderate returns over the long term by investing across a broad range of asset types, with higher exposure to growth assets.

Investment objectives

Return: Over rolling ten-year periods, having a 70% probability of achieving a member investment return after fees and taxes equivalent to CPI + 3.5% p.a.

Risk: The estimated chance that negative returns will occur in any financial year is less than 1 in 6.

Standard Risk Measure

Risk band: 5

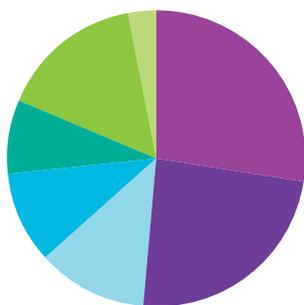
Risk label: Medium to High

Estimated number of negative annual returns over any 20-year period: 3 to less than 4.

Recommended minimum investment timeframe

Medium to long [5-10 years].

Investment strategy

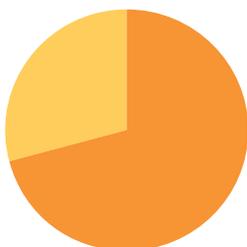


Strategic asset allocation and long-term range as at 1 July 2018

Asset class type	Asset domicile type	Asset listing type	Benchmark strategic asset allocation (%)	Asset allocation range (%)
Equity	Aust. domicile	Listed	27.5	18-38
Equity	Inter. domicile	Listed	24	14-56
Infrastructure	n/a	Unlisted	12	2-22
Property	Aust. domicile	Unlisted	10	4-18
Other	n/a	Unlisted	8	2-42
Fixed Income	n/a	n/a	15.5	1-31
Cash	Aust. domicile	Unlisted	3	0-15

The percentages in the above table [Benchmark strategic asset allocation %] set out the strategic asset sector allocation of this option. The actual sector allocation will vary in line with the investment managers' day-to-day sector allocation decisions. The long-term allocation ranges are set out in the table [Asset allocation range %].

Growth vs Defensive split



- 71% Growth
- 29% Defensive

Net investment returns to 30 June 2018 [% p.a.]*

Financial year ending	Pension [%]	TTR~ [%]	Inflation [%]
30/06/2014	13.8	13.8	3.0
30/06/2015	10.2	10.2	1.5
30/06/2016	4.1	4.1	1.0
30/06/2017	12.5	12.5	1.9
30/06/2018	11.0	10.1	2.1
5 Year Average	10.3	10.1	1.9

* Past performance is not an indicator of future performance. You should also expect the returns on each of your investment options to vary over time due to fluctuations in the value of investments within each investment option. These returns are net of investment fees and the indirect cost ratio only and do not reflect the administration fees.

~ Investment returns for TTR pensions became taxed from 01/07/2017 [refer to Section 5 for more information].

PRE-MIXED CONTINUED...

High Growth

Investment overview

High Growth provides a high-growth-oriented investment strategy, with 98% invested in growth assets such as shares and 2% invested in defensive assets.

Intended to be suitable for

Investors who have a 10 years-plus investment time horizon and are prepared to accept high volatility to pursue potentially greater long-term returns by investing predominantly in growth assets.

Investment objectives

Return: Over rolling ten-year periods, having a 60% probability of achieving a member investment return after fees and taxes equivalent to CPI + 4.5% p.a.

Risk: The estimated chance that negative returns will occur in any financial year is less than 1 in 4.

Standard Risk Measure

Risk band: 6

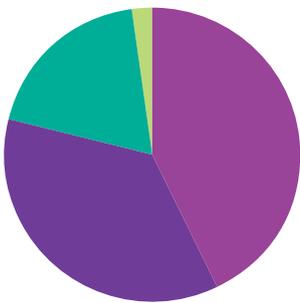
Risk label: High

Estimated number of negative annual returns over any 20-year period: 4 to less than 6.

Recommended minimum investment timeframe

Long (10+ years).

Investment strategy

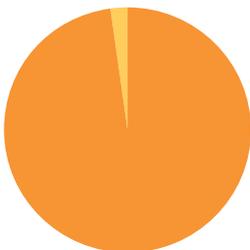


Strategic asset allocation and long-term range as at 1 July 2018

Asset class type	Asset domicile type	Asset listing type	Benchmark strategic asset allocation [%]	Asset allocation range [%]
Equity	Aust. domicile	Listed	43	33-53
Equity	Inter. domicile	Listed	36	17-75
Other	n/a	Unlisted	19	0-38
Cash	Aust. domicile	Unlisted	2	0-10

The percentages in the above table [Benchmark strategic asset allocation %] set out the strategic asset sector allocation of this option. The actual sector allocation will vary in line with the investment managers' day-to-day sector allocation decisions. The long-term allocation ranges are set out in the table [Asset allocation range %].

Growth vs Defensive split



- 98% Growth
- 2% Defensive

Net investment returns to 30 June 2018 [% p.a.]*

Financial year ending	Pension [%]	TTR~ [%]	Inflation [%]
30/06/2014	17.5	17.5	3.0
30/06/2015	12.6	12.6	1.5
30/06/2016	2.9	2.9	1.0
30/06/2017	15.4	15.4	1.9
30/06/2018	13.4	12.3	2.1
5 Year Average	12.2	12.0	1.9

* Past performance is not an indicator of future performance. You should also expect the returns on each of your investment options to vary over time due to fluctuations in the value of investments within each investment option. These returns are net of investment fees and the indirect cost ratio only and do not reflect the administration fees.

~ Investment returns for TTR pensions became taxed from 01/07/2017 [refer to Section 5 for more information].

PRE-MIXED CONTINUED...

Growth

Investment overview

Growth provides a growth-oriented investment mix, with an 80% allocation to growth assets.

Intended to be suitable for

Investors who have a 10 years-plus investment time horizon and are prepared to accept high volatility to pursue potentially greater long-term returns with a substantially higher exposure to growth assets.

Investment objectives

Return: Over rolling ten-year periods, having a 65% probability of achieving a member investment return after fees and taxes equivalent to CPI + 4% p.a.

Risk: The estimated chance that negative returns will occur in any financial year is less than 1 in 5.

Standard Risk Measure

Risk band: 6

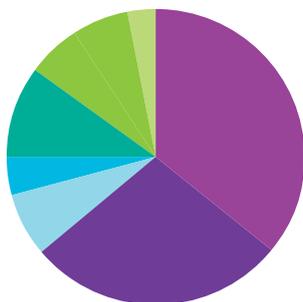
Risk label: High

Estimated number of negative annual returns over any 20-year period: 4 to less than 6.

Recommended minimum investment timeframe

Long (10+ years).

Investment strategy

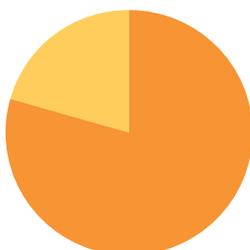


Strategic asset allocation and long-term range as at 1 July 2018

Asset class type	Asset domicile type	Asset listing type	Benchmark strategic asset allocation (%)	Asset allocation range (%)
Equity	Aust. domicile	Listed	36	26-46
Equity	Inter. domicile	Listed	28	15-59
Infrastructure	n/a	Unlisted	7	0-14
Property	Aust. domicile	Unlisted	4	0-8
Other	n/a	Unlisted	10	6-54
Fixed Income	n/a	n/a	12	4-40
Cash	Aust. domicile	Unlisted	3	0-15

The percentages in the above table [Benchmark strategic asset allocation %] set out the strategic asset sector allocation of this option. The actual sector allocation will vary in line with the investment managers' day-to-day sector allocation decisions. The long-term allocation ranges are set out in the table [Asset allocation range %].

Growth vs Defensive split



- 80% Growth
- 20% Defensive

Net investment returns to 30 June 2018 [% p.a.]*

Financial year ending	Pension (%)	TTR~ (%)	Inflation (%)
30/06/2014	15.1	15.1	3.0
30/06/2015	11.0	11.0	1.5
30/06/2016	3.7	3.7	1.0
30/06/2017	13.9	13.9	1.9
30/06/2018	13.0	11.4	2.1
5 Year Average	11.2	10.9	1.9

* Past performance is not an indicator of future performance. You should also expect the returns on each of your investment options to vary over time due to fluctuations in the value of investments within each investment option. These returns are net of investment fees and the indirect cost ratio only and do not reflect the administration fees.

~ Investment returns for TTR pensions became taxed from 01/07/2017 [refer to Section 5 for more information].

PRE-MIXED CONTINUED...

Moderate Growth

Investment overview

Moderate Growth invests in growth and defensive assets across most asset classes. It is designed for members who want exposure to growth and defensive assets and can tolerate a low to medium level of risk over 5-10 years.

Intended to be suitable for

Investors who have a 5-10 years investment time horizon and are seeking to achieve moderate returns over the long term by investing across a broad range of asset types.

Investment objectives

Return: Over rolling ten-year periods, having a 60% probability of achieving a member investment return after fees and taxes equivalent to CPI + 3.54% p.a.

Risk: The estimated chance that negative returns will occur in any financial year is less than 1 in 8.

Standard Risk Measure

Risk band: 4

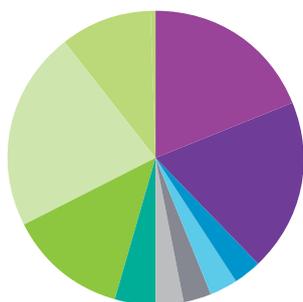
Risk label: Medium

Estimated number of negative annual returns over any 20-year period: 2 to less than 3.

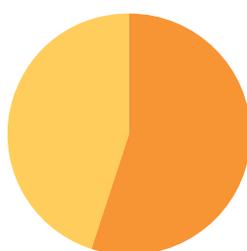
Recommended minimum investment timeframe

Medium to long [5-10 years].

Investment strategy



Growth vs Defensive split



- 55% Growth
- 45% Defensive

Strategic asset allocation and long-term range as at 1 July 2018

Asset class type	Asset domicile type	Asset listing type	Benchmark strategic asset allocation [%]	Asset allocation range [%]
Equity	Aust. domicile	Listed	19	10-35
Equity	Inter. domicile	Listed	19	10-35
Property	Aust. domicile	Unlisted	3	0-15
Property	Inter. domicile	Listed	3	0-10
Infrastructure	Inter. domicile	Listed	3	0-10
Infrastructure	Inter. domicile	Unlisted	3	0-15
Other	Inter. domicile	n/a	5	0-20
Fixed Income	Aust. domicile	Listed	13	0-35
Fixed Income	Inter. domicile	Listed	22	0-45
Cash	Aust. domicile	Unlisted	10	0-30

The percentages in the above table [Benchmark strategic asset allocation %] set out the strategic asset sector allocation of this option. The actual sector allocation will vary in line with the investment managers' day-to-day sector allocation decisions. The long-term allocation ranges are set out in the table [Asset allocation range %]. Please note the total benchmark strategic asset allocation of 'Growth' and 'Defensive' assets may not add up to the total Growth vs Defensive split due to rounding.

Net investment returns to 30 June 2018 [% p.a.]*

Financial year ending	Pension [%]	TTR~ [%]	Inflation [%]
30/06/2014	-	-	3.0
30/06/2015	-	-	1.5
30/06/2016	1.8	1.8	1.0
30/06/2017	7.4	7.4	1.9
30/06/2018	8.2	7.2	2.1
5 Year Average	-	-	1.9

This investment option commenced from 1 October 2014 and funds were first invested from 1 December 2014 and therefore past performance for the investment is not available prior to that.

* Past performance is not an indicator of future performance. You should also expect the returns on each of your investment options to vary over time due to fluctuations in the value of investments within each investment option. These returns are net of investment fees and the indirect cost ratio only and do not reflect the administration fees.

~ Investment returns for TTR pensions became taxed from 01/07/2017 (refer to Section 5 for more information).

PRE-MIXED CONTINUED...

Stable

Investment overview

Stable aims to provide relatively steady returns, through a 65% allocation to defensive assets.

Intended to be suitable for

Investors who have a 1-5 years investment time horizon and are prepared to accept lower returns in exchange for experiencing a lower level of volatility, achieved by investing mainly in defensive assets with some exposure to growth assets.

Investment objectives

Return: Over rolling ten-year periods, having an 80% probability of achieving a member investment return after fees and taxes equivalent to CPI + 2.5% p.a.

Risk: The estimated chance that negative returns will occur in any financial year is less than 1 in 20.

Standard Risk Measure

Risk band: 2

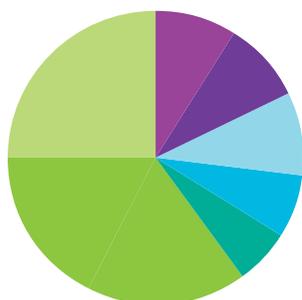
Risk label: Low

Estimated number of negative annual returns over any 20-year period: 0.5 to less than 1.

Recommended minimum investment timeframe

Medium [1-5 years].

Investment strategy

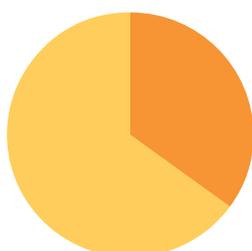


Strategic asset allocation and long-term range as at 1 July 2018

Asset class type	Asset domicile type	Asset listing type	Benchmark strategic asset allocation (%)	Asset allocation range (%)
Equity	Aust. domicile	Listed	9	2.5-22.5
Equity	Inter. domicile	Listed	9	2.5-42.5
Infrastructure	n/a	Unlisted	9	4-14
Property	Aust. domicile	Unlisted	7	2-12
Other	n/a	Unlisted	6	0-24
Fixed Income	n/a	n/a	35	16-54
Cash	Aust. domicile	Unlisted	25	8-35

The percentages in the above table [Benchmark strategic asset allocation %] set out the strategic asset sector allocation of this option. The actual sector allocation will vary in line with the investment managers' day-to-day sector allocation decisions. The long-term allocation ranges are set out in the table [Asset allocation range %].

Growth vs Defensive split



- 35% Growth
- 65% Defensive

Net investment returns to 30 June 2018 [% p.a.]*

Financial year ending	Pension (%)	TTR~ (%)	Inflation (%)
30/06/2014	8.9	8.9	3.0
30/06/2015	6.8	6.8	1.5
30/06/2016	4.3	4.3	1.0
30/06/2017	6.2	6.2	1.9
30/06/2018	6.2	5.5	2.1
5 Year Average	6.5	6.3	1.9

* Past performance is not an indicator of future performance. You should also expect the returns on each of your investment options to vary over time due to fluctuations in the value of investments within each investment option. These returns are net of investment fees and the indirect cost ratio only and do not reflect the administration fees.

~ Investment returns for TTR pensions became taxed from 01/07/2017 [refer to Section 5 for more information].

PRE-MIXED CONTINUED...

Income Plus

Investment overview

Income Plus invests mainly in defensive assets across most asset classes including fixed interest and high yield debt. It is designed for members who want exposure to mainly defensive assets and can tolerate a medium level of risk over 5-10 years.

Intended to be suitable for

Investors seeking moderate investment returns over the medium to long term (minimum 5-10 years) through exposure to mainly defensive assets.

Investment objectives

Return: Over rolling five-year periods, having a 60% probability of achieving a member investment return after fees and taxes equivalent to CPI + 3.29% p.a.

Risk: The estimated chance that negative returns will occur in any financial year is less than 1 in 13.

Standard Risk Measure

Risk band: 3

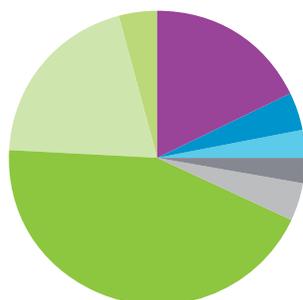
Risk label: Low to Medium

Estimated number of negative annual returns over any 20-year period: 1 to less than 2.

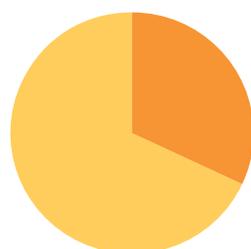
Recommended minimum investment timeframe

Medium to long [5-10 years].

Investment strategy



Growth vs Defensive split



- 32% Growth
- 68% Defensive

Strategic asset allocation and long-term range as at 1 July 2018

Asset class type	Asset domicile type	Asset listing type	Benchmark strategic asset allocation [%]	Asset allocation range [%]
Equity	Aust. domicile	Listed	18	5-30
Equity	Inter. domicile	Listed	0	0-15
Property	Aust. domicile	Unlisted	4	0-15
Property	Inter. domicile	Listed	3	0-10
Infrastructure	Inter. domicile	Listed	3	0-10
Infrastructure	Inter. domicile	Unlisted	4	0-15
Other	Inter. domicile	n/a	0	0-10
Fixed Income	Inter. domicile	Listed	44	15-60
Fixed Income	Aust. domicile	Listed	20	0-40
Cash	Aust. domicile	Unlisted	4	0-20

The percentages in the above table [Benchmark strategic asset allocation %] set out the strategic asset sector allocation of this option. The actual sector allocation will vary in line with the investment managers' day-to-day sector allocation decisions. The long-term allocation ranges are set out in the table [Asset allocation range %].

Net investment returns to 30 June 2018 [% p.a.]*

Financial year ending	Pension [%]	TTR~ [%]	Inflation [%]
30/06/2014	-	-	3.0
30/06/2015	-	-	1.5
30/06/2016	4.3	4.3	1.0
30/06/2017	7.0	7.0	1.9
30/06/2018	5.6	4.7	2.1
5 Year Average	-	-	1.9

This investment option commenced from 1 October 2014 and funds were first invested from 1 December 2014 and therefore past performance for the investment is not available prior to that.

* Past performance is not an indicator of future performance. You should also expect the returns on each of your investment options to vary over time due to fluctuations in the value of investments within each investment option. These returns are net of investment fees and the indirect cost ratio only and do not reflect the administration fees.

~ Investment returns for TTR pensions became taxed from 01/07/2017 [refer to Section 5 for more information].

SINGLE ASSET CLASS SHARES

Australian Shares

Investment overview

The Australian Shares sector option provides a high-growth-oriented investment strategy predominantly invested in Australian shares.

Intended to be suitable for

Investors seeking higher returns over the long term (minimum 10+ years), through exposure to the Australian share market.

Investment objectives

Return: Over rolling ten-year periods, having a 50% probability of achieving a member investment return after fees and taxes equivalent to CPI + 4.5% p.a.

Risk: The estimated chance that negative returns will occur in any financial year is less than 1 in 3.

Standard Risk Measure

Risk band: 7

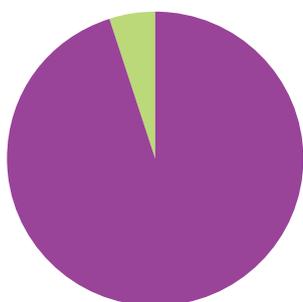
Risk label: Very High

Estimated number of negative annual returns over any 20-year period: 6 or greater.

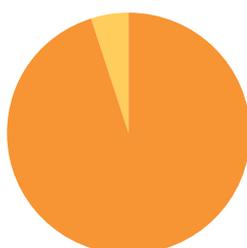
Recommended minimum investment timeframe

Long (10+ years).

Investment strategy



Growth vs Defensive split



- 95% Growth
- 5% Defensive

Strategic asset allocation and long-term range as at 1 July 2018

Asset class type	Asset domicile type	Asset listing type	Benchmark strategic asset allocation [%]	Asset allocation range [%]
● Equity	Aust. domicile	Listed	95	85-100
● Cash	Aust. domicile	Unlisted	5	0-15

The percentages in the above table [Benchmark strategic asset allocation %] set out the strategic asset sector allocation of this option. The actual sector allocation will vary in line with the investment managers' day-to-day sector allocation decisions. The long-term allocation ranges are set out in the table [Asset allocation range %].

Net investment returns to 30 June 2018 [% p.a.]*

Financial year ending	Pension [%]	TTR~ [%]	Inflation [%]
30/06/2014	20.3	20.3	3.0
30/06/2015	6.6	6.6	1.5
30/06/2016	3.4	3.4	1.0
30/06/2017	14.2	14.2	1.9
30/06/2018	15.1	13.1	2.1
5 Year Average	11.8	11.4	1.9

* Past performance is not an indicator of future performance. You should also expect the returns on each of your investment options to vary over time due to fluctuations in the value of investments within each investment option. These returns are net of investment fees and the indirect cost ratio only and do not reflect the administration fees.

~ Investment returns for TTR pensions became taxed from 01/07/2017 [refer to Section 5 for more information].

SINGLE ASSET - SHARES CONTINUED...

Passive Australian Shares

Investment overview

Passive Australian Shares invests in Australian shares using a passive approach.

Intended to be suitable for

Investors seeking higher returns over the long term (minimum 10+ years), through exposure to the Australian share market.

Investment objectives

Return: Over rolling ten-year periods, having a 60% probability of achieving a member investment return after fees and taxes equivalent to CPI + 4.5% p.a.

Risk: The estimated chance that negative returns will occur in any financial year is less than 1 in 3.

Standard Risk Measure

Risk band: 7

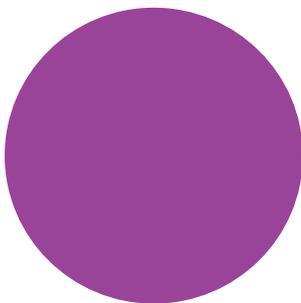
Risk label: Very High

Estimated number of negative annual returns over any 20-year period: 6 or greater.

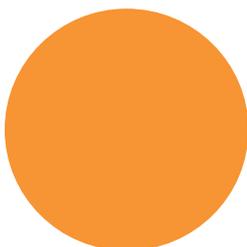
Recommended minimum investment timeframe

Long (10+ years).

Investment strategy



Growth vs Defensive split



- 100% Growth
- 0% Defensive

Strategic asset allocation and long-term range as at 1 July 2018

Asset class type	Asset domicile type	Asset listing type	Benchmark strategic asset allocation (%)	Asset allocation range (%)
● Equity	Aust. domicile	Listed	100	90-100
● Cash	Aust. domicile	Unlisted	0	0-10

The percentages in the above table [Benchmark strategic asset allocation %] set out the strategic asset sector allocation of this option. The actual sector allocation will vary in line with the investment managers' day-to-day sector allocation decisions. The long-term allocation ranges are set out in the table [Asset allocation range %].

Net investment returns to 30 June 2018 [% p.a.]*

Financial year ending	Pension (%)	TTR~ (%)	Inflation (%)
30/06/2014	-	-	3.0
30/06/2015	-	-	1.5
30/06/2016	-	-	1.0
30/06/2017	14.7	14.7	1.9
30/06/2018	14.3	12.9	2.1
5 Year Average	-	-	1.9

This investment option commenced from 1 October 2014 and funds were first invested from 1 November 2015 and therefore past performance information for the investment is not available prior to that.

* Past performance is not an indicator of future performance. You should also expect the returns on each of your investment options to vary over time due to fluctuations in the value of investments within each investment option. These returns are net of investment fees and the indirect cost ratio only and do not reflect the administration fees.

~ Investment returns for TTR pensions became taxed from 01/07/2017 (refer to Section 5 for more information).

SINGLE ASSET - SHARES CONTINUED...

Australian Small Companies

Investment overview

Australian Small Companies invests mainly in growth assets, mainly Australian small company shares. It is designed for members who want exposure to growth assets and can tolerate a high level of risk over 10 years.

Intended to be suitable for

Investors seeking higher returns over the long term (minimum 10+ years), through exposure to the Australian share market.

Investment objectives

Return: Over rolling ten-year periods, having a 60% probability of achieving a member investment return after fees and taxes equivalent to CPI + 4.5% p.a.

Risk: The estimated chance that negative returns will occur in any financial year is less than 1 in 3.

Standard Risk Measure

Risk band: 7

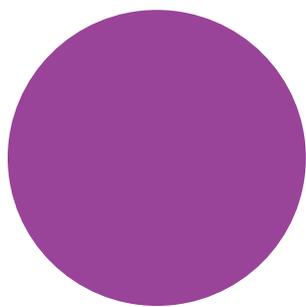
Risk label: Very High

Estimated number of negative annual returns over any 20-year period: 6 or greater.

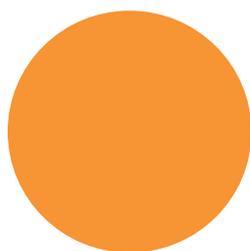
Recommended minimum investment timeframe

Long (10+ years).

Investment strategy



Growth vs Defensive split



- 100% Growth
- 0% Defensive

Strategic asset allocation and long-term range as at 1 July 2018

Asset class type	Asset domicile type	Asset listing type	Benchmark strategic asset allocation (%)	Asset allocation range (%)
● Equity	Aust. domicile	Listed	100	90-100
● Cash	Aust. domicile	Unlisted	0	0-10

The percentages in the above table [Benchmark strategic asset allocation %] set out the strategic asset sector allocation of this option. The actual sector allocation will vary in line with the investment managers' day-to-day sector allocation decisions. The long-term allocation ranges are set out in the table [Asset allocation range %].

Net investment returns to 30 June 2018 [% p.a.]*

Financial year ending	Pension [%]	TTR~ [%]	Inflation [%]
30/06/2014	-	-	3.0
30/06/2015	-	-	1.5
30/06/2016	-	-	1.0
30/06/2017	9.4	9.4	1.9
30/06/2018	-	-	2.1
5 Year Average	-	-	1.9

This investment option commenced from 1 October 2014 and funds were first invested from 1 May 2015 and therefore past performance information for the investment is not available prior to that.

* Past performance is not an indicator of future performance. You should also expect the returns on each of your investment options to vary over time due to fluctuations in the value of investments within each investment option. These returns are net of investment fees and the indirect cost ratio only and do not reflect the administration fees.

~ Investment returns for TTR pensions became taxed from 01/07/2017 (refer to Section 5 for more information).

SINGLE ASSET - SHARES CONTINUED...

Diversified Shares

Investment overview

Diversified Shares invests mainly in growth assets, mainly Australian and overseas shares. It is designed for members who want exposure to growth assets and can tolerate a high level of risk over 10 years.

Intended to be suitable for

Investors who have a 10 years-plus investment time horizon and are prepared to accept high volatility to pursue potentially greater long-term returns by investing predominantly in growth assets.

Investment objectives

Return: Over rolling ten-year periods, having a 60% probability of achieving a member investment return after fees and taxes equivalent to CPI + 4.52% p.a.

Risk: The estimated chance that negative returns will occur in any financial year is less than 1 in 3.

Standard Risk Measure

Risk band: 6

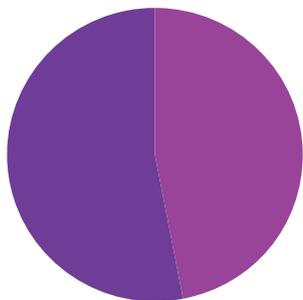
Risk label: High

Estimated number of negative annual returns over any 20-year period: 4 to less than 6.

Recommended minimum investment timeframe

Long (10+ years).

Investment strategy

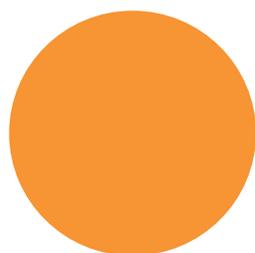


Strategic asset allocation and long-term range as at 1 July 2018

Asset class type	Asset domicile type	Asset listing type	Benchmark strategic asset allocation (%)	Asset allocation range (%)
Equity	Aust. domicile	Listed	47	30-60
Equity	Inter. domicile	Listed	53	30-60
Cash	Aust. domicile	Unlisted	0	0-10

The percentages in the above table [Benchmark strategic asset allocation %] set out the strategic asset sector allocation of this option. The actual sector allocation will vary in line with the investment managers' day-to-day sector allocation decisions. The long-term allocation ranges are set out in the table [Asset allocation range %].

Growth vs Defensive split



- 100% Growth
- 0% Defensive

Net investment returns to 30 June 2018 [% p.a.]*

Since Inception	Pension [%]	TTR~ [%]	Inflation for 2017-18 FY [%]
1/09/17	13.2%	12%	2.1

This investment option commenced from 1 September 2017 and funds were first invested from the inception date and therefore past performance for this option is not available prior to that. The return shown is for the period from inception to 30 June 2018 and is not a per annum rate.

* Past performance is not an indicator of future performance. You should also expect the returns on each of your investment options to vary over time due to fluctuations in the value of investments within each investment option. These returns are net of investment fees and the indirect cost ratio only and do not reflect the administration fees.

~ Investment returns for TTR pensions became taxed from 01/07/2017 (refer to Section 5 for more information).

SINGLE ASSET - SHARES CONTINUED...

Overseas Shares

Investment overview

The Overseas Shares sector option provides a high-growth-oriented investment strategy predominantly invested in overseas shares.

Intended to be suitable for

Investors seeking higher returns over the long term (minimum 10+ years), through exposure to the global share market.

Investment objectives

Return: Over rolling ten-year periods, having a 50% probability of achieving a member investment return after fees and taxes equivalent to CPI + 4.5% p.a.

Risk: The estimated chance that negative returns will occur in any financial year is less than 1 in 3.

Standard Risk Measure

Risk band: 6

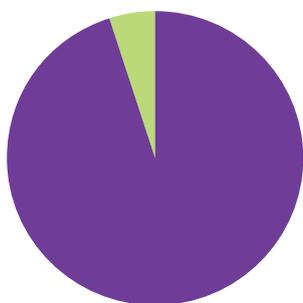
Risk label: High

Estimated number of negative annual returns over any 20-year period: 4 to less than 6.

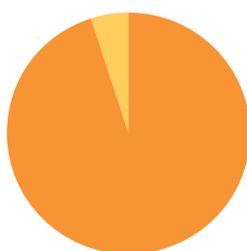
Recommended minimum investment timeframe

Long (10+ years).

Investment strategy



Growth vs Defensive split



- 95% Growth
- 5% Defensive

Strategic asset allocation and long-term range as at 1 July 2018

Asset class type	Asset domicile type	Asset listing type	Benchmark strategic asset allocation [%]	Asset allocation range [%]
● Equity	n/a	Listed	95	85-100
● Cash	Aust. domicile	Unlisted	5	0-15

The percentages in the above table [Benchmark strategic asset allocation %] set out the strategic asset sector allocation of this option. The actual sector allocation will vary in line with the investment managers' day-to-day sector allocation decisions. The long-term allocation ranges are set out in the table [Asset allocation range %].

Net investment returns to 30 June 2018 [% p.a.]*

Financial year ending	Pension [%]	TTR~ [%]	Inflation [%]
30/06/2014	19.0	19.0	3.0
30/06/2015	15.9	15.9	1.5
30/06/2016	-3.4	-3.4	1.0
30/06/2017	16.9	16.9	1.9
30/06/2018	11.8	10.9	2.1
5 Year Average	11.7	11.6	1.9

* Past performance is not an indicator of future performance. You should also expect the returns on each of your investment options to vary over time due to fluctuations in the value of investments within each investment option. These returns are net of investment fees and the indirect cost ratio only and do not reflect the administration fees.

~ Investment returns for TTR pensions became taxed from 01/07/2017 [refer to Section 5 for more information].

SINGLE ASSET - SHARES CONTINUED...

Passive International Shares

Investment overview

The Passive International Shares option invests in international shares using a passive approach.

Intended to be suitable for

Investors seeking higher returns over the long term (minimum 10+ years), through exposure to the international share market.

Investment objectives

Return: Over rolling ten-year periods, having a 60% probability of achieving a member investment return after fees and taxes equivalent to CPI + 4% p.a.

Risk: The estimated chance that negative returns will occur in any financial year is less than 1 in 3.

Standard Risk Measure

Risk band: 6

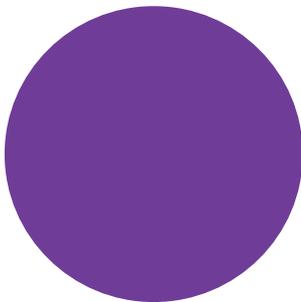
Risk label: High

Estimated number of negative annual returns over any 20-year period: 4 to less than 6.

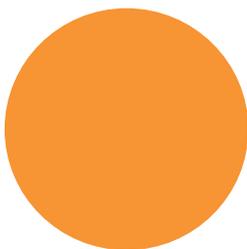
Recommended minimum investment timeframe

Long (10+ years).

Investment strategy



Growth vs Defensive split



- 100% Growth
- 0% Defensive

Strategic asset allocation and long-term range as at 1 July 2018

Asset class type	Asset domicile type	Asset listing type	Benchmark strategic asset allocation (%)	Asset allocation range (%)
● Equity	Inter. domicile	Listed	100	90-100
● Cash	Aust. domicile	Unlisted	0	0-10

The percentages in the above table [Benchmark strategic asset allocation %] set out the strategic asset sector allocation of this option. The actual sector allocation will vary in line with the investment managers' day-to-day sector allocation decisions. The long-term allocation ranges are set out in the table [Asset allocation range %].

Net investment returns to 30 June 2018 [% p.a.]*

Financial year ending	Pension [%]	TTR~ [%]	Inflation [%]
30/06/2014	-	-	3.0
30/06/2015	-	-	1.5
30/06/2016	-	-	1.0
30/06/2017	14.2	14.2	1.9
30/06/2018	15.5	14.1	2.1
5 Year Average	-	-	1.9

This investment option commenced from 1 October 2014 and funds were first invested from 1 November 2015 and therefore past performance information for the investment is not available prior to that.

* Past performance is not an indicator of future performance. You should also expect the returns on each of your investment options to vary over time due to fluctuations in the value of investments within each investment option. These returns are net of investment fees and the indirect cost ratio only and do not reflect the administration fees.

~ Investment returns for TTR pensions became taxed from 01/07/2017 (refer to Section 5 for more information).

SINGLE ASSET - SHARES CONTINUED...

Hedged International Shares

Investment overview

Hedged International Shares invests in international shares using a multi-manager approach. Returns are hedged back into Australian dollars.

Intended to be suitable for

Investors seeking higher returns over the long term (minimum 10+ years), through exposure to the international share market.

Investment objectives

Return: Over rolling ten-year periods, having a 60% probability of achieving a member investment return after fees and taxes equivalent to CPI + 4% p.a.

Risk: The estimated chance that negative returns will occur in any financial year is less than 1 in 3.

Standard Risk Measure

Risk band: 7

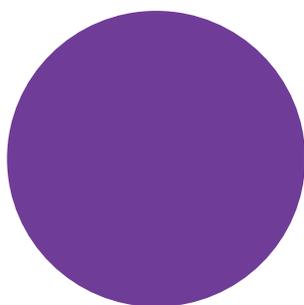
Risk label: Very High

Estimated number of negative annual returns over any 20-year period: 6 or greater.

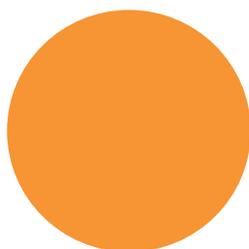
Recommended minimum investment timeframe

Long (10+ years).

Investment strategy



Growth vs Defensive split



- 100% Growth
- 0% Defensive

Strategic asset allocation and long-term range as at 1 July 2018

Asset class type	Asset domicile type	Asset listing type	Benchmark strategic asset allocation [%]	Asset allocation range [%]
● Equity	Inter. domicile	Listed	100	90-100
● Cash	Aust. domicile	Unlisted	0	0-10

The percentages in the above table [Benchmark strategic asset allocation %] set out the strategic asset sector allocation of this option. The actual sector allocation will vary in line with the investment managers' day-to-day sector allocation decisions. The long-term allocation ranges are set out in the table [Asset allocation range %].

Net investment returns to 30 June 2018 [%p.a.]*

Financial year ending	Pension [%]	TTR~ [%]	Inflation [%]
30/06/2014	-	-	3.0
30/06/2015	-	-	1.5
30/06/2016	-	-	1.0
30/06/2017	-	-	1.9
30/06/2018	10.5	10.0	2.1
5 Year Average	-	-	1.9

This investment option commenced from 1 October 2014 and funds were first invested from 1 March 2017 and therefore past performance information for the investment is not available prior to that.

* Past performance is not an indicator of future performance. You should also expect the returns on each of your investment options to vary over time due to fluctuations in the value of investments within each investment option. These returns are net of investment fees and the indirect cost ratio only and do not reflect the administration fees.

~ Investment returns for TTR pensions became taxed from 01/07/2017 [refer to Section 5 for more information].

SINGLE ASSET - SHARES CONTINUED...

Emerging Markets Shares

Investment overview

Emerging Markets Shares invests mainly in growth assets, mainly emerging markets. It is designed for members who want exposure to growth assets and can tolerate a high level of risk over 10 years.

Intended to be suitable for

Investors seeking higher returns over the long term (minimum 10+ years), through exposure to the Emerging Markets share market.

Investment objectives

Return: Over rolling ten-year periods, having a 60% probability of achieving a member investment return after fees and taxes equivalent to CPI + 4% p.a.

Risk: The estimated chance that negative returns will occur in any financial year is less than 1 in 3.

Standard Risk Measure

Risk band: 6

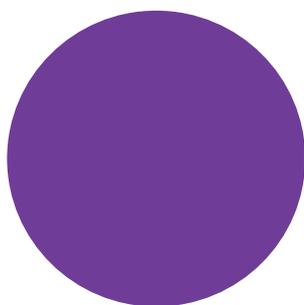
Risk label: High

Estimated number of negative annual returns over any 20-year period: 4 to less than 6.

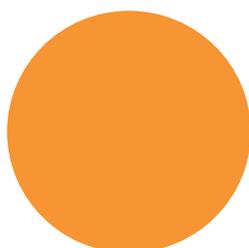
Recommended minimum investment timeframe

Long (10+ years).

Investment strategy



Growth vs Defensive split



- 100% Growth
- 0% Defensive

Strategic asset allocation and long-term range as at 1 July 2018

Asset class type	Asset domicile type	Asset listing type	Benchmark strategic asset allocation [%]	Asset allocation range [%]
● Equity	Inter. domicile	Listed	100	80-100
● Cash	Aust. domicile	Unlisted	0	0-20

The percentages in the above table [Benchmark strategic asset allocation %] set out the strategic asset sector allocation of this option. The actual sector allocation will vary in line with the investment managers' day-to-day sector allocation decisions. The long-term allocation ranges are set out in the table [Asset allocation range %].

Net investment returns to 30 June 2018 [%p.a.]*

Financial year ending	Pension [%]	TTR~ [%]	Inflation [%]
30/06/2014	-	-	3.0
30/06/2015	-	-	1.5
30/06/2016	-	-	1.0
30/06/2017	-	-	1.9
30/06/2018	-	-	2.1
5 Year Average	-	-	1.9

This investment option commenced from 1 October 2014 but there were no funds invested at 30 June 2017 and therefore past performance information for the investment is not available prior to that.

* Past performance is not an indicator of future performance. You should also expect the returns on each of your investment options to vary over time due to fluctuations in the value of investments within each investment option. These returns are net of investment fees and the indirect cost ratio only and do not reflect the administration fees.

~ Investment returns for TTR pensions became taxed from 01/07/2017 (refer to Section 5 for more information).

SINGLE ASSET - SHARES CONTINUED...

Sustainable Future Shares

Investment overview

The Sustainable Future Shares sector option provides a high-growth-oriented investment strategy predominantly invested in Socially Responsible Australian shares[#].

Intended to be suitable for

Investors seeking higher returns over the long term (minimum 10+ years), through exposure to Socially Responsible Australian shares.

Investment objectives

Return: Over rolling ten-year periods, having a 55% probability of achieving a member investment return after fees and taxes equivalent to CPI + 4.5% p.a.

Risk: The estimated chance that negative returns will occur in any financial year is less than 1 in 3.

Standard Risk Measure

Risk band: 6

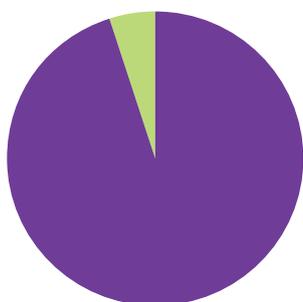
Risk label: High

Estimated number of negative annual returns over any 20-year period: 4 to less than 6.

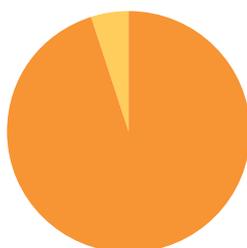
Recommended minimum investment timeframe

Long (10+ years).

Investment strategy



Growth vs Defensive split



- 95% Growth
- 5% Defensive

Strategic asset allocation and long-term range as at 1 July 2018

Asset class type	Asset domicile type	Asset listing type	Benchmark strategic asset allocation [%]	Asset allocation range [%]
Equity	Aust. domicile #	Listed	95	85-100
Cash	Aust. domicile	Unlisted	5	0-15

The percentages in the above table [Benchmark strategic asset allocation %] set out the strategic asset sector allocation of this option. The actual sector allocation will vary in line with the investment managers' day-to-day sector allocation decisions. The long-term allocation ranges are set out in the table [Asset allocation range %].

[#] The managers invest predominantly in Australian shares, but have the capability to allocate a small portion to overseas share markets.

Net investment returns to 30 June 2018 [% p.a.]*

Financial year ending	Pension [%]	TTR~ [%]	Inflation [%]
30/06/2014	12.1	12.1	3.0
30/06/2015	14.2	14.2	1.5
30/06/2016	4.3	4.3	1.0
30/06/2017	13.7	13.7	1.9
30/06/2018	6.9	5.5	2.1
5 Year Average	10.2	9.9	1.9

* Past performance is not an indicator of future performance. You should also expect the returns on each of your investment options to vary over time due to fluctuations in the value of investments within each investment option. These returns are net of investment fees and the indirect cost ratio only and do not reflect the administration fees.

~ Investment returns for TTR pensions became taxed from 01/07/2017 (refer to Section 5 for more information).

Note: Before making a decision to invest in the Sustainable Future Shares option, you should also read the *Sustainable Future Shares* fact sheet available at mediasuper.com.au/pds.

SINGLE ASSET CLASS PROPERTY AND INFRASTRUCTURE

Property

Investment overview

The Property sector option provides a growth-oriented investment strategy predominantly invested in property.

Intended to be suitable for

Investors seeking moderate investment returns over the medium to long term (minimum 5-10 years) through exposure to property and property related securities.

Investment objectives

Return: Over rolling ten-year periods, having a 60% probability of achieving a member investment return after fees and taxes equivalent to CPI + 3.5% p.a.

Risk: The estimated chance that negative returns will occur in any financial year is less than 1 in 4.

Standard Risk Measure

Risk band: 5

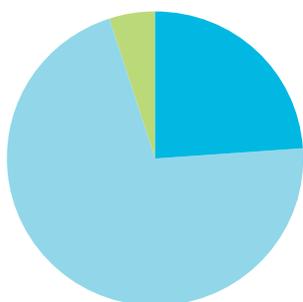
Risk label: Medium to High

Estimated number of negative annual returns over any 20-year period: 3 to less than 4.

Recommended minimum investment timeframe

Medium to long (5-10 years).

Investment strategy

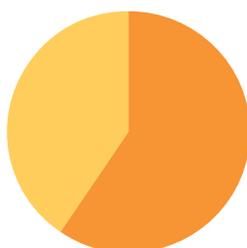


Strategic asset allocation and long-term range as at 1 July 2018

Asset class type	Asset domicile type	Asset listing type	Benchmark strategic asset allocation [%]	Asset allocation range [%]
Property	Inter. domicile	Listed	24	10-40
Property	Aust. domicile	Unlisted	71	45-95
Cash	Aust. domicile	Unlisted	5	0-30

The percentages in the above table [Benchmark strategic asset allocation %] set out the strategic asset sector allocation of this option. The actual sector allocation will vary in line with the investment managers' day-to-day sector allocation decisions. The long-term allocation ranges are set out in the table [Asset allocation range %].

Growth vs Defensive split



- 59.5% Growth
- 40.5% Defensive

Net investment returns to 30 June 2018 [% p.a.]*

Financial year ending	Pension [%]	TTR~ [%]	Inflation [%]
30/06/2014	13.6	13.6	3.0
30/06/2015	7.9	7.9	1.5
30/06/2016	12.2	12.2	1.0
30/06/2017	7.8	7.8	1.9
30/06/2018	8.7	7.6	2.1
5 Year Average	10.0	9.8	1.9

* Past performance is not an indicator of future performance. You should also expect the returns on each of your investment options to vary over time due to fluctuations in the value of investments within each investment option. These returns are net of investment fees and the indirect cost ratio only and do not reflect the administration fees.

~ Investment returns for TTR pensions became taxed from 01/07/2017 (refer to Section 5 for more information).

SINGLE ASSET - PROPERTY AND INFRASTRUCTURE CONTINUED...

Global Listed Property

Investment overview

Global Listed Property invests in global listed property securities using a multi-manager approach.

Intended to be suitable for

Investors seeking higher returns over the long term (minimum 10+ years), through exposure to property and property-related securities.

Investment objectives

Return: Over rolling ten-year periods, having a 60% probability of achieving a member investment return after fees and taxes equivalent to CPI + 3.5% p.a.

Risk: The estimated chance that negative returns will occur in any financial year is less than 1 in 3.

Standard Risk Measure

Risk band: 6

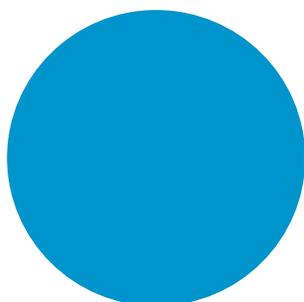
Risk label: High

Estimated number of negative annual returns over any 20-year period: 4 to less than 6.

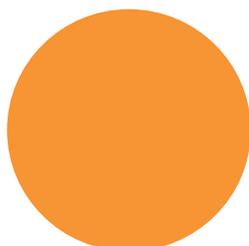
Recommended minimum investment timeframe

Long (10+ years).

Investment strategy



Growth vs Defensive split



- 100% Growth
- 0% Defensive

Strategic asset allocation and long-term range as at 1 July 2018

Asset class type	Asset domicile type	Asset listing type	Benchmark strategic asset allocation [%]	Asset allocation range [%]
● Property	Inter. domicile	Listed	100	90-100
● Cash	Aust. domicile	Unlisted	0	0-10

The percentages in the above table [Benchmark strategic asset allocation %] set out the strategic asset sector allocation of this option. The actual sector allocation will vary in line with the investment managers' day-to-day sector allocation decisions. The long-term allocation ranges are set out in the table [Asset allocation range %].

Net investment returns to 30 June 2018 [% p.a.]*

Financial year ending	Pension [%]	TTR~ [%]	Inflation [%]
30/06/2014	-	-	3.0
30/06/2015	-	-	1.5
30/06/2016	8.0	8.0	1.0
30/06/2017	1.7	1.7	1.9
30/06/2018	8.0	7.1	2.1
5 Year Average	-	-	1.9

This investment option commenced from 1 October 2014 and funds were first invested from 1 December 2014 and therefore past performance for the investment is not available prior to that.

* Past performance is not an indicator of future performance. You should also expect the returns on each of your investment options to vary over time due to fluctuations in the value of investments within each investment option. These returns are net of investment fees and the indirect cost ratio only and do not reflect the administration fees.

~ Investment returns for TTR pensions became taxed from 01/07/2017 [refer to Section 5 for more information].

SINGLE ASSET - PROPERTY AND INFRASTRUCTURE CONTINUED...

Global Listed Infrastructure

Investment overview

Global Listed Infrastructure invests in listed infrastructure securities using a multi-manager approach.

Intended to be suitable for

Investors seeking higher returns over the long term (minimum 10+ years), through exposure to infrastructure and infrastructure-related securities.

Investment objectives

Return: Over rolling ten-year periods, having a 60% probability of achieving a member investment return after fees and taxes equivalent to CPI + 3.5% p.a.

Risk: The estimated chance that negative returns will occur in any financial year is less than 1 in 3.

Standard Risk Measure

Risk band: 6

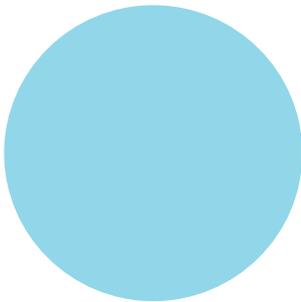
Risk label: High

Estimated number of negative annual returns over any 20-year period: 4 to less than 6.

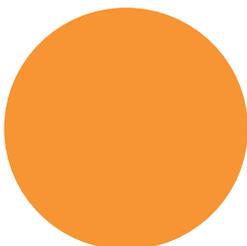
Recommended minimum investment timeframe

Long (10+ years).

Investment strategy



Growth vs Defensive split



- 100% Growth
- 0% Defensive

Strategic asset allocation and long-term range as at 1 July 2018

Asset class type	Asset domicile type	Asset listing type	Benchmark strategic asset allocation [%]	Asset allocation range [%]
● Infrastructure	Inter. domicile	Listed	100	90-100
● Cash	Aust. domicile	Unlisted	0	0-10

The percentages in the above table [Benchmark strategic asset allocation %] set out the strategic asset sector allocation of this option. The actual sector allocation will vary in line with the investment managers' day-to-day sector allocation decisions. The long-term allocation ranges are set out in the table [Asset allocation range %].

Net investment returns to 30 June 2018 [% p.a.]*

Financial year ending	Pension [%]	TTR~ [%]	Inflation [%]
30/06/2014	-	-	3.0
30/06/2015	-	-	1.5
30/06/2016	-6.5	-6.5	1.0
30/06/2017	12.1	12.1	1.9
30/06/2018	0.8	1.5	2.1
5 Year Average	-	-	1.9

This investment option commenced from 1 October 2014 and funds were first invested from 1 December 2014 and therefore past performance for the investment is not available prior to that.

* Past performance is not an indicator of future performance. You should also expect the returns on each of your investment options to vary over time due to fluctuations in the value of investments within each investment option. These returns are net of investment fees and the indirect cost ratio only and do not reflect the administration fees.

~ Investment returns for TTR pensions became taxed from 01/07/2017 [refer to Section 5 for more information].

SINGLE ASSET - PROPERTY AND INFRASTRUCTURE CONTINUED...

Unlisted Infrastructure

Investment overview

Unlisted Infrastructure invests in unlisted infrastructure securities using a pooled approach.

Intended to be suitable for

Investors seeking moderate investment returns over the medium to long term (minimum 5-10 years) through exposure to infrastructure and infrastructure-related securities.

Investment objectives

Return: Over rolling ten-year periods, having a 55% probability of achieving a member investment return after fees and taxes equivalent to CPI + 4.5% p.a.

Risk: The estimated chance that negative returns will occur in any financial year is less than 1 in 5.

Standard Risk Measure

Risk band: 5

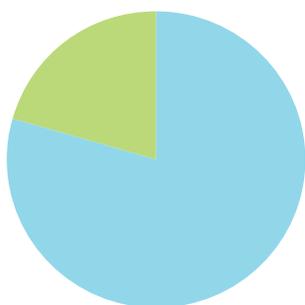
Risk label: Medium to High

Estimated number of negative annual returns over any 20-year period: 3 to less than 4.

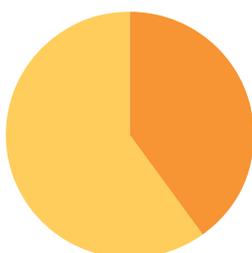
Recommended minimum investment timeframe

Medium to long [5-10 years].

Investment strategy



Growth vs Defensive split



- 40% Growth
- 60% Defensive

Strategic asset allocation and long-term range as at 1 July 2018

Asset class type	Asset domicile type	Asset listing type	Benchmark strategic asset allocation (%)	Asset allocation range (%)
● Infrastructure	n/a	Unlisted	80	70-95
● Cash	Aust. domicile	Unlisted	20	5-30

The percentages in the above table [Benchmark strategic asset allocation %] set out the strategic asset sector allocation of this option. The actual sector allocation will vary in line with the investment managers' day-to-day sector allocation decisions. The long-term allocation ranges are set out in the table [Asset allocation range %].

Net investment returns to 30 June 2018 [% p.a.]*

Inception date	Pension (%)	TTR (%)	Inflation for 2017-18 FY (%)
01/09/2017	10.9	10.2	2.1

This investment option commenced from 1 September 2017 and funds were first invested from the inception date and therefore past performance for this option is not available prior to that. The return shown is for the period from inception to 30 June 2018 and is not a per annum rate.

* Past performance is not an indicator of future performance. You should also expect the returns on each of your investment options to vary over time due to fluctuations in the value of investments within each investment option. These returns are net of investment fees and the indirect cost ratio only and do not reflect the administration fees.

SINGLE ASSET - OTHER CONTINUED...

Fixed Interest

Investment overview

The Fixed Interest sector option provides a conservative investment strategy predominantly invested in fixed interest.

Intended to be suitable for

Investors seeking an income-based return above inflation and cash over the medium-term (1-5 years) through exposure to Australian and global fixed interest markets.

Investment objectives

Return: Over rolling five-year periods, having a 65% probability of achieving a member investment return after fees and taxes equivalent to CPI + 2% p.a.

Risk: The estimated chance that negative returns will occur in any financial year is less than 1 in 20.

Standard Risk Measure

Risk band: 2

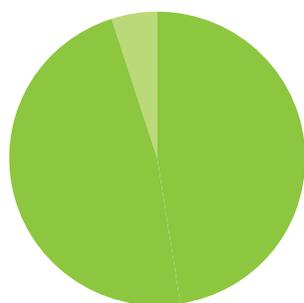
Risk label: Low

Estimated number of negative annual returns over any 20-year period: 0.5 to less than 1.

Recommended minimum investment timeframe

Medium (1-5 years).

Investment strategy

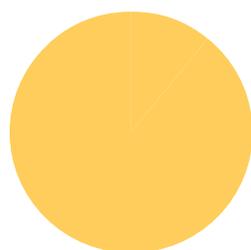


Strategic asset allocation and long-term range as at 1 July 2018

Asset class type	Asset domicile type	Asset listing type	Benchmark strategic asset allocation (%)	Asset allocation range (%)
● Fixed Income	n/a	n/a	95	70-100
● Cash	Aust. domicile	Unlisted	5	0-30

The percentages in the above table [Benchmark strategic asset allocation %] set out the strategic asset sector allocation of this option. The actual sector allocation will vary in line with the investment managers' day-to-day sector allocation decisions. The long-term allocation ranges are set out in the table [Asset allocation range %].

Growth vs Defensive split



● 100% Defensive

Net investment returns to 30 June 2018 [% p.a.]*

Financial year ending	Pension (%)	TTR~ (%)	Inflation (%)
30/06/2014	6.6	6.6	3.0
30/06/2015	4.6	4.6	1.5
30/06/2016	5.0	5.0	1.0
30/06/2017	1.8	1.8	1.9
30/06/2018	3.1	2.1	2.1
5 Year Average	4.2	4.0	1.9

* Past performance is not an indicator of future performance. You should also expect the returns on each of your investment options to vary over time due to fluctuations in the value of investments within each investment option. These returns are net of investment fees and the indirect cost ratio only and do not reflect the administration fees.

~ Investment returns for TTR pensions became taxed from 01/07/2017 [refer to Section 5 for more information].

SINGLE ASSET - OTHER CONTINUED...

Cash

Investment overview

The Cash sector option aims at providing capital preservation and secure investment returns through a 100% investment in cash.

Intended to be suitable for

Investors seeking stable returns over the short term (0-1 year) through a 100% investment in cash.

Investment objectives

Return: Over rolling two-year periods, having a 90% probability of achieving a member investment return after fees and taxes equivalent to outperforming the RBA cash rate.

Risk: The estimated chance that negative returns will occur in any financial year is negligible.

Standard Risk Measure

Risk band: 1

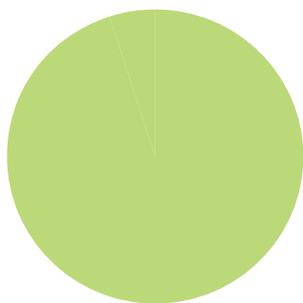
Risk label: Very Low

Estimated number of negative annual returns over any 20-year period: Less than 0.5.

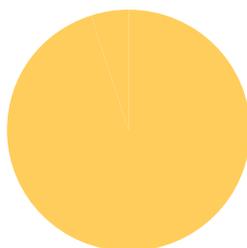
Recommended minimum investment timeframe

Short (0-1 year).

Investment strategy



Growth vs Defensive split



- 0% Growth
- 100% Defensive

Strategic asset allocation and long-term range as at 1 July 2018

Asset class type	Asset domicile type	Asset listing type	Benchmark strategic asset allocation [%]	Asset allocation range [%]
● Cash	Aust. domicile	Unlisted	100	100-100

The percentages in the above table [Benchmark strategic asset allocation %] set out the strategic asset sector allocation of this option. The actual sector allocation will vary in line with the investment managers' day-to-day sector allocation decisions. The long-term allocation ranges are set out in the table [Asset allocation range %].

Net investment returns to 30 June 2018 [% p.a.]*

Financial year ending	Pension [%]	TTR~ [%]	Inflation [%]
30/06/2014	3.2	3.2	3.0
30/06/2015	2.9	2.9	1.5
30/06/2016	2.3	2.3	1.0
30/06/2017	1.9	1.9	1.9
30/06/2018	2.4	1.7	2.1
5 Year Average	2.6	2.4	1.9

* Past performance is not an indicator of future performance. You should also expect the returns on each of your investment options to vary over time due to fluctuations in the value of investments within each investment option. These returns are net of investment fees and the indirect cost ratio only and do not reflect the administration fees.

~ Investment returns for TTR pensions became taxed from 01/07/2017 [refer to Section 5 for more information].

DIRECT INVESTMENT

ASX300 Listed Shares, Exchange Traded Funds (ETFs) and Term Deposits

Investment overview

The Direct Investment option allows individual members to take greater control and manage how their super is invested, providing members with choice and the flexibility to make the investment decisions themselves. As the asset mix of this option is not set or managed by Media Super and is instead selected by the member, the investment objectives – both return and risk – are the responsibility of individual members.

Intended to be suitable for

Members can choose a mix of growth assets (ASX300 listed shares and ETFs) and defensive assets (term deposits). These types of assets are capable of supporting a range of return objectives, from conservative to aggressive, so that an individual member can set a risk and return objective appropriate to their own situation.

Investment objectives

The types of assets offered are capable of supporting a range of risk objectives, from low to very high risk, so that an individual member can set a risk and return objective appropriate to their own situation and risk appetite. In particular, the likelihood of a negative return will vary, depending on each member's chosen allocation to ASX300 listed shares, ETFs and term deposits.

For more information please read the *Direct Investment Guide* available at mediasuper.com.au/pds.

ASX300 listed shares

Investment objectives

The objective will be set by the member as appropriate to their own situation and risk appetite.

Return: Returns may be made via stock dividends and increased share values.

Risk: The estimated chance that negative returns will occur in any financial year is less than 1 in 3.

Recommended minimum investment timeframe

Long (10+ years)

Standard Risk Measure

Risk band: 7

Risk label: Very High

Estimated number of negative annual returns over any 20-year period: 6 or greater.

ETFs

Investment objectives

The objective will be set by the member as appropriate to their own situation and risk appetite.

Return: Returns are intended to track market performance, before fees and charges, of a defined group of assets.

Risk: The estimated chance that negative returns will occur in any financial year is less than 1 in 3.

Recommended minimum investment timeframe

Long (10+ years)

Standard Risk Measure

Risk band: 6

Risk label: High*

Estimated number of negative annual returns over any 20-year period: Please see note**

Term deposits

Investment objectives

The objective will be set by the member as appropriate to their own situation and risk appetite.

Return: Returns achieved on capital, via a fixed interest rate over a fixed term.

Risk: The estimated chance that negative returns will occur in any financial year is negligible.

Recommended minimum investment timeframe

Short (0-1 year)

Standard Risk Measure

Risk band: 1

Risk label: Very Low

Estimated number of negative annual returns over any 20-year period: less than 0.5.

*The levels of risk for ETFs will vary depending on the ETF chosen but because ETFs are listed, risk can be categorised as 'High' or 'Medium to High'. For more information, refer to the Investment Profile for any ETF you are considering via the secure member online account or read the PDS for the ETF on the ETF provider's website.

**Estimated frequency of negative annual returns of an ETF will depend on the risk profile of the individual ETF and the underlying investment mix. ETFs are traded on the ASX, so the expected frequency can be similar to shares, however diversification within the ETF can reduce volatility. For more information, refer to the PDS for the ETF on the ETF provider's website.

Important: Certain limits and restrictions apply. For example, a maximum of 90% of your total account balance can be invested in the Direct Investment option. Before making a decision to invest in the Direct Investment option, you should also read the *Direct Investment Guide* available at mediasuper.com.au/pds.

LIFETIMEPLUS

Investment overview

The LifetimePlus option is designed to provide members with a conservative investment return through investing in assets which aim to provide a return comprising mainly income with some capital appreciation over time. These include, but are not limited to, cash, term deposits, rolling bank deposits, Australian shares, International shares, Property and Infrastructure. LifetimePlus may also invest opportunistically in other assets or strategies that are considered consistent with these objectives.

LifetimePlus combines an investment strategy focused on income generation with some capital appreciation over time, with a unique longevity pool structure that aims to generate three types of income that will be credited directly to your pension account. Further details on the types of income payments generated by LifetimePlus are outlined below and explained in more detail in the *LifetimePlus Product Disclosure Statement*.

Intended to be suitable for

LifetimePlus is generally designed for investors who:

- > Desire income throughout their retirement, above the Age Pension, regardless of how long they live;

- > Want to invest part of their pension or transition to retirement account in a conservative growth investment strategy.

Investment objective

Return: To achieve a return (before investment management fees) of at least 2.5% per annum above CPI over rolling 5-year periods.

Risk: The estimated chance that negative returns will occur in any financial year is low to medium.

Standard Risk Measure

Risk band: 3

Risk label: Low to Medium

Estimated number of negative annual returns over any 20-year period: 1 to less than 2.

Recommended minimum investment timeframe

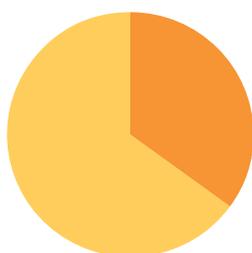
LifetimePlus is designed to be held for life.

For more information please read the *LifetimePlus Product Disclosure Statement* available at mediasuper.com.au/pds.

Investment earnings distributions

LifetimePlus is designed to provide a return comprising mainly income with some capital appreciation over time. The investment strategy seeks to provide a return (before investment management fees) of at least 2.5% per annum above CPI over rolling 5-year periods.

Growth vs Defensive split



- 35% Growth
- 65% Defensive

Living bonus payments

These payments are made to members from a living bonus pool, which is comprised of amounts deducted when investments are withdrawn from LifetimePlus.

Twice each year, all of the money in the living bonus pool is divided up amongst eligible current members, with each member's share of the living bonus pool based on their age, gender, period of investment, amount invested and current LifetimePlus withdrawal benefit.

Capital return payments

Capital return payments are repayments of some of your investment in LifetimePlus. These payments are made to you if you have been invested in LifetimePlus for at least 12 full financial years, provided that making the payment will not reduce your investment to zero.

Capital return payments are made in two instalments each year (i.e. paid six-monthly), and they continue for a maximum period of up to 20 years.

Important: The LifetimePlus investment option in Media Super invests directly in Mercer LifetimePlus, a managed investment scheme issued by Mercer Investments (Australia) Limited (ABN 66 008 612 397, AFSL 244385). Please note that certain limits and restrictions apply. For example, you must have a minimum of \$20,000 in your Media Super Pension or Transition to Retirement account to invest in the LifetimePlus investment option, and a maximum of 50% of your total account balance can be invested in the LifetimePlus investment option. Before making an investment decision about the LifetimePlus option, you should read the *LifetimePlus Product Disclosure Statement* (available at no charge from our website at mediasuper.com.au/pds or by phoning **1800 640 886**), and we recommend you speak to a financial planner. Returns from investments in the LifetimePlus investment option are not guaranteed, and the value of investments in LifetimePlus may rise and fall from time to time.

MAKING A CHOICE

You can invest in any option or mix of options that best suits your needs. It's your choice. When choosing an investment option, take some time to consider your needs and circumstances, to ensure that you make the best choice for your situation.

4 simple steps

1. How much control do you want?

You can take charge and make the investment decisions, or you can leave it up to us.

2. Think about your needs and the risks associated with a particular investment

How long before you retire? Are you comfortable taking risk? These are some of the questions you need to consider.

3. Compare the different investment options

Read through the options carefully (pages 16 to 38) and think about the investment strategy and objectives of each one and if it's right for you.

4. Make a choice

When you join Media Super, you can make your investment choice using the *Investment choice form*.

Note: The higher your exposure to growth assets, such as shares and property, the riskier your portfolio will be over any given period, but you are increasing the likelihood of achieving higher returns over the long term.

Need help?

We recommend seeking advice from a qualified financial planner when choosing an investment option. A financial planner can develop an investment strategy for you that best meet your needs and circumstances.

Media Super Financial Planners* – our state-based planners* are available for face-to-face appointments. Find your planner at mediasuper.com.au/financial-planners or call our Super Helpline **1800 640 886** to be put in touch.

Over the phone advice – we have a highly trained team of telephone-based advisers** who can assist you with limited personal advice about investment options available to you within Media Super. Simply call our Super Helpline **1800 640 886**.

*For more details on Industry Fund Services financial planners please see page 73.

**Helpline Advisers are representatives of Mercer Financial Advice (Australia) Pty Ltd, ABN 76 153 168 293, Australian Financial Services Licence No. 411766.

Changing your investment option

When you first join Media Super, you can select your investment option or mix of options using the *Investment choice form*.

If you are an existing member, you can change or switch the investment options you have selected for your existing account balance by:

- > logging into your account online at mediasuper.com.au or
- > completing an *Investment choice form*, available from mediasuper.com.au/forms.

When will the change be effective?

Once a request to change your investment option[s] is received by Media Super, it cannot be withdrawn. Your investment choice will be processed on the Wednesday following the week it is received. The week is determined from Monday to Sunday. If for any reason updated unit prices are not available on the Wednesday, your switch will be processed on the first subsequent business day that updated unit prices become available. The unit prices on the day your switch is processed will be applied.

What is the cost of changing my investment?

Each time you change the investment mix for your existing balance, a \$30 switching fee is charged to your account. The switching fee is waived for new members within their first 30 days of joining.

If you switch from the LifetimePlus investment option, a withdrawal deduction will be charged to your account in addition to any switching fee that may apply. Please see the 'Fees and other costs' section on page 41, and the *LifetimePlus Product Disclosure Statement* (available at mediasuper.com.au/pds), for further details about withdrawal deductions.

Unitised investments explained

Our investment options operate using a unitised system. You may be familiar with this kind of system if you have invested money in a personal investment product such as a managed fund.

Buying and selling units

When you make a contribution, switch your investment option or change your mix of investment options, you are in effect buying and selling units, and as such, your investment will be affected by the buy and sell price that applies on the date your switch is made.

Unit prices go up or down, depending on the value of the investments within each investment option. Influences include rental receipts, distributions, dividends, fixed interest payments and asset values.

When are unit prices updated?

Unit prices for each of Media Super's investment options are calculated weekly and are available at mediasuper.com.au/fund-performance. The 'buy' price is what it costs to buy one unit of your chosen investment option by making a contribution or switching your investments to that option. The 'sell' price is how much you receive for selling one unit by switching out of the option or withdrawing your balance.

LABOUR STANDARDS AND ENVIRONMENTAL, SOCIAL AND ETHICAL CONSIDERATIONS

Media Super selects investments and investment managers primarily on the basis of potential financial return for its members. However, the Fund does understand that labour standards or environmental, social or ethical considerations (the Standards) can impact members' long-term investment returns. Media Super understands these potential impacts can negatively affect the value of the fund's investments. Therefore, Media Super incorporates the Standards into the investment decision making process when appointing, maintaining or removing investment managers, and specific investments across the Fund when applicable.

Media Super's Sustainable Future Shares investment option appoints investment managers which have a specific mandate to consider such Standards as part of meeting the investment objectives of the option. The Trustee has no pre-determined views regarding what constitutes a Standard

or how (or the extent to which) these Standards should be incorporated into the investment practices for this option.

For information on our Sustainable Future Shares option, see our *Sustainable Future Shares* fact sheet available at mediasuper.com.au/pds. The purpose of this fact sheet is to provide you with detailed information about the Sustainable Future Shares option, including information about:

- > which Standards are taken into account;
- > the extent to which the Standards are taken into account; and
- > the retention and realisation policies of the managers.

4. FEES AND OTHER COSTS

CONSUMER ADVISORY WARNING

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 planner.

To find out more

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

Please note: This Consumer Advisory Warning is prescribed by law. However, the statement concerning the possibility of negotiating fees is not applicable to Media Super. The calculator referred to above can be used to calculate the effect of fees and costs on account balances.

IMPORTANT: This document shows fees and other costs that you may be charged. These fees and other costs may be deducted from your money, from the returns on your investment, or from the assets of the superannuation entity as a whole.

Other fees, such as activity fees and advice fees for personal advice, may also be charged, but these will depend on the nature of the activity or advice chosen by you.

Taxes are set out in another part of this document.

You should read all the information about fees and other costs, because it is important to understand their impact on your investment.

The fees and other costs for each investment option offered by Media Super are set out in the table below:

MEDIA SUPER		
Type of fee ¹	Amount	How and when paid
Investment fee²	<p>Varies from 0.04% to 0.53% p.a. of your account balance plus \$209.00 p.a. if you're invested in the Direct Investment option (indexed annually on 1 April in line with Average Weekly Ordinary Time Earnings as per other indexed fees, but only applies where the indexation to the pre-GST fee is \$4 or more and, if so, the pre-GST fee will increase by \$5 or the nearest multiple of \$5).</p> <p>An investment fee of 0.05% of your investment in LifetimePlus is charged.</p>	<p>The investment fee consists of two components – (1) an amount is deducted from the investment options, excluding the Direct Investment and LifetimePlus options, on a weekly basis prior to the unit prices being calculated, and (2) an estimate of costs which are not charged as a fee but are paid from the Fund's assets (in a manner similar to the indirect cost ratio).</p> <p>For any portion of your account balance invested in the Direct Investment and LifetimePlus options, this fee will be calculated then deducted from your account balance (excluding the Direct Investment and LifetimePlus options) at the end of every month, or on ceasing to hold the option.</p> <p>The \$209.00 p.a. Direct Investment option fee is deducted from your account balance at the end of every month and when you exit the Fund.</p>
Administration fee	<p>\$65 p.a. [\$1.25 per week], plus 0.10% p.a. of your account balance.</p> <p>Effective 1/12/2018 \$65 p.a. [\$1.25 per week], plus 0.15% of your account balance.</p> <p>From 1/12/2018 a fee cap of \$600 p.a. in relation to the 0.15% administration fee will apply (generally effective for balances of \$400,000 or greater).</p>	<p>The fixed administration fee is deducted from your account balance at the end of every month and when you exit the Fund.</p> <p>The administration fee of 0.10% p.a. [0.15% from 1/12/2018] is deducted from the investment options, excluding the Direct Investment and LifetimePlus options, on a weekly basis prior to the unit prices being calculated, which reduces the return on your investment.</p>

Continued over...

Type of fee ¹	Amount	How and when paid
Administration fee – continued		For any portion of your account balance invested in the Direct Investment and LifetimePlus options, the administration fee of 0.10% p.a. (0.15% from 1/12/2018) will be calculated then deducted from your account balance, excluding the Direct Investment and LifetimePlus options, at the end of every month, or on ceasing to hold the option. If your account balance exceeds \$400,000 in a particular month (totalled across all your accounts) in the following month you'll get a refund of any amount you pay over \$50 in relation to the 0.15% administration fee for that month, as long as you still have an account with Media Super at the time of the refund.
Buy-sell spread	Nil	Not applicable. The Trustee does not currently charge a buy-sell spread, but reserves the right to do so.
Switching fee	\$30	The switching fee will be deducted from your account at the effective date of each investment switch you make. The fee is waived for your first switch if it is received by Media Super within 30 days of your joining the Fund. If you switch from the LifetimePlus investment option, a withdrawal deduction will be charged to your account in addition to any switching fee that may apply.
Exit fee	\$68.59 (indexed annually on 1 April in line with Average Weekly Ordinary Time Earnings)	The exit fee is deducted from your account in the following circumstances: <ul style="list-style-type: none"> ➤ When you transfer or withdraw all, or part, of your account balance from Media Super (excludes regular pension income stream payments and whole withdrawals to re-invest in a new Media Super Pension). ➤ Your account balance is transferred to the ATO as unclaimed super. ➤ Your benefit is transferred to Media Super's Eligible Rollover Fund, AUSfund ABN 85 945 681 973. If you are invested in the LifetimePlus investment option and part or all of your account balance in LifetimePlus is transferred or withdrawn from Media Super, a withdrawal deduction (see 'Switching fee' above) will be charged to your account in addition to any exit fee that may apply.
Advice fees relating to all members investing in a particular MySuper product or investment option	Nil	Not applicable
Other fees and costs¹		
Indirect cost ratio	Varies from 0.00% to 1.79% p.a. (estimated) of your account balance	The indirect cost ratio is an estimate of costs that are not charged to members as a fee, but are deducted from the Fund's assets when the costs are incurred prior to the unit price being calculated, which reduces the return on your investment. This ratio has generally been determined for the financial year before this document was issued, and the estimates on the left are described in the 'Additional explanation of fees and costs' following on page 43.

1. For definitions of these types of fees and further information, please see 'Additional explanation of fees and costs' following.

2. Please refer to the definition and explanation of 'investment fee' on page 46 which explains how the Investment fee is calculated.

A fee or cost deducted directly from your account will be deducted from each investment option (excluding the Direct Investment and LifetimePlus options) in proportion to your total account balance. If the amount held in those investment options is insufficient, the remainder of that fee will be deducted from the investment option(s) that make up your existing account balance (excluding any Direct Investment or LifetimePlus balance).

Note: In order to obtain a full understanding of all of the fees and costs payable in relation to the LifetimePlus investment option, you should read both this PDS and the *LifetimePlus Product Disclosure Statement* available at mediasuper.com.au/pds.

EXAMPLE OF ANNUAL FEES AND COSTS

This table gives an example of how the fees and costs for the Media Super Balanced investment option for this superannuation product can affect your superannuation investment over a 1-year period. You should use this table to compare this superannuation product with other superannuation products.

Example – Media Super Balanced investment option		Balance of \$50,000
Investment fees	0.20% p.a.	For every \$50,000 you have in the superannuation product, you will be charged \$100 each year.
Plus Administration fees	\$65 [\$1.25 per week] + 0.15% p.a.	And , you will be charged \$65 in administration fees regardless of your balance, plus \$75 each year.
Plus Indirect costs for the Balanced option	0.63% p.a.	And , indirect costs of \$315 each year will be deducted from your investment.
Equals Cost of product		If your balance was \$50,000, then for that year you will be charged fees of \$555 for the superannuation product.

Note: Additional fees may apply. **And**, if you leave the superannuation entity, you may be charged an **exit fee of \$68.59** and a **buy/sell spread** which also applies whenever you make a contribution, exit, rollover or investment switch. The **buy/sell spread** for exiting is **0%** [this will equal to **\$0** for every \$50,000 you withdraw]. The investment fee arising from costs and the indirect cost ratio vary from year to year, based on cash flow, changes in the Fund's investment managers, changes in asset allocations, and other influencing factors. The fees used in this example are effective 1/12/2018. The indirect costs have been estimated for the 2018 Financial Year and the above example is provided by way of illustration only.

Additional explanation of fees and costs

FEES AND OTHER COSTS		
Type of fee	Amount	How and when paid
Advice fees for personal advice	The hourly fee for Media Super Financial Planners ¹ is \$337. Intra fund advice service ² is available over the phone at no additional cost. The Financial Planner's fees are revised on 1 July each year, or more frequently where appropriate. Current fees will be advised to you before engaging the planner.	The eligible advice fee can be deducted from a member's account when the member authorises the Fund to deduct the fee. Members are entitled to an initial one-hour consultation with a Media Super Financial Planner ¹ at no extra cost and no obligation. Your Planner will discuss the nature of any advice they might recommend, and provide a fixed-price fee quote for your consideration. WARNING: if you proceed with the advice, and elect to pay the eligible advice fees for personal advice from your account, these fees will be utilised for payment to IFS for the services of providing advice by Financial Planners to Media Super members.
Property operating costs	Varies from 0.00% to 0.54% p.a. [estimated] of your account balance.	Property operating costs are amounts payable in relation to real property, excluding borrowing costs and amounts payable for the acquisition or disposal of real property. The costs shown are an estimate of the property operating costs that are not charged to members as a fee, but are deducted from the Fund's assets when the costs are incurred prior to the unit price being calculated, which reduces the return on your investment. Property operating costs are additional costs to members, not included in the investment fee or indirect cost ratio, but they are reflected in the unit prices and therefore investment returns for the applicable investment options.

Type of fee	Amount	How and when paid														
Activity fees																
Family law application for information	\$111.71 (indexed annually on 1 April in line with Average Weekly Ordinary Time Earnings)	The fee must be paid by cheque on application.														
Family law benefit split	\$86.62 (indexed annually on 1 April in line with Average Weekly Ordinary Time Earnings)	If the non-member spouse receives the entire benefit, the entire fee is deducted from their entitlement. If the non-member spouse receives only a portion of the benefit, half the fee is deducted from their entitlement, and the other half from the member's account balance. The fee is payable when the benefit split is processed.														
Direct Investment option – transactional and operational costs																
Brokerage fees	<table border="1"> <thead> <tr> <th>Trade Value \$</th> <th>Brokerage (including GST)</th> </tr> </thead> <tbody> <tr> <td>0-4,167</td> <td>\$13.75 (flat fee)</td> </tr> <tr> <td>4,168-10,000</td> <td>0.33%</td> </tr> <tr> <td>10,001-30,000</td> <td>0.22%</td> </tr> <tr> <td>30,001-50,000</td> <td>0.198%</td> </tr> <tr> <td>50,001-100,000</td> <td>0.165%</td> </tr> <tr> <td>100,001 +</td> <td>0.11%</td> </tr> </tbody> </table>	Trade Value \$	Brokerage (including GST)	0-4,167	\$13.75 (flat fee)	4,168-10,000	0.33%	10,001-30,000	0.22%	30,001-50,000	0.198%	50,001-100,000	0.165%	100,001 +	0.11%	Brokerage will be charged on each trade of a share or ETF within the Direct Investment option, and shall be added to the purchase price of a buy transaction or deducted from the sale proceeds of a sell transaction.
Trade Value \$	Brokerage (including GST)															
0-4,167	\$13.75 (flat fee)															
4,168-10,000	0.33%															
10,001-30,000	0.22%															
30,001-50,000	0.198%															
50,001-100,000	0.165%															
100,001 +	0.11%															
Term deposit break³	Typically around 25% of the outstanding accrued interest amount on the term deposit. However, this will vary depending on the term deposit provider.	The term deposit break fee is charged if a term deposit within the Direct Investment option is broken prior to maturity, and is deducted from the outstanding interest payment amount.														
LifetimePlus investment option																
LifetimePlus withdrawal deduction	<p>A withdrawal from LifetimePlus can be a full withdrawal or partial withdrawal.</p> <p>In addition to any switching fee or exit fee that may apply, a withdrawal deduction will be applicable if you die or choose to withdraw (including switch) from LifetimePlus.</p> <p>During the cooling-off period the withdrawal deduction is \$nil.</p> <p>After the cooling-off period the withdrawal deduction per unit withdrawn is:</p> <ul style="list-style-type: none"> > \$0.05, plus > The amount of living bonus and investment earnings you received in respect of that unit since 1 July of the 13th year of investment in LifetimePlus. 	<p>The withdrawal deduction is reflected in the withdrawal unit price. The withdrawal unit price may be \$0.00 for investors that have invested in LifetimePlus for many years and have received distributions in excess of the amount invested.</p> <p>All withdrawal deductions are paid into the living bonus pool to fund the living bonus payment to other investors in LifetimePlus.</p>														

- Media Super has engaged Industry Fund Services Limited (IFS) (ABN 54 007 016 195, AFSL No 232514) to facilitate the provision of financial advice to members of Media Super. Advice is provided by one of our Financial Planners who are Representatives of IFS. Fees may apply. Further information about the cost of advice is set out in the relevant Financial Services Guide, a copy of which can be obtained by calling IFS on 1300 138 848. IFS is responsible for any personal advice given to you by its Representatives.
- Helpline Advisers are representatives of Mercer Financial Advice (Australia) Pty Ltd. ABN 76 153 166 293. Australian Financial Services Licence No. 411766.
- The break fee applicable may be significant and, therefore, is a risk you should consider before making a decision to break a term deposit. For further information on break fees, please refer to the *Direct Investment Guide*, available at mediasuper.com.au/pds and to the Terms and Conditions of the term deposit provider, available from the 'Direct Investment option' section in your Media Super online account.

Indirect cost ratio

The Indirect cost ratio is an estimate of the costs for investing in the Fund's assets which are deducted from investments rather than paid directly by the Fund. It includes expenses that do not form part of the investment fees incurred in investing the assets (but excludes any amount for Buy-sell spread).

The estimated indirect cost ratio for each investment option is shown in the table below. These figures are based on indicative annualised calculations for the 2017-18 financial year. The figures will change throughout the year due to factors such as cash flow, changes in the Fund's investment managers, and changes in asset allocation.

INVESTMENT FEES, INDIRECT COST RATIO AND PROPERTY OPERATING COSTS					
Investment option	TOTAL estimated investment fee*	Including investment fee deducted from investment options or your account	TOTAL estimated indirect cost ratio [^]	Including estimated transactional & operational costs	Estimated Property operating costs
Australian Shares	0.47%	0.05%	0.00%	0.00%	0.00%
Balanced	0.20%	0.06%	0.63%	0.12%	0.06%
Cash	0.05%	0.05%	0.02%	0.01%	0.00%
Fixed Interest	0.05%	0.05%	0.22%	0.05%	0.00%
Growth	0.25%	0.06%	0.63%	0.10%	0.02%
High Growth	0.28%	0.06%	0.72%	0.10%	0.00%
International Shares	0.05%	0.05%	0.52%	0.11%	0.00%
Property	0.05%	0.05%	0.83%	0.38%	0.54%
Stable	0.09%	0.05%	0.38%	0.10%	0.04%
Sustainable Future Shares	0.53%	0.05%	0.00%	0.00%	0.00%
Unlisted Infrastructure	0.05%	0.05%	0.37%	0.08%	0.00%
Direct Investment option	0.10% + \$209.00 p.a.**	0.10% + \$209.00 p.a.**	0.00%-1.00% [†]	#	included in Indirect cost ratio
Australian Small Companies	0.04%	0.04%	1.30%	0.41%	0.00%
Diversified Shares	0.04%	0.04%	0.90%	0.18%	0.00%
Emerging Markets Shares	0.04%	0.04%	0.74%	0.21%	0.00%
Global Listed Infrastructure	0.04%	0.04%	1.50%	0.61%	0.00%
Global Listed Property	0.04%	0.04%	1.14%	0.13%	0.00%
Hedged International Shares	0.04%	0.04%	0.77%	0.21%	0.00%
Income Plus	0.04%	0.04%	1.38%	0.20%	0.00%
Moderate Growth	0.04%	0.04%	0.82%	0.23%	0.02%
Passive Australian Shares	0.04%	0.04%	0.09%	0.00%	0.00%
Passive International Shares	0.04%	0.04%	0.07%	0.00%	0.00%
LifetimePlus	0.06%	0.06%	1.23%	0.22%	0.00%

Any updates to estimates of investment fees (arising from changes in costs), indirect cost ratios and property operating costs may be disclosed via our website mediasuper.com.au/investments-your-investment-choices/investment-fees-and-indirect-cost-ratios.

* The investment fee, excluding the fee set by Media Super, is an estimate only as actual costs will vary based on actual asset allocations to individual investments throughout the year.

[^] The indirect cost ratio is based on indicative annualised calculations for the 2017-18 financial year except for LifetimePlus which is estimated for the period 2018-19.

** Indexed at 1 April each year.

[†] ICRs apply to individual investments held within the Direct Investment option - refer to the *Direct Investment Guide*. Cash transaction account estimated at 0.005%.

Refer to Brokerage fees and Term deposit break fees under 'Fees and other costs' section for details.

Defined fees

Activity fee

A fee is an Activity fee if:

- a. the fee relates to costs incurred by the trustee of the superannuation entity that are directly related to an activity of the trustee:
 - i. that is engaged in at the request, or with the consent, of a member; or
 - ii. that relates to a member and is required by law; and
- b. those costs are not otherwise charged as an administration fee, an investment fee, a buy-sell spread, a switching fee, an exit fee, an advice fee or an insurance fee.

Administration fee

An administration fee is a fee that relates to the administration or operation of the superannuation entity and includes costs that relate to that administration or operation, other than:

- a. borrowing costs; and
- b. indirect costs that are not paid out of the superannuation entity that the trustee has elected in writing will be treated as indirect costs and not fees, incurred by the trustee of the entity or in an interposed vehicle or derivative financial product; and
- c. costs that are otherwise charged as an investment fee, a buy-sell spread, a switching fee, an exit fee, an activity fee, an advice fee or an insurance fee.

Advice fee

A fee is an Advice fee if:

- a. the fee relates directly to costs incurred by the trustee of the superannuation entity because of the provision of financial product advice to a member by:
 - i. a trustee of the entity; or
 - ii. another person acting as an employee of, or under an arrangement with the trustee of the entity; and
- b. those costs are not otherwise charged as an administration fee, an investment fee, a switching fee, an exit fee, an activity fee or an insurance fee.

Buy-sell spread

A Buy-sell spread is a fee to recover transaction costs incurred by the trustee of the superannuation entity in relation to the sale and purchase of assets of the entity.

Exit fee

An Exit fee is a fee to recover the costs of disposing of all or part of members' interests in the superannuation entity.

Indirect cost ratio

The Indirect cost ratio [ICR] for a MySuper product or an investment option offered by a superannuation entity is the ratio of the total of the indirect costs for the MySuper product or investment option to the total average net assets of the superannuation entity attributed to the MySuper product or investment option.

Note: A fee deducted from a member's account or paid out of the superannuation entity is not an indirect cost.

Investment fee

An investment fee is a fee that relates to the investment of the assets of a superannuation entity and includes:

- a. fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and
- b. costs that relate to the investment of assets of the entity, other than:
 - i. borrowing costs; and
 - ii. indirect costs that are not paid out of the superannuation entity that the trustee has elected in writing will be treated as indirect costs and not fees, incurred by the trustee of the entity or in an interposed vehicle or derivative financial product; and
 - iii. costs that are not otherwise charged as an administration fee, a buy-sell spread, a switching fee, an exit fee, an activity fee, an advice fee or an insurance fee.

Note: The costs referred to in paragraph b. do not include transactional or operational costs referred to in paragraphs (b), (f) and (g) of the definition of transactional or operational costs.

Switching fee

A **switching fee** for a superannuation product other than a MySuper product, is a fee to recover the costs of switching all or part of a member's interest in the superannuation entity from one investment option or product in the entity to another.

Investment management fees

The range of investment options available in Media Super require different levels of management which means that some are more expensive to manage than others. The total fee charged is made up of the Investment fee and Indirect cost ratio.

Transactional and operational costs

Transactional and operational costs are estimates of costs such as brokerage, buy-sell spreads and settlement costs associated with investing in the Fund's assets. These costs are deducted from investments rather than paid directly and are included in the ICR, except for the Direct Investment option where these costs are shown on page 44.

Transactional or operational costs are incurred when assets are bought or sold and are an additional cost to members. They comprise a broad range of costs including the following:

- a. Brokerage;
- b. Buy-sell spreads;
- c. Settlement costs (including custody costs);
- d. Clearing costs;
- e. Stamp duty on an investment transaction;
- f. where an asset is acquired other than through a financial market, any part of the acquisition price of the asset that exceeds the price at which the asset could have been disposed of;

- g. where an asset is acquired through a financial market, any part of the acquisition price of the asset that exceeds the bid price in the financial market that would apply without the acquisition having occurred either:
 - i. immediately following the acquisition; or
 - ii. if the acquisition was a part of multiple acquisitions reflecting a single and non-recurring instruction to acquire, after the last acquisition made in accordance with the instruction;
- h. property operating costs;
- i. costs incurred in or by an interposed vehicle that would be transactional and operational costs if they had been incurred by the superannuation entity to which the superannuation product or investment option relates or for the registered scheme to which the managed investment products relate.

Transactional and operational costs do not include borrowing costs or indirect costs related to derivative contracts.



**'IT'S THE FUND FOR
CREATIVE PEOPLE LIKE ME.'**

GREG ROSE, Senior Designer

Maximum fees

The Trust Deed does not provide any limits on the maximum amounts that may be charged by the Trustee in respect of the fees and charges outlined in this section.

However, the Trustee will endeavour to ensure that the level of fees and charges is comparable with its competitors and that it represents good value for members.

Increases or alterations to fees and costs

All fees are current and may be revised or adjusted by Media Super from time to time without members' consent. Media Super may also introduce new fees.

The exit fee, the Family Law application for information fee and the Family Law benefit split fee are indexed each year on 1 April in line with AWOTE (Average Weekly Ordinary Time Earnings for full-time adult persons, private sector) as measured at the end of the prior November.

The Direct Investment Option dollar-based investment fee is indexed annually as per other indexed fees on 1 April in line with Average Weekly Ordinary Time Earnings, but only applies where the indexation to the pre-GST fee is \$4 or more and, if so, the pre-GST fee will increase by \$5 or the nearest multiple of \$5.

If there is an increase in fees other than the annual increases in line with AWOTE as described in this 'Fees and other costs' section, the Trustee must notify you at least 30 days in advance of the change (unless the increase is an increase in the investment fee that arises from increases in costs – the Trustee may notify you of these after the increase) or for Advice fees, prior to your agreement to engage with the planner.

Changes to the investment fee (arising from changes in costs), the indirect cost ratio and property operating costs may be disclosed on the Fund's website.

Tax

All fees and costs are inclusive of GST less any input tax credit and stamp duty (if applicable). Taxation of benefits is set out on page 48 in the 'Taxation on pensions' section of this PDS.

5. TAXATION ON PENSIONS

Different tax rules apply based on your age and the type of pension you have.

Your age

The tax applied to your pension depends on your age.

60 years and over

Pension account

- > pension income payments – tax free
- > additional payments – tax free
- > investment returns attributable to your pension – tax free

TTR account

- > pension income payments – tax free
- > additional payments – tax free
- > investment returns attributable to your TTR account – taxed at 15%

Under 60

Pension account

- > pension income payments – taxed
- > additional payments – taxed (see table on page 49)
- > investment returns attributable to your pension – tax free

TTR account

- > pension income payments – taxed
- > additional payments – taxed (see table on page 49)
- > investment returns attributable to your TTR account – taxed at 15%

Tax on income

Tax components

Your pension balance is made up of two components – the taxable component, and the tax-free component. As their names suggest, the taxable component attracts tax, while the tax-free component doesn't. The proportion of these two components is calculated when you start your pension. This fixed proportion then applies to each payment you receive.

If you reach your preservation age (55 to 59, depending on your date of birth) your pension payments will be taxed as follows:

- > tax-free component is tax free
- > taxable component is taxed at marginal tax rates plus the Medicare Levy, less 15% pension offset.

If you are aged under your preservation age your pension payment will be taxed as follows:

- > tax-free component is tax free
- > taxable component is taxed at marginal tax rates plus the Medicare Levy (no tax offset).

In some circumstances, individuals under preservation age may be eligible for the tax pension offset (for example, if the pension is paid because of an eligible disability).

TAX FILE NUMBERS

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. The trustee of your superannuation fund may disclose your TFN to another superannuation provider when your benefits are being transferred, unless you request the trustee of your superannuation fund in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- > the trustee will be able to accept all permitted types of superannuation contributions on your behalf;
- > other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits; and
- > it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.



Warning: If you do not provide Media Super with your TFN, you will be taxed at the highest marginal tax rate plus Medicare levy on all employer and salary sacrifice contributions, and Media Super will not be able to accept your personal contributions.

It's your responsibility to provide your TFN

As a member of Media Super, it is your responsibility to ensure that Media Super has your TFN on file. If your employer has neglected to supply your TFN, you may still be subject to additional tax.

The additional tax will be deducted directly from your Media Super account, either at the end of the financial year or when any part of your account balance is withdrawn, whichever occurs first.

Note: The information in this 'Taxation on pensions' section is general in nature, and is based on the applicable tax rates for the 2018–19 financial year (except where stated otherwise). As the tax treatment of pensions is complex and may change from time to time, we recommend that you seek professional financial advice in relation to tax matters.

The information in relation to the taxable component of pension payments in this 'Tax on income' section is in respect of the taxed element of the taxable component only. Any untaxed element of a taxable component of a pension payment may incur additional tax.

PAYG tax

If your pension payments are taxable, tax will be deducted on a PAYG [Pay As You Go] basis. This is similar to the way tax is withheld from salary and wages.

We will deduct the appropriate amount of tax from the payments, and pay it to the Australian Taxation Office (ATO).

SUPERANNUATION SURCHARGE TAX

The superannuation surcharge tax was abolished from 1 July 2005. However, the surcharge may still be payable for periods prior to this date. If the ATO assesses that you are liable to pay a superannuation surcharge, you will be required to pay this directly. If you need to withdraw additional funds from your pension to pay the surcharge, that withdrawal will be tax-free.

Tax on lump sum withdrawals

Your pension benefit is made up of taxable and tax-free components, with different tax treatments applying to each component. The table below summarises the tax payable on lump sum withdrawals of your pension benefit.

Any untaxed element of a taxable component of a lump sum withdrawal may incur additional tax.

TAX ON LUMP SUM WITHDRAWALS			
Component	Age	Payments	Tax rates
Tax-free	All	All	Nil
Taxable (taxed element)	Under your preservation age	All	Max. of 20% + Medicare levy
	Your preservation age to 59	Up to the low-rate cap of \$205,000	Nil
	Your preservation age to 59	Over the low-rate cap of \$205,000	Max. of 15% + Medicare levy
	60+	All	Nil

Warning: If you haven't advised Media Super of your tax file number, higher tax rates may apply.

Tax on benefits

Permanent incapacity

If you are under age 60, then, in order for a permanent incapacity benefit to be taxed concessionally, the following conditions must be satisfied:

- > the payment is made because you stopped being gainfully employed;
- > you stopped being gainfully employed because you suffered from ill health (whether physical or mental);
- > your gainful employment stopped before your last retirement day – generally before age 65; and
- > two medical practitioners certify that it is unlikely that you can ever be gainfully employed in a capacity for which you are reasonably qualified by education, training or experience.

If you satisfy the above, then part of the normal taxable component may generally be recalculated to form part of your tax-free component. Generally, the tax-free component is increased to reflect the period where you could have expected to be gainfully employed if the disability had not occurred. This amount is calculated on the basis of your age, length of service and the amount of your benefit.

Your adjusted tax-free and taxable components will be taxed at the rates shown in the adjacent table.

If you are under your preservation age and you get a disability super benefit as an income stream, you will get tax offsets that reduce your tax rate by 15% on the taxed element of the taxable component that you get.

Age 60 plus: No tax applies.

Death

If your Media Super death benefit is paid to a dependant for tax purposes as a lump sum, then the benefit is tax-free. If it is paid to a non-dependant (as a lump sum), the benefit will be split into tax-free and taxable components. The taxable component will be taxed at 15% plus the Medicare levy. A higher rate will apply if the death benefit recipient does not provide their TFN to Media Super.

Will my beneficiary pay tax on my pension?

The taxation applied to your pension on your death depends on the circumstances of you and your beneficiary, as well as how the benefit is paid.

If the benefit is paid as a pension, and you OR the dependant are aged 60 years or over, the pension benefit will be paid entirely tax-free. If you AND the dependant are under 60 at the time of death, the pension benefit will be taxed as follows:

- > the tax-free component is tax-free;
- > the taxable component is assessable income (i.e. it will be taxed at the dependant's Marginal Tax Rate) but the dependant is entitled to a tax offset equal to 15% of the taxable component; and
- > when the dependant turns 60, the income stream is tax-free.

If the benefit is paid as a lump sum, see information at left for taxation details.

Tax on investment earnings

Investment earnings attributable to the assets supporting your:

- > pension account are entirely tax-free;
- > TTR account are taxed at 15%.

Tax on commencement

If any part of the superannuation you use to start your pension consists of an untaxed rollover amount (previously a post-June 1983 untaxed element), this portion will generally be taxed at 15%. Generally, this is only applicable if you are transferring from an untaxed super fund. For most members, tax has already been deducted by their super fund, so this tax will not be applicable.

IMPORTANT INFORMATION IF CLAIMING A TAX DEDUCTION ON PERSONAL CONTRIBUTIONS

If you have made personal super contributions into your Media Super account and wish to claim a tax deduction on those contributions, you will need to do this before you commence your pension.

Please contact our Helpline on **1800 640 886** to request the ATO form *Deduction for personal super contributions* to be sent to you. This form details the amount you have paid in super contributions during the year. To claim a tax deduction, you must complete the form, return it to Media Super, and receive acknowledgment of the amount from Media Super.

6. OTHER INFORMATION

Cooling-off period

Pension members have 14 days to reconsider after opening a Media Super Pension account. The 14-day cooling-off period commences on the earlier of:

- > your receipt of confirmation of your application, or
- > five days after the day your Media Super membership application is accepted.

We will pay the balance of a member's pension account if they cancel their application of membership within the cooling-off period. An account will only be paid directly to a member if that member has met the legal requirements to access their account as cash. Otherwise, we will make the payment by transferring it to another complying superannuation fund in the member's name.

To cancel your membership, simply write to us.

If you choose to invest in the LifetimePlus investment option, you have two full financial years after investing in this option during which time you can request a switch out of this option and into another investment option as chosen by you, without incurring a withdrawal deduction.

WARNING: The amount refunded may be less than the amount of your original investment. It may reflect any movement in the value of the investment option(s) you have selected, and any tax payable. Cooling-off rights will cease if you have exercised any rights or powers in respect of your Media Super Membership (e.g. claimed a benefit or switched investment options).

Eligible Rollover Fund (ERF)

Please refer to the *Eligible Rollover Fund Factsheet* on Media Super's website for information about Media Super's ERF arrangements.

Lost members

A Media Super member is regarded as a 'lost member' if the member is:

- > **uncontactable** – this means that:
 1. Media Super has never had a postal or email address for you, Media Super has made one or more attempts to contact you at your last known address (or addresses);
 2. Media Super believes, on reasonable grounds, that you are no longer contactable at any address known to it; and
 3. no contributions or rollovers have been paid into your account within the last 12 months of your Fund membership; or

- > **inactive** – you were a standard employer-sponsored member when you joined the Fund, you have been a member of the Fund for longer than two years, and no contributions or rollovers have been paid into your account within the last five years of your Fund membership;

unless:

- > within the last two years of your Fund membership, we have verified that your address is correct and have no reason to believe that the address is now incorrect; or
- > you are permanently excluded from being a lost member.

All super funds regularly provide the ATO with a 'lost' members report. The ATO maintains a register of these members. You can see if you are registered as a lost member, either at ato.gov.au/super using the SuperSeeker feature, or by contacting **131 020**. Alternatively, try searching at unclaimedsuper.com.au.

Unclaimed money

Media Super is required to transfer your account balance to the ATO as unclaimed super if:

- > you are a departed temporary resident, at least six months have passed since the later of your visa expiring or your departure from Australia, you are not currently the holder of a temporary, permanent or prescribed visa, and you are not an Australian or New Zealand citizen and have not made a valid application for a permanent visa; or
- > you have reached age 65 or more, we have not received an amount for you in the last two years, and after a period of five years since we last had contact with you, we have been unable to contact you again after making reasonable efforts; or
- > you are a lost member, and either:
 - the balance of your account is less than \$6,000; or
 - your account has been inactive for a period of 12 months or more, and we are satisfied that it will never be possible to pay an amount to you; or
- > in the event of your death, we have not received an amount for you in the last two years, and we cannot ensure that your benefit is received by your beneficiaries after reasonable searches by us.

If your account balance is transferred to the ATO, you will no longer be a member of Media Super. As a result, you will not earn investment returns with Media Super. You may claim your benefit from the ATO once we have transferred it.

The ATO must pay interest on all unclaimed superannuation monies transferred to the ATO and subsequently reclaimed by members.

If your account balance has been transferred to the ATO, you can apply to the ATO to claim your benefit. The ATO can be contacted on **131 020**.

Relying on relief provided by ASIC, the Trustee is not obliged to notify or give an exit statement to a member who was a temporary resident where we transfer their superannuation to the ATO following their departure from Australia.

Media Super will pay any unclaimed money to:

Australian Taxation Office
GPO Box 9990
Melbourne VIC 3000

Phone: 131 020
Website: ato.gov.au

Unallocated money

If we receive money for a member without sufficient information (e.g. the member's name, employer's address etc.) we will be unable to allocate the money to the correct account. Wherever possible, we hold the money in trust while we try to obtain information which enables us to allocate the money to the correct member account. If we are unable to obtain sufficient information, we will return the money to the employer or to the person who made the contribution.

Any interest earned on unallocated money held in trust by us is not payable to a member but may be retained by us or paid into the Fund.

If it is not possible for us to identify who made the contribution, we will pay the money to ASIC, generally within one month from the date we receive the money. If you think you may be entitled to unallocated money, contact:

Australian Securities and Investments Commission
Unclaimed Money Unit

Phone: 1300 301 198
Email: unclaimed.money@asic.gov.au
Website: moneysmart.gov.au

Family Law & superannuation

Superannuation benefits can be considered as property and may be included within the asset pool of a property settlement after the breakdown of a relationship. A superannuation split may only be made in respect of superannuation which is \$5,000 or more.

For further information or to obtain a copy of the Superannuation Information Kit, visit **familylawcourts.gov.au**.

Your privacy

What personal information will Media Super keep about me?

The type of personal information we may collect about you includes your name, address, date of birth, contact details (including telephone and email), gender, occupation, payroll number, nominated beneficiaries, salary, financial information and tax file number.

Some information we collect is 'sensitive information'. Sensitive information which we may collect includes medical history information for insurance purposes.

Where practicable, we will collect your personal information directly from you. However, we may sometimes need to collect personal information about you from your employer, other super funds or government bodies to efficiently administer your account and provide our services to you.

In addition, in order to process insurance underwriting or disablement claims which you have requested, medical information may be collected from medical professionals.

Why does Media Super need my personal information?

Media Super collects, uses and discloses your personal information primarily in order to administer your Fund membership and, if applicable, to establish and maintain your insurance cover.

Media Super also collects, uses and discloses your personal information for the following purposes:

- > establish and manage your account(s);
- > communicate with you;
- > implement your investment choices;
- > process contributions, transfer money, and pay benefits;
- > provide information to you about promotions, products and services which may be of interest to you;
- > conduct research to improve our services to members;
- > help your employer to meet their superannuation obligations;
- > comply with our tax payment and statutory reporting obligations; and
- > allow the location and identification of lost or unclaimed super.

If applicable, Media Super and the Insurer may also collect personal information about you, including sensitive information, to:

- > establish and maintain your insurance cover; and
- > assess your insurance claims and pay any benefit to which you or your beneficiaries or your estate may be entitled.

To whom does Media Super disclose my personal information?

Media Super may disclose your personal information to:

- > our administrator, the Insurer, and our former Fund insurers and administrators;
- > printers and mail houses;
- > our professional advisers;
- > other super funds and rollover entities to which a benefit is transferred or rolled over;
- > medical practitioners and consultants;
- > your employers;
- > your beneficiaries or their representatives, in relation to death benefits;
- > providers of internet, data storage and data access services;
- > authorised financial institutions such as banks, credit unions and building societies, in relation to actioning payments;
- > government and regulatory authorities or other third parties;
- > any person(s) as required under the *Family Law Act 1975*; and
- > any person(s) nominated by you in writing.

Media Super may disclose personal information to service providers outside of Australia who assist with the management and administration of members' superannuation. Personal information is most likely to be disclosed to our administrator's processing centre in India and other relevant countries including the UK, USA, New Zealand, Bermuda and Singapore.

What are the consequences of not providing personal information?

If you choose not to provide all or part of your personal information to Media Super, the main consequences are that:

- > we may be unable to contact you;
- > we may be unable to pay your super benefit to you, or may be delayed in paying or processing it;
- > we may not be able to correctly calculate your super benefit;
- > if applicable, your eligibility for death or disability cover may be affected;
- > if applicable, the processing of your death or disability claim may be delayed;
- > the tax treatment of your account may be affected; and
- > we may not be able to provide appropriate information and advice to you about superannuation, retirement planning or the services and products offered by Media Super.

Does Media Super engage in direct marketing?

Yes, from time to time, we may contact you to let you know about promotions, products and services available to our members. We may contact you via mail and email to let you know about these offers. We will always let you know that you can opt out from receiving our marketing offers.

If you do not wish to continue receiving information about products or services which Media Super thinks you may be interested in, you can opt out by calling us on **1800 640 886** or by logging in to your online account and updating your current details.

What does Media Super do with government-related identifiers?

In certain circumstances we may be required to collect government-related identifiers such as your tax file number. We will not use or disclose this information unless we are authorised by law.

Can I access and correct my personal information?

If you would like to request access to, or correction of, your personal information we hold about you, please contact us on **1800 640 886** or mediasuper.com.au.

We will provide you with access to the information we hold about you, including for the purpose of correcting or updating that information, unless there is an exception which applies under the Australian Privacy Principles.

We may recover from you our reasonable costs of supplying you with access to this information. However, we will not charge you for the making of the request or to correct or update your personal information.

Your request to access this information will be dealt with as soon as reasonably practicable.

If we refuse to provide you with access to, or correct, the information, we will generally notify you of our reasons for refusal to the extent required and how you may complain about the refusal.

For further details, including:

- > how to access or correct personal information we hold about you; or
- > how to make a complaint about a privacy breach or about the way Media Super deals with personal information,

refer to the Media Super Privacy Policy, which is available at mediasuper.com.au/privacy-policy or by phoning **1800 640 886**.

Note: References to 'Media Super' in this Policy include our administrator, Mercer Outsourcing (Australia) Pty Ltd, ABN 83 068 908 912 and AFSL 41198 (Mercer), and our fund insurer, Hannover Life Re of Australasia Limited ABN 37 062 395 484, who collect and use your details on behalf of Media Super in their capacity as agents of Media Super.

Complaints

Media Super welcomes feedback, and has a procedure in place to deal with member complaints. If you have a complaint, write to us at:

Complaints Officer
Media Super
GPO Box 4303
Melbourne VIC 3001

All complaints will be acknowledged promptly and, in most cases, addressed within 30 days. You will receive a written reply detailing Media Super's decision.

UNTIL 31 OCTOBER 2018

Superannuation Complaints Tribunal

If you are not satisfied with our response to your complaint, or you have not received a response within 90 days, you may take your complaint to the Superannuation Complaints Tribunal [SCT]. Strict time limits apply.

The SCT is an independent tribunal set up by the Federal Government to review certain types of trustee decisions. If the SCT accepts your complaint, it will attempt to resolve the matter through conciliation. If conciliation is unsuccessful, the complaint is referred to the Tribunal for a determination, which is binding.

The SCT may be contacted at:

Superannuation Complaints Tribunal
Locked Bag 3060
Melbourne VIC 3001
Phone: 1300 884 114
Website: sct.gov.au

Financial Ombudsman Service

The Financial Ombudsman Service [FOS] deals with complaints about financial services providers including life insurers and some super providers.

If you have a complaint about the financial services provided to you by the Trustee, you may lodge a complaint with FOS.

FOS has restrictions on the type of complaints it will hear, and time limits apply. Also, FOS will not hear your complaint unless you have first lodged a complaint with Media Super's internal procedure [i.e. a complaint with our Complaints Officer]. The Trustee generally has 45 days to reply to your complaint, although they may request an extension to deal with your complaint.

If you do not receive a decision, or are not satisfied with the decision in relation to your complaint, you may lodge your complaint with FOS.

FOS may be contacted at:

Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001
Phone: 1300 780 808
Website: fos.org.au

COMPLAINTS LODGED ON OR AFTER 1 NOVEMBER 2018

Australian Financial Complaints Authority

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority [AFCA]. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)

In writing to:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Regulated Superannuation fund

The fund is:

- > a resident regulated super fund within the meaning of the *Superannuation Industry (Supervision) Act 1993* [SIS]; and
- > not subject to a direction under section 63 of SIS.

WHICH FORMS DO I FILL IN?



I WANT TO...

Start a pension

Complete the *Pension application form*.

Add additional funds to your existing pension account

Complete the *Pension re-investment form*.

Note: in order to add additional funds to an existing pension, a new pension account must be opened and your existing account will be closed.

I WANT TO MANAGE MY ACCOUNT

Rollover another super account into Media Super

Make an investment choice

Update my details

Manage your account online at mediasuper.com.au.

If you are not sure which form to fill in, please contact us on **1800 640 886**.

This page has been left blank intentionally.

STEP 3 – Preservation status (not applicable for TTR)

I declare that I am (select one option only):

- no longer in paid employment due to total and permanent disablement. (The Trustee will require supporting evidence as to your medical condition in permanent incapacity.)
- at my preservation age (see table on page 9 of the PDS) or older and I am no longer gainfully employed. I am not intending to rejoin the workforce either full-time or part-time at any time in the future.
- at least 60 years of age and I have ceased gainful employment since turning 60.
- at least 65 years of age.

STEP 4 – Start your pension

Minimum starting balance required is \$10,000.

Please start my pension by transferring the following amounts from my:

Media Super account

- Full account balance (if you are commencing a TTR, an amount of at least \$500 must be retained in your superannuation account)
- Part of my account balance (please specify) \$,

AND/OR

Another fund/s

Fund name

Approximate value of transfer \$, Member number

Fund name

Approximate value of transfer \$, Member number

Fund name

Approximate value of transfer \$, Member number

Total Initial Investment (minimum \$10,000) \$,

Do you require a Centrelink schedule? Yes No

If under age 65, do you intend to claim a tax deduction on contributions you have made into your existing Media Super account? Yes No

Note: Your pension will not commence until all of your listed transfers have been received.

STEP 5 - Choose your investment options

Take control of how your pension is invested

You can choose one investment option or any combination of the range of options available, including managing your own investments with our Direct Investment option. If you don't make a selection, you'll automatically be invested in the default investment option, which is our Balanced option.

To make a choice, select one of the following options

I wish to:

- Keep my investment option/s the same as my super account**
I acknowledge that any portion of my super account currently invested in the SmartPath option will be transferred to the Balanced option in my pension account.
- Invest in another option**
Please complete the *Investment choice form – Pension* in conjunction with this form.
- Invest in LifetimePlus**
Please complete the *LifetimePlus investment form* in conjunction with this application.
- Invest in the Direct Investment option**
Access to the Direct Investment option is available through your Media Super online account. Once your membership application has been processed you will be issued a welcome pack containing your member number. At this point you can log into your online account and select the Direct Investment option.

Note: For LifetimePlus and Direct Investment you will be invested in the Balanced option in the first instance until you make the selection to either of these options. Certain limits and restrictions apply. Please read the *LifetimePlus PDS* and *Direct Investment Guide* as applicable, available at mediasuper.com.au/pds for details.



Pension application form

STEP 6 – Pension payment options

Payment frequency

I wish to receive my pension payment (select one option only):

Monthly Quarterly Six-monthly Annually

Please nominate the first month in which your payment is to commence /

Payment amount

I wish to receive my pension payment in the following amount (select one option only):

Minimum amount

Nominated amount* of \$, per payment

Nominated amount* of % per annum (this will be paid per the frequency selected above)

Maximum amount (TTR only)

Payment drawdown

I wish to have my pension payment drawn from my investment options (select one option only):

Proportionally from my chosen investment options

As detailed below (Please print clearly in CAPITAL LETTERS)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
TOTAL				1 0 0 %

Please ensure that the total adds up to 100% otherwise this form will not be processed and you'll be required to complete a new form. If insufficient room, please complete the pension drawdown section at Step 2 of the *Investment choice form – pension* and attach it to this form.

* **For Pension Accounts**, the nominated amount must be at least the minimum amount permitted (gross of tax where applicable). **For TTR**, the nominated amount must not exceed the maximum amount permitted (gross of tax).

Note: If you do not tick an option above, your pension payments will be made at the minimum amount permitted and will commence on the first available pay period after your account has been established.

STEP 7 - Complete your bank details

Please pay my pension payment into the following bank account:

Name of institution

Branch name

BSB

Account number

Account name



Please return the completed form, along with your proof of identity to: **Media Super, GPO Box 4303, Melbourne VIC 3001**



STEP 9 – Attach proof of identity

For identification purposes, you **MUST** attach a certified copy of either your Driver's Licence or Passport (or acceptable alternatives). See the 'Completing proof of identity' section for details of certification and acceptable alternative documents. Failure to provide appropriate proof of identification may result in delays in the processing of your payment(s).

STEP 10 – ATO Tax File Number declaration (not applicable if you are aged 60 or over)

Only complete this section if you are under the age of 60.

As pension payments are considered income, you are required to complete an ATO Tax File Number declaration form. Please contact our Super Helpline **1800 640 886** to request a copy of the form.

I have completed and attached the ATO's Tax File Number declaration form.

STEP 11 – Provide your tax file number

Don't pay more tax than you have to – let us know your tax file number.

Your tax file number is confidential and you don't have to give it to Media Super. It is not an offence to not provide your tax file number. However, you may pay more tax than you have to if you don't supply it.

My tax file number is:

 - -

Special note: The Trustee is required by law to ask for your tax file number. By providing your tax file number, you're allowing the Trustee to use it to:

- > find or identify your super;
- > work out any tax payable;
- > pass your tax file number to the Australian Taxation Office when you receive your super payout or have unclaimed super money after reaching pension age;
- > pass your tax file number to any other super fund or account to which your super is transferred in the future, unless you tell the Trustee in writing not to do so;
- > report details of contributions to the tax office for working out whether any tax is applicable if contributions for you exceed certain limits; and
- > where required by law, pass your tax file number to other Government agencies.

If you don't provide your tax file number, now or later:

- > you may pay more tax on contributions made by your employer and certain other contributions made by or for you. In some circumstances, you may be able to claim this back, however time limits and other rules may apply;
- > the Trustee will only be able to accept contributions made for you by your employer; no other contributions, for example post-tax contributions (including personal contributions and some government contributions), can be accepted;
- > you may pay more tax on your super benefit than you would otherwise (although you can claim this back when you lodge your tax return); and
- > it may be more difficult to find your super in the future if you change your address without notifying the Trustee or if you rollover any other super accounts you may have.

The legal purposes for which the Trustee can use your tax file number and the consequences for not quoting your tax file number may change in the future.



Please return the completed form, along with your proof of identity to: **Media Super, GPO Box 4303, Melbourne VIC 3001**



STEP 12 – Sign the form

By signing this form, I am applying to become a pension member of Media Super, and I:

- > acknowledge and agree to be bound by the Trust Deed and rules that govern Media Super;
- > acknowledge that I have received all information I require to exercise the choices I have made, and have received and read the PDS;
- > understand that the investment for my Media Super pension will be made up of one or more lump sums which are with Media Super, or have or will be rolled into Media Super, and that the pension is not guaranteed for life or any set period;
- > understand that the investment choice and payment strategy I have indicated will apply to my account balance until further notice from me;
- > accept that the illustrations of risk and return shown in the PDS are based on assumptions which may or may not be borne out in practice;
- > understand that investment returns are not guaranteed, and can be positive or negative;
- > acknowledge that, if I need assistance in relation to my application, I should seek advice from a licensed financial planner;
- > understand that under Australian Taxation Office regulations, I must keep a copy of this form for five years from the date completed;
- > acknowledge that if I do not complete the *Pension investment choice form*, my account balance will be invested in Media Super's default Balanced option.

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 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, Mercer Outsourcing (Australia) Pty Ltd (Mercer), 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 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.

Member signature



Date

/ /



Completing proof of identity

Primary photographic identification

You will need to provide a certified copy of one of the following primary identification documents:

- > Current Australian or foreign driver's licence¹ (including the back of the driver's licence if your address has changed)
 - > Australian passport
 - > Current foreign passport¹, or similar document issued for the purpose of international travel¹
 - > Current card issued by a State or Territory for the purpose of proving a person's age
 - > Current national identity card issued by a foreign government for the purpose of identification¹
- Identification documents must not be expired (excepting an Australian passport, which may be expired within 2 years).

Alternative identification

If you are unable to provide any primary photographic identification, you will need to provide two certified identification documents, one from each of the following lists:

- AND**
- > Birth certificate or birth extract¹
 - > Citizenship certificate issued by the Commonwealth
 - > Pension card issued by the Department of Human Services (Centrelink) that entitles the person to financial benefits
 - > Letter from the Department of Human Services (Centrelink) or other Government body in the last 12 months regarding a Government assistance payment
 - > Tax Office Notice of Assessment issued in the last 12 months
 - > Rates notice from local council issued in the last 3 months
 - > Electricity, gas or water bill issued in the last 3 months
 - > Landline phone bill issued in the last 3 months (mobile phone bills will not be accepted)

Name change

If you have changed your name, you must provide a certified copy of the relevant name change document¹, for example, a Marriage Certificate issued by the Registry of Births Deaths & Marriages, Decree Nisi or Deed Poll (in addition to the above identification).

If your legal name or date of birth does not match exactly to our records (excluding aforementioned name changes), please contact us for further instructions.

Signing on behalf of another person

If you are signing on behalf of the applicant, you will need to provide the following:

- > A **certified** copy of the Guardianship papers or Power of Attorney; and
- > A **certified** copy of the appropriate proof of identity for the holder of the Guardianship or Power of Attorney; and
- > A **certified** copy of the appropriate proof of identity for the applicant.

How to certify documents

After sighting the original and the copy, and making sure that both documents are identical, the certifier must include on EACH page:

- > Written or stamped 'certified true copy'
- > Signature and printed full name
- > Qualification (such as Justice of the Peace, Australia Post employee, etc.)
- > Date (the date of certification must be within the 12 months prior to our receipt)

Verification

A verification of the certifying party may be performed. If a discrepancy arises, you may be requested to re-certify documentation.

Important note

The information in this document is a guide only, and we may request additional documentation prior to any payment.



IDENTIFICATION

Certified true copy

J. Sample

Mr John Sample

Justice of Peace

Registration No.123456789

Date: 15/03/2013

A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)

Write or stamp 'certified true copy' of the original document

The authorised person's signature

Full name, qualification and registration number (if applicable) of the authorised person

Date of authorisation (within 12 months of receipt)

¹ Translation

If your identification is written in a language other than English, the identification must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd. (NAATI) at the level of Professional Translator or higher (or an equivalent accreditation), to translate from a language other than English into English.



Who can certify documents in Australia?

- **Accountant** who is a fellow of the National Tax Accountants' Association or a member of Chartered Accountants Australia and New Zealand, Association of Taxation and Management Accountants, CPA Australia or the Institute of Public Accountants
- **APS employee** (engaged on an ongoing basis with five or more years of continuous service)
- **Architect**
- **Australia Post permanent employee** (who is currently employed in an office providing postal services to the public & has at least five continuous years of service) or **an Australia Post agent** (who is in charge of supplying postal services to the public)
- **Australian Consular Officer or Australian Diplomatic Officer** (within the meaning of the *Consular Fees Act 1955*)
- **Bailiff**
- **Bank officer, building society officer, credit union officer or finance company officer** (with five or more continuous years of service)
- **Commissioner for Affidavits or Declarations**
- **Engineer who is a member of Engineers Australia** (other than at the grade of student), **a Registered Professional Engineer of Professionals Australia**, registered as an engineer under a law of the Commonwealth, a State or Territory or registered on the National Engineering Register by Engineers Australia
- **Financial adviser or financial planner**
- **Holder of a statutory office**
- **Justice of the Peace**
- **Legal practitioner on the roll of the Supreme Court of a State or Territory, or the High Court of Australia**
- **Marriage celebrant** (registered under Subdivision C of Division 1 of Part IV of the *Marriage Act 1961*)
- **Medical practitioner, chiropractor, dentist, midwife, nurse, occupational therapist, optometrist, pharmacist, physiotherapist, psychologist** (who is currently licensed or registered to practice in that occupation under a law in force in a State or Territory)
- **Member of Commonwealth Parliament, State Parliament, Territory Legislature or a Local Government Authority** (State or Territory)
- **Member of the Australasian Institute of Mining and Metallurgy**
- **Member of the Australian Defence Force** (who is an officer; or a non-commissioned officer within the meaning of the *Defence Force Discipline Act 1982* with five or more years of continuous service or a warrant officer within the meaning of that Act)
- **Member of the Governance Institute Australia Ltd**
- **Migration agent** (registered under Division 3 of Part 3 of the *Migration Act 1958*)
- **Minister of Religion** (under Subdivision A of Division 1 of Part IV of the *Marriage Act 1961*)
- **Notary Public**
- **Permanent employee of a Commonwealth State, Territory or Local Government Authority with five or more years of continuous service**
- **Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made**
- **Police Officer, Sheriff or Sheriff's officer**
- **Registrar or Deputy Registrar of a Court, Judge, Clerk, Magistrate, Master of a Court, Chief Executive Officer of a Commonwealth Court**
- **Senior Executive Service Employee of Commonwealth Authority or a State or Territory**
- **SES employee of the Commonwealth**
- **Teacher employed on a full-time or part-time basis at a school or tertiary education institution**
- **Trade marks attorney or patent attorney** (who is currently licensed or registered to practice in that occupation under a law in force in a State or Territory)
- **Veterinary surgeon** (who is currently licensed or registered to practice in that occupation under a law in force in a State or Territory)

Who can certify documents outside of Australia?

- **Australian Consular Officer or Australian Diplomatic Officer** (within the meaning of the *Consular Fees Act 1955*)
- **Member of the Australian Defence Force** (who is an officer; or a non-commissioned officer within the meaning of the *Defence Force Discipline Act 1982* with five or more years of continuous service or a warrant officer within the meaning of that Act)
- **A Notary Public**
- **Employee of the Australian Trade Commission** (who is in a country or place outside Australia; authorised under paragraph 3(d) of the *Consular Fees Act 1955*; and exercising his or her function in that place)
- **Employee of the Commonwealth of Australia** (who is in a country or place outside Australia; authorised under paragraph 3(c) of the *Consular Fees Act 1955*; and exercising his or her function in that place)

How to contact us

Mail: Media Super Limited
GPO Box 4303, Melbourne VIC 3001

Phone: 1800 640 886

Fax: 1800 246 707

mediasuper.com.au



Pension re-investment form

VALID FROM 1 OCTOBER 2018



Please complete this form in **BLACK PEN** and **CAPITAL LETTERS**.

ABOUT THIS FORM

Complete this form to consolidate your existing pension and superannuation account into a new pension account and tell us:

- > your details
- > how much you want to invest to start a new Pension or Transition to Retirement (TTR) account
- > the preservation status of your super
- > the pension payment amount you want to receive and how you wish to receive those payments
- > your beneficiary nomination

Please refer to the relevant section of the *Pensions Guide Product Disclosure Statement* (PDS) for information to help you complete this form.

If you're unsure of your decisions, we recommend that you see a licensed financial planner.

IF YOU NEED HELP

For assistance call our Super Helpline on **1800 640 886**.

Please complete all sections of this form as applicable, sign at Step 12, and return the completed form along with your proof of identity to Media Super, GPO Box 4303, Melbourne VIC 3001.

STEP 1 - Your personal details

Mr/Mrs/Ms/Miss/Dr

Gender

Male

Female

Date of birth

Surname

Given names

Residential address (must be provided)

State

Postcode

Postal address (if different to above)

State

Postcode

Daytime telephone

Mobile number

Email address

Are you a current member of Media Super?

Yes

No

Super account member number

Pension account member number

Please don't contact me about products or services that are not related to my Media Super membership.

Issued by Media Super Limited ABN 30 059 502 948 AFSL 230254 as Trustee for **Media Super ABN 42 574 421 650 USI 42574421650799**.

 **Once completed, please send this entire document to:
Media Super, GPO Box 4303, Melbourne VIC 3001**



Pension re-investment form

STEP 2 – Pension type

Please select your pension type:

- Transition to Retirement (TTR) – go to Step 4 Pension Account – go to Step 3

STEP 3 – Preservation status (not applicable for TTR)

I declare that I am (select one option only):

- no longer in paid employment due to total and permanent disablement. [The Trustee will require supporting evidence as to your medical condition in permanent incapacity.]
- at my preservation age [see table on page 9 of the PDS] or older and I am no longer gainfully employed. I am not intending to rejoin the workforce either full-time or part-time at any time in the future.
- at least 60 years of age and I have ceased gainful employment since turning 60.
- at least 65 years of age.

STEP 4 – Start your new pension

Minimum starting balance required is \$10,000.

Please start my new pension account with the following amount (select one option only):

- A lump sum of: \$, .
- OR
- The total of my existing super and pension

Do you require a Centrelink schedule? Yes No

Note: Your existing pension account will be closed and the closing balance transferred to your superannuation account. The amount selected above will then be transferred from your superannuation account to open your new pension account. For TTR, an amount of at least \$500 must be retained in your superannuation account.

STEP 5 – Choose your investment options

Take control of how your pension is invested

You can choose one investment option or any combination of the range of options available, including managing your own investments with our Direct Investment option. If you don't make a selection, you'll automatically be invested in the default investment option, which is our Balanced option.

To make a choice

Select one of the following options.
I wish to:

- Keep my investment option/s the same as my current pension account
- Invest in another option
Please complete the *Investment choice form – Pension* in conjunction with this form

Invest in LifetimePlus

Please complete the *LifetimePlus investment form* in conjunction with this application

Invest in the Direct Investment option

Access to the Direct Investment option is available through your Media Super online account. Once your membership application has been processed you will be issued a welcome pack containing your member number. At this point you can log into your online account and select the Direct Investment option.

Note: For LifetimePlus and Direct Investment you will be invested in the Balanced option in the first instance until you make the selection to either of these options. Certain limits and restrictions apply. Please read the *LifetimePlus PDS* and *Direct Investment Guide* as applicable available at mediasuper.com.au/pds for details.

STEP 6 – Pension payment options

Payment frequency

I wish to receive my pension payment (select one option only):

- Monthly Quarterly Six-monthly Annually

Please nominate the first month in which your payment is to commence /

Note: Pension payments are made on the 15th of the month, with paperwork required 10 days prior to meet the payment date for that month.

Payment amount

I wish to receive my pension payment in the following amount (select one option only):

- Minimum amount
- Nominated amount* of \$, per payment
- Nominated amount* of % per annum [this will be paid per the frequency selected above]
- Maximum amount [TTR only]

CONTINUED OVER >



Once completed, please send this entire document to:
Media Super, GPO Box 4303, Melbourne VIC 3001



Pension re-investment form

STEP 11 – Provide your tax file number

Don't pay more tax than you have to – let us know your tax file number.

Your tax file number is confidential and you don't have to give it to Media Super. It is not an offence to not provide your tax file number. However, you may pay more tax than you have to if you don't supply it.

My tax file number is:

 - -

Special note: The Trustee is required by law to ask for your tax file number. By providing your tax file number, you're allowing the Trustee to use it to:

- > find or identify your super;
- > work out any tax payable;
- > pass your tax file number to the Australian Taxation Office when you receive your super payout or have unclaimed super money after reaching pension age;
- > pass your tax file number to any other super fund or account to which your super is transferred in the future, unless you tell the Trustee in writing not to do so;
- > report details of contributions to the tax office for working out whether any tax is applicable if contributions for you exceed certain limits; and

- > where required by law, pass your tax file number to other Government agencies.

If you don't provide your tax file number, now or later:

- > you may pay more tax on contributions made by your employer and certain other contributions made by or for you. In some circumstances, you may be able to claim this back, however time limits and other rules may apply;
- > the Trustee will only be able to accept contributions made for you by your employer; no other contributions, for example post-tax contributions (including personal contributions and some government contributions), can be accepted;
- > you may pay more tax on your super benefit than you would otherwise (although you can claim this back when you lodge your tax return); and
- > it may be more difficult to find your super in the future if you change your address without notifying the Trustee or if you rollover any other super accounts you may have.

The legal purposes for which the Trustee can use your tax file number and the consequences for not quoting your tax file number may change in the future.

STEP 12 – Sign the form

By signing this form, I am applying to become a pension member of Media Super, and I:

- > acknowledge and agree to be bound by the Trust Deed and rules that govern Media Super;
- > acknowledge that I have received all information I require to exercise the choices I have made, and have received and read the PDS;
- > understand that the investment for my Media Super pension will be made up of one or more lump sums which are with Media Super, or have or will be rolled into Media Super, and that the pension is not guaranteed for life or any set period;
- > understand that the investment choice and payment strategy I have indicated will apply to my account balance until further notice from me;
- > accept that the illustrations of risk and return shown in the PDS are based on assumptions which may or may not be borne out in practice;
- > understand that investment returns are not guaranteed, and can be positive or negative;
- > acknowledge that, if I need assistance in relation to my application, I should seek advice from a licensed financial planner;
- > understand that under Australian Taxation Office regulations, I must keep a copy of this form for five years from the date completed;
- > acknowledge that if I do not complete the *Pension investment choice form*, my account balance will be invested in Media Super's default Balanced option.

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 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, Mercer Outsourcing (Australia) Pty Ltd (Mercer), 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 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.

Member signature



Date

 / /


Once completed, please send this entire document to:
Media Super, GPO Box 4303, Melbourne VIC 3001



Completing proof of identity

Primary photographic identification

You will need to provide a certified copy of one of the following primary identification documents:

- > Current Australian or foreign driver's licence¹ (including the back of the driver's licence if your address has changed)
- > Australian passport
- > Current foreign passport¹, or similar document issued for the purpose of international travel¹
- > Current card issued by a State or Territory for the purpose of proving a person's age
- > Current national identity card issued by a foreign government for the purpose of identification¹

Identification documents must not be expired (excepting an Australian passport, which may be expired within 2 years).

Alternative identification

If you are unable to provide any primary photographic identification, you will need to provide two certified identification documents, one from each of the following lists:

- > Birth certificate or birth extract¹
- > Citizenship certificate issued by the Commonwealth
- > Pension card issued by the Department of Human Services (Centrelink) that entitles the person to financial benefits

AND

- > Letter from the Department of Human Services (Centrelink) or other Government body in the last 12 months regarding a Government assistance payment
- > Tax Office Notice of Assessment issued in the last 12 months
- > Rates notice from local council issued in the last 3 months
- > Electricity, gas or water bill issued in the last 3 months
- > Landline phone bill issued in the last 3 months (mobile phone bills will not be accepted)

Name change

If you have changed your name, you must provide a certified copy of the relevant name change document¹, for example, a Marriage Certificate issued by the Registry of Births Deaths & Marriages, Decree Nisi or Deed Poll (in addition to the above identification).

If your legal name or date of birth does not match exactly to our records (excluding aforementioned name changes), please contact us for further instructions.

Signing on behalf of another person

If you are signing on behalf of the applicant, you will need to provide the following:

- > A **certified** copy of the Guardianship papers or Power of Attorney; and
- > A **certified** copy of the appropriate proof of identity for the holder of the Guardianship or Power of Attorney; and
- > A **certified** copy of the appropriate proof of identity for the applicant.

How to certify documents

After sighting the original and the copy, and making sure that both documents are identical, the certifier must include on EACH page:

- > Written or stamped 'certified true copy'
- > Signature and printed full name
- > Qualification (such as Justice of the Peace, Australia Post employee, etc.)
- > Date (the date of certification must be within the 12 months prior to our receipt)

Verification

A verification of the certifying party may be performed. If a discrepancy arises, you may be requested to re-certify documentation.

Important note

The information in this document is a guide only, and we may request additional documentation prior to any payment.



Certified true copy

J. Sample

Mr John Sample

Justice of Peace

Registration No.123456789

Date: 15/03/2013

A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)

Write or stamp 'certified true copy' of the original document

The authorised person's signature

Full name, qualification and registration number (if applicable) of the authorised person

Date of authorisation (within 12 months of receipt)

¹ Translation

If your identification is written in a language other than English, the identification must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd. (NAATI) at the level of Professional Translator or higher (or an equivalent accreditation), to translate from a language other than English into English.



Who can certify documents in Australia?

- **Accountant** who is a fellow of the National Tax Accountants' Association or a member of Chartered Accountants Australia and New Zealand, Association of Taxation and Management Accountants, CPA Australia or the Institute of Public Accountants
- **APS employee** (engaged on an ongoing basis with five or more years of continuous service)
- **Architect**
- **Australia Post permanent employee** (who is currently employed in an office providing postal services to the public & has at least five continuous years of service) **or an Australia Post agent** (who is in charge of supplying postal services to the public)
- **Australian Consular Officer or Australian Diplomatic Officer** (within the meaning of the *Consular Fees Act 1955*)
- **Bailiff**
- **Bank officer, building society officer, credit union officer or finance company officer** (with five or more continuous years of service)
- **Commissioner for Affidavits or Declarations**
- **Engineer who is a member of Engineers Australia** (other than at the grade of student), **a Registered Professional Engineer of Professionals Australia**, registered as an engineer under a law of the Commonwealth, a State or Territory or registered on the National Engineering Register by Engineers Australia
- **Financial adviser or financial planner**
- **Holder of a statutory office**
- **Justice of the Peace**
- **Legal practitioner on the roll of the Supreme Court of a State or Territory, or the High Court of Australia**
- **Marriage celebrant** (registered under Subdivision C of Division 1 of Part IV of the *Marriage Act 1961*)
- **Medical practitioner, chiropractor, dentist, midwife, nurse, occupational therapist, optometrist, pharmacist, physiotherapist, psychologist** (who is currently licensed or registered to practice in that occupation under a law in force in a State or Territory)
- **Member of Commonwealth Parliament, State Parliament, Territory Legislature or a Local Government Authority** (State or Territory)
- **Member of the Australasian Institute of Mining and Metallurgy**
- **Member of the Australian Defence Force** (who is an officer; or a non-commissioned officer within the meaning of the *Defence Force Discipline Act 1982* with five or more years of continuous service or a warrant officer within the meaning of that Act)
- **Member of the Governance Institute Australia Ltd**
- **Migration agent** (registered under Division 3 of Part 3 of the *Migration Act 1958*)
- **Minister of Religion** (under Subdivision A of Division 1 of Part IV of the *Marriage Act 1961*)
- **Notary Public**
- **Permanent employee of a Commonwealth State, Territory or Local Government Authority with five or more years of continuous service**
- **Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made**
- **Police Officer, Sheriff or Sheriff's officer**
- **Registrar or Deputy Registrar of a Court, Judge, Clerk, Magistrate, Master of a Court, Chief Executive Officer of a Commonwealth Court**
- **Senior Executive Service Employee of Commonwealth Authority or a State or Territory**
- **SES employee of the Commonwealth**
- **Teacher employed on a full-time or part-time basis at a school or tertiary education institution**
- **Trade marks attorney or patent attorney** (who is currently licensed or registered to practice in that occupation under a law in force in a State or Territory)
- **Veterinary surgeon** (who is currently licensed or registered to practice in that occupation under a law in force in a State or Territory)

Who can certify documents outside of Australia?

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- **A Notary Public**
- **Employee of the Australian Trade Commission** (who is in a country or place outside Australia; authorised under paragraph 3(d) of the *Consular Fees Act 1955*; and exercising his or her function in that place)
- **Employee of the Commonwealth of Australia** (who is in a country or place outside Australia; authorised under paragraph 3(c) of the *Consular Fees Act 1955*; and exercising his or her function in that place)

How to contact us

Mail: Media Super Limited
GPO Box 4303, Melbourne VIC 3001

Phone: 1800 640 886

Fax: 1800 246 707

mediasuper.com.au



super



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EXTRA MEMBERSHIP BENEFITS FOR YOU

Media Super membership provides extra benefits – access to helpful and cost-effective services such as those below.

Financial planning

At Media Super we want to see you thrive. That's why we offer you the opportunity to meet with one of our Financial Planners* to assess the health of your super, set goals and develop strategies to achieve them.

Our Fund-based planners can help you understand your current position, determine what your goals are and look specifically at your superannuation and retirement planning needs, including:

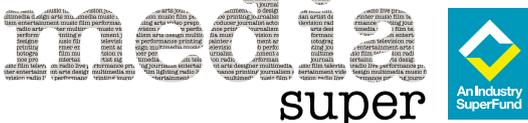
- > Determining if you're on track to having enough super to fund your desired retirement lifestyle.
- > Taking advantage of the various options and strategies available to boost your super, such as transition to retirement.
- > Creating a complete retirement solution, by exploring the Age Pension and how other benefits from Centrelink work, and what can be done to maximise these.
- > Determining if your current investment strategy is appropriate for your personal situation, needs and tolerance to risk.

As a valued member of Media Super, you are entitled to an initial one hour, face-to-face or phone consultation with a Media Super Financial Planner, at no cost to you and without any obligation.

Your planner will only suggest you seek advice if they are confident that it will improve your situation and is in your best interests to do so.

For more information or an appointment call our Super Helpline on **1800 640 886** or go to mediasuper.com.au.

*Media Super has engaged Industry Fund Services Limited (IFS) ABN 54 007 016 195 AFSL No 232514 to facilitate the provision of financial advice to members of Media Super. Advice is provided by one of our Financial Planners who are Representatives of IFS. Fees may apply. Further information about the cost of advice is set out in the relevant Financial Services Guide, a copy of which can be obtained by calling IFS on 1300 138 848. IFS is responsible for any personal advice given to you by its Representatives.



Banking from ME

We were originally created by member-owned industry super funds, like Media Super, to be a fairer home loan lender, helping Australians reach the dream of owning their own home. These days we're a fully fledged bank, but our profits still go back to the industry super funds – the very same ones that look after the retirement savings of more than seven million Australians.

We help Australians get ahead. We give you ways to get more from your savings, pay less on your loans and cut down on fees – however we can, whenever we can.

We're making banking as simple as possible. You shouldn't have to wade through jargon to find what you need, and opening an account should be easy.

And because financial know-how doesn't always come naturally, we give you tools to spend wiser and save smarter: things like our online school of money 'ed', which is fast, free and simple to use.

More for Media Super members

As a member of Media Super, you've got access to **ME's** Member Benefits Program – a full program of special offers and deals to help you get more from your banking.

Here are just some of offers we've had in the past:

- > **More on home loans**
Save more with ME's already-low rates
- > **More on everyday accounts**
Enjoy bonus offers to make your money go further
- > **More on credit cards**
Save with a competitive low rate

ME has new special deals regularly; to see how you could benefit from **ME's** Member Benefit Program call **13 15 63** or visit mebank.com.au/benefitsmediasuper.

Terms, conditions, fees and charges apply. Applications for credit are subject to credit approval.

This is general information only and you should consider if these products are appropriate for you.

Members Equity Bank Ltd ABN 56 070 887 679 AFSL and Australian Credit Licence 229500



Please note: The information detailed on this page is provided by the service providers, and not the Media Super Trustee. Media Super does not recommend, endorse or accept responsibility for products or services provided by third-party organisations. Terms and conditions apply which should be obtained from the relevant third-party provider. As these are not Media Super products, we do not accept liability for any loss or damage caused by the products and services provided by these third-party providers.

STAY IN TOUCH

For further information about opening a pension or TTR with Media Super, please visit mediasuper.com.au/retirement.

Sign up today to receive our regular member eNewsletter which features stories about the Media Super community and our members, as well as including informative updates and articles. Log in to your account to add or update your email address or call our Super Helpline **1800 640 886**.

