# PRINT. MEDIA. ENTERTAINMENT. ARTS. OUR COMMUNITY

# MEMBER GUIDE

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# **1 ABOUT MEDIA SUPER**

## Super for you

As the industry fund for print, media, entertainment and arts professionals, Media Super (Fund) is run only to benefit members. We are a public offer fund so anyone can join, whatever your occupation.

You can take Media Super with you from job to job and receive contributions to your Media Super account from multiple employers simultaneously.

If you work in the print, media, entertainment or arts industries, Media Super is the fund for you.

#### Your fund for life

You can stay with Media Super even after you retire, with our pension products\*. It's easy to transfer to a pension account and there are no hidden set-up costs.

# MySuper authorised

Media Super's MySuper product is our Balanced investment option. All amounts allocated to the Balanced option are automatically invested in our MySuper product. We also offer a large range of other options as well as a Direct Investment option as listed on page 5.

Further information about our investment options, including the product dashboard for our MySuper product, is available at **mediasuper.com.au/investments**.

#### Other information

You can find important information on the operations of Media Super including remuneration of our Board and executive team at mediasuper.com.au/operations.

#### For more information visit mediasuper.com.au

\* Media Super's Pension products are issued by Media Super Limited, the trustee of Media Super. Please read the **Pensions Guide PDS** available at **mediasuper.com.au/pds** before making a decision about Media Super's Pension products.

This Product Disclosure Statement (PDS) is a summary of significant information and includes a number of references to important, additional information (each of which forms part of this PDS) as referenced in the 'Read More' text boxes in this PDS. You should consider this PDS and the additional information before making a decision about the product.

Information in this PDS and the additional information that forms part of the PDS may change from time to time. We will notify 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/blog**. A paper or electronic copy of any updated information is available without charge on request.

**Warning:** The information in this document is of a general nature. It has been prepared without taking into account your personal financial situation or needs. You should consider these matters and obtain financial advice tailored to your personal circumstances before making a financial decision.



# **2 HOW SUPER WORKS**

Superannuation is a means of saving for your retirement which is, in part, compulsory.

There are different types of contributions available to a person. These include employer contributions, voluntary contributions, government contributions and downsizer contributions (from the proceeds of a sale of vour home).

Generally, your employer is required to make contributions to superannuation on your behalf equal to a percentage of your salary this is called the Superannuation Guarantee (SG). The current SG rate is 9.5%.

The government offers incentives to invest in superannuation by providing a range of tax savings on super contributions, investment earnings and withdrawals from your account.

## **Making contributions**

You can make additional contributions to your super which are generally divided into two types:

- > Before tax: these include salary sacrifice contributions you make;
- > After tax: personal contributions you make from your after-tax income.

The tax treatment of each type is different and various limits or caps also apply to contributions made to your super. See How super is taxed on page 10 for more information.

# Incentives for low-income earners and the self-employed

You may be able to split your before-tax contributions with your spouse or make after-tax contributions on their behalf for a tax rehate

If you earn less than \$53,564 a year and you make an after-tax contribution to your super, vou may be eligible for a Government co-contribution of up to \$500.

Eligible individuals with an adjusted taxable income up to \$37,000 will receive a LISTO payment from the Government equal to 15% of their total concessional (before-tax) super contributions for an income year, capped at \$500.

Self-employed members may be able to claim a full tax deduction on their contributions to super.

Eligibility conditions and limits apply.

#### Incentives for first home buyers

Since 1 July 2017, you have the ability to make voluntary concessional (before-tax) and nonconcessional (after-tax) contributions into your super to help you save for your first home.

From 1 July 2018, you can apply to release up to \$30,000 in voluntary contributions, along with associated earnings, to help you purchase your first home. You must meet certain requirements before you are eligible for the release of these amounts.

#### Accessing your super

As super is about saving for retirement, there are restrictions on when you can access or withdraw your super and the amount you can withdraw. Generally, you cannot withdraw your super until you reach your 'Preservation Age' (which depends on your date of birth) and permanently retire, or alternatively if you satisfy another condition of release.

## **Choosing your fund**

Most people can choose which super fund their employer pays contributions into, but in some cases your super fund may be determined by the terms of your employment. If you don't make a choice, your employer will select a fund for you which must be a MySuper-approved product.

**READ MORE** 

You should read the important information about how super works before making a decision. Go to the Additional Information about your Super Guide available at mediasuper.com.au/pds.

The material relating to how super works may change between the time when you read this Statement and the day when you acquire the product.

# 3 BENEFITS OF INVESTING WITH MEDIA SUPER

As an industry super fund, we are run only to benefit you, and we reward you with **low fees** and **solid long-term investment performance**.

#### What we offer:

- > Competitive fees
- A large range of investment options to suit you and your needs – including the Direct Investment option
- Cost-effective insurance options to protect you and your family – including Death,
   TPD and Income Protection
- Ability to keep your account if you change jobs, become self employed or freelance

- Help when you need it with Business Development Managers and Financial Planners\*
- Pension and Transition to Retirement (TTR) options at no extra cost
- > Workplace visits, workshops and seminars
- Online account access and digital member cards.
- \* Media Super Financial Planners are Authorised Representatives of Industry Fund Services Limited (IFS) ABN 54 007 016 195 AFSI No 232514.

# 4 RISKS OF SUPER

All financial investments involve some measure of risk against the potential level of return.

Media Super invests in a broad range of asset classes, including shares, infrastructure, property, fixed interest and cash. The mix of these asset classes is a key factor in the likely investment return and the level of risk of a negative return for each investment option.

Different investment strategies may carry different levels of risk, depending on the assets that make up the strategy.

## **Growth and Defensive assets**

Investments are generally divided into two types – growth and defensive assets. 'Growth' assets – such as shares and property – can provide potentially the highest returns over the long-term, but assets with the highest long-term returns may also carry the highest level of short-term risk.

'Defensive' assets – such as cash and fixed interest – may have less potential risk, but tend to produce lower returns over the long term.

#### Investments and risk

Significant risks to your investment can also include the impact of inflation, interest rates, currency exchange rates, liquidity, derivatives and market failure. There are also operational risks, such as regulatory changes to superannuation legislation, tax laws and changes to insurance legislation.

## Your risk profile

When making an investment choice the level of investment risk that is appropriate for you depends on your own individual factors.

These include your age, your existing superannuation balance, how long you are investing for, other investments or financial assets you may have, and your risk tolerance.

When considering the overall risks to your investment in Media Super, you should always be aware that:

The value of your investments may move up and down.

- > The returns you receive on your investments will vary - previous returns are not indicative of future returns. Future returns can be either positive or negative (i.e. you may lose some of your money) and are not guaranteed.
- > The amount of your future superannuation savings, including your contributions and investment earnings, may not be sufficient to provide adequately for your retirement.
- > The laws affecting superannuation or taxation may change.

#### **READ MORE**

You should read the important information

about the risks of super before making a decision. Go to the Investment Guide available at mediasuper.com.au/ **pds**. The material relating to the risks of super may change between the time when you read this Statement and the day when you acquire the product.

# 5 HOW WE INVEST YOUR MONEY

Media Super offers a wide range of investment options for you to choose from, each with a different mix of assets.

This includes the following types of options:

PRE-MIXED – offers a mix of asset classes to provide different risk/return profiles;

SINGLE ASSET CLASS - Investment in a single specific asset class only;

LIFECYCLE - Offers a 'whole-of-life' approach to investing; and

**DIRECT INVESTMENT\*** – Take control of your super and choose from ASX300 listed companies, Exchange Traded Funds and term deposits.

\*Certain limits and restrictions apply.

Please read the Direct Investment Guide at mediasuper.com.au/pds for further details.

If you do not make a choice about where vour super is invested, it will be invested in the **Balanced option**, which is Media Super's MySuper authorised option.

For further details of the investment options available in Media Super, see the Investment Guide at mediasuper.com.au/pds.

**Warning:** When making your investment choice, you must consider the potential risk and return of an investment option and whether it suits your risk profile and timeframe, i.e. how much time you have until your retirement.

## BALANCED - Our default (MySuper) investment option

#### Investment overview

The Balanced investment option 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 one in six.

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).

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#### BALANCED - Our default (MySuper) investment option (continued)

#### **Investment strategy**

Strategic asset allocation and long-term range as at 1 November 2019										
Asset class type	Benchmark strategic asset allocation (%)	Asset allocation range (%)								
Australian Shares	27.5	18-38								
Overseas Shares	24	14-56								
Infrastructure	12	2-22								
Property	10	4-18								
Other	8	2-42								
Fixed Income	15.5	1-31								
Cash	3	0-15								

The percentages in the above table (Benchmark strategic asset allocation %) set out the strategic asset sector allocation of this option. The long-term allocation ranges are set out in the table (Asset allocation range %).

\* The Standard Risk Measure (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. The SRM is not a complete assessment of all forms of investment risk and does not take into account administration fees and tax. Members should not rely exclusively on the SRM and should still ensure they are comfortable with the risks and potential losses associated with their chosen option/s. For more details on the SRM, please refer to the *Investment Guide* available at **mediasuper.com.au/pds**.

# **Changing your investment option**

You can change your investment option in your online account at **mediasuper.com.au** or by completing and returning to us the *Investment choice form* available from **mediasuper.com.au/forms**.

A \$30 switching fee applies and will be charged to your account.

**Note:** Investment options may be added, closed, varied or terminated, or investment managers appointed or replaced, without notice. We will notify you of any material changes to the investment options or investment managers.

**READ MORE** 

You should read the important information

about how we invest your money before making a decision. Go to the *Investment Guide*, *Direct Investment Guide*, *Utilising derivatives* fact sheet and *Sustainable Future Shares* fact sheet available at **mediasuper.com.au/pds**. The material relating to how we invest your money may change between the time when you read this Statement and the day when you acquire the product.

# 6 FEES AND COSTS



#### CONSUMER ADVISORY WARNING

#### Did vou know?

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

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

#### To find out more

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

#### Fees and other costs

The table below shows the fees and other costs that you may be charged for our Balanced option. This information can be used to compare costs between different superannuation products.

MEDIA SUPER BALANCED INVESTMENT OPTION										
Type of fee	Amount	How and when paid								
Investment fee <sup>1</sup>	0.17% p.a. (estimated) of your account balance	The investment fee is deducted weekly from the investment option assets prior to the unit price being calculated, which reduces the return on your investment.								
Administration fee <sup>1</sup>	\$65 p.a. (\$1.25 per week) plus 0.15% p.a. (with a \$600 cap) <sup>2</sup> of your account balance.	The \$65 p.a. is deducted from your account balance at the end of every month and when you exit the Fund. The 0.15% p.a. fee is deducted from the investment option on a weekly basis prior to the unit price being calculated, which reduces the return on your investment.								
Buy-sell spread	Nil	Not applicable								

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MEDIA SUPER BAL	ANCED INVESTME	NT OPTION (continued)
Type of fee	Amount	How and when paid
Switching fee	\$30	The switching fee is deducted from your account at the end of the month or on exiting the Fund (if you exit the Fund before the end of the month) following 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 or if you are only changing your investment options for future transactions.
Advice fees relating to all members investing in a particular MySuper product or investment option	Nil	Not applicable
Other fees and costs <sup>3</sup>		
Indirect cost ratio <sup>1</sup>	0.53% p.a. (estimated) of your account balance	The indirect cost ratio is not charged to members as a fee but is 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. The indirect cost ratio has been estimated based on indicative annualised calculations for the 2018-19 financial year.

- 1. If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.
- 2. If your account balance exceeds \$400,000 in a particular month, you will receive a refund of any amount you pay over \$50 in a particular month in relation to the 0.15% p.a. administration fee, provided you still have a Media Super account at the time of the refund. Please refer to the 'Fees and other costs' table in the Additional Information about your Super Guide for further details about the fee cap.
- 3. Information on activity fees, advice fees for personal advice, property operating costs and insurance fees is found in the 'Additional Explanation of Fees and Costs' in the *Additional Information about your Super Guide* available at **mediasuper.com.au/pds**.

Any updates to the estimated investment costs payable as part of the Investment fee or the estimated indirect cost ratios will be made via our website **mediasuper.com.au/investment-fees**.

You can find definitions of the types of fees in the Additional Information about your Super Guide 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 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 - Balanced	investment option	Balance of \$50,000
Investment fees	0.17% p.a.	For every \$50,000 you have in the superannuation product you will be charged \$85 each year.
Plus Administration fees	\$65 (\$1.25 per week) + 0.15% p.a.	<b>And</b> , you will be charged \$65 in administration fees regardless of your balance, plus \$75, each year.
Plus Indirect costs for the superannuation product	0.53% p.a.	<b>And</b> , indirect costs of \$265 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 <b>\$490</b> for the superannuation product.

Note: Additional fees may apply. The investment costs payable as part of the investment fee 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 investment costs payable as part of the Investment fee and the indirect cost ratio have been estimated based on an indicative annualised amount for the 2018/19 financial year and the above example is provided by way of illustration only.

# Fee changes

All fees are current and may be revised, adjusted or a new fee introduced, from time to time without members' consent.

The dollar-based fees set out in the 'Fees and costs' table above are not indexed; however, indexation arrangements apply to certain other dollar-based fees charged in the Fund

Where there is an increase to a fee, we will notify you at least 30 days in advance of this change. This excludes investment fees, ICR and fees that have an annual increase under indexation arrangements.

If there is an increase in the Investment fee (other than the fixed percentage-based fee) or in the indirect cost ratio, we may notify you of this after the increase.

# **Fees for Financial Advice**

Financial advice fees may be payable if vou consult a Financial Planner. See the Additional Information about your Super Guide available at mediasuper.com.au/pds for more information.

You should read the **READ MORE** important information about fees and costs before making a decision. Go to the Additional Information about your Super Guide available at mediasuper.com.au/pds. The material relating to fees and costs may change between the time when you read this Statement and the day when you acquire the product.

# **7 HOW SUPER IS TAXED**

Media Super collects applicable taxes from your super account and pays them to the Australian Taxation Office (ATO) on your behalf.

The following is a summary of taxes. The legislation affecting super may change in the future.

**Warning:** Tax consequences apply if the super contribution caps are exceeded.

#### Tax on contributions

	Before-tax (Concessional)	After-tax (Non-concessional)
Types of contributions included	<ul><li>&gt; Employer (including SG of 9.5%)</li><li>&gt; Salary sacrifice</li><li>&gt; Personal</li></ul>	<ul> <li>Personal</li> <li>Spouse</li> <li>Government Co-contribution<sup>1</sup></li> </ul>
Contribution cap	\$25,000 <sup>2</sup> per year	\$100,000 per year <sup>3</sup>
Tax payable on contributions up to the cap	15%. – And, if your total income and concessional contributions within the cap exceed \$250,000, an additional tax of 15% will apply on the lesser of the excess amount over \$250,000 and the contributions.	Nil
Tax payable on amounts over the cap	Your marginal tax rate <sup>4</sup> (less a 15% tax offset) plus an excess concessional contributions charge. On receiving an ATO notice of excess concessional contributions, you can elect to have the ATO issue a Release Authority to the Fund of up to 85% of the excess concessional contributions amount. Any excess concessional contributions left in the Fund will count towards your nonconcessional contributions cap.	47% <sup>4</sup> . On receiving an ATO notice of excess non concessional contributions, you can elect to have the ATO issue a Release Authority to the Fund of the excess non concessional contributions amount, plus 85% of the associated earnings. Any excess non-concessional contributions released will not be subject to the 47% tax. The released associated earnings are then included in your assessable income and are taxed at your marginal rate (less a 15% tax offset) <sup>4</sup> .

- 1. Government co-contributions are not counted towards your non-concessional contributions cap.
- 2. Indexed annually in line with Average Weekly Ordinary Time Earnings, in increments of \$2,500 (rounded down). Depending on your total superannuation balance, you may be eligible to carry forward any unused portion of your concessional contributions cap to add contributions above the cap in subsequent years. See the Additional Information about your Super Guide for further information. For details of how your total superannuation balance is calculated, go to ato.gov.au.
- 3. Individuals with a total superannuation balance as at 30 June of the preceding year of \$1.6 million or more will have a non-concessional contributions cap of nil. If you are under age 65, depending on your total superannuation balance, you may be eligible to contribute up to three times the annual non-concessional contributions cap in a single year. See the Additional Information about your Super Guide for further information.
- 4. Including the Medicare Levv.

## Tax on investment earnings

Investment earnings in the Fund are taxed up to a maximum of 15%. This tax is deducted from Media Super's earnings and remitted to the ATO before unit prices are declared and applied to your account.

## Tax on lump sum withdrawals

Your super benefit is made up of taxable and tax-free components, depending on the type of contribution received. Different tax treatments apply to each component as detailed below. For information on how the different tax components are calculated, go to ato.gov.au or consult your financial adviser or tax professional.

Component of super benefit	Tax payable				
Tax-free	Nil				
Taxable (taxed element)	Below preservation age	Preservation age to age 59	Age 60 and over		
	Lower of marginal tax rate or 20% + Medicare levy	No tax up to the low-rate cap of \$210,000.  Lower of marginal tax rate or 15% + Medicare levy on the remaining balance.	Nil		

The low-rate cap in the above table is applicable for the 2019-20 financial year and is indexed annually in line with Average Weekly Ordinary Time Earnings. The low rate cap is reduced by any amount previously applied to the low rate threshold.

#### No transfer tax

No tax applies on transferring a superannuation account to a pension product such as the Media Super Transition to Retirement or Retirement Pension. Different tax treatment applies to payments made from a pension account.

**Note:** The information in this section is general in nature and is based on the applicable tax rates for the 2019-20 financial vear. As the tax treatment of super is complex and may change from time to time, we recommend that you seek professional financial advice in relation to tax matters.

**Warning:** Tax File Number (TFN)

It is in your interests to supply Media Super with your TFN when you join.

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

You will also be ineligible for the Government co-contribution and LISTO payment incentives.

You should read the important information about how super is taxed **READ MORE** before making a decision. Go to the Additional Information about your Super Guide available at **mediasuper.com.au/pds**. The material relating to how super is taxed may change between the time when you read this Statement and the day when you acquire the product.

# 8 INSURANCE IN YOUR SUPER

We automatically provide eligible new members with Death and Total and Permanent Disablement (TPD) cover and Income Protection cover when you join Media Super.

There are a number of eligibility conditions that apply to insurance cover with Media Super, such as excluded occupations. Please refer to the *Insurance Guide* for full details to ensure you're not paying premiums for cover you may be ineligible to claim.

## Types of insurance available...

You can get 3 types of insurance from Media Super:

- 1. Death only: Pays a lump sum to you if you are terminally ill, or to your beneficiaries or estate if you die.
- Death and Total and Permanent Disablement (TPD): Pays a lump sum to you if you are terminally ill or totally and permanently disabled, or to your beneficiaries or estate if you die.
- **3. Income Protection:** Replaces a percentage of your salary, including superannuation contributions, if you are unable to work due to illness, injury or disability.

There are costs associated with insurance cover (called premiums), as summarised below and set out in greater detail in the Insurance Guide. Where premiums are payable by you, they will be deducted monthly from your account balance.

**Note:** Media Super doesn't provide automatic (default) Death, TPD and Income Protection insurance to members under the age of 25. Refer to the *Insurance Guide* for information about the commencement of automatic insurance cover at age 25 and cover subject to underwriting for those employer-sponsored members below 25.

#### **Death and TPD insurance**

Media Super has two types of members with different insurance arrangements for each type of member.

1. Employer-sponsored members are members whose employer has an agreement with Media Super to contribute to the Fund on the member's behalf or members who have joined Media Super and requested that their employer pay their super contributions to Media Super.

Automatic cover you receive: Default Unit-based Death and TPD cover (unless the employer chooses Employer-selected default cover. Cover may be subject to New Events Cover condition in certain circumstances. This will be advised to you in your welcome letter if applicable).

**2. Personal account members** are members who are self-employed or freelancers who have joined Media Super and make contributions on their own behalf.

**Automatic cover you receive:** Default Unit- based Death and TPD cover, subject to New Events Cover condition.

All automatic insurance cover is subject to the member satisfying the applicable eligibility criteria.

#### **Default Unit-based cover**

If you satisfy the applicable eligibility criteria and you are over age 25, you will receive Default Unit-based cover automatically, which is based on your age next birthday as detailed below.

Age next	Default Cover	Default	Cover*	Cost per	rweek**
birthday	units	Death	TPD	Death and TPD	Death only
16-25	0	_	_	_	_
26-30	4	\$170,000	\$50,000	\$1.36	\$0.93
31-35	5	\$193,000	\$50,000	\$1.70	\$1.16
36-40	5	\$145,000	\$50,000	\$1.70	\$1.16
41	5	\$108,500	\$40,000	\$1.70	\$1.16
42	5	\$98,500	\$40,000	\$1.70	\$1.16
43	5	\$89,500	\$40,000	\$1.70	\$1.16
44	5	\$81,000	\$40,000	\$1.70	\$1.16
45	5	\$74,000	\$40,000	\$1.70	\$1.16
46	5	\$67,500	\$35,000	\$1.70	\$1.16
47	5	\$60,500	\$35,000	\$1.70	\$1.16
48	5	\$54,500	\$35,000	\$1.70	\$1.16
49	5	\$49,000	\$35,000	\$1.70	\$1.16
50	5	\$44,000	\$35,000	\$1.70	\$1.16
51	5	\$39,000	\$25,000	\$1.70	\$1.16
52	5	\$35,000	\$25,000	\$1.70	\$1.16
53	5	\$31,500	\$25,000	\$1.70	\$1.16
54	5	\$28,500	\$25,000	\$1.70	\$1.16
55	5	\$26,500	\$25,000	\$1.70	\$1.16
56	5	\$24,000	\$20,000	\$1.70	\$1.16
57-70	5	\$20,000	\$20,000	\$1.70	\$1.16

<sup>\*</sup> The Default Cover represents the total level of cover that a member holding either 4 or 5 Default Cover units will be eligible for.

<sup>\*\*</sup> The Cost per week represents the total amount payable by a member holding either 4 or 5 Default Cover units.

#### Non-default Death and TPD cover

Members can apply to change their cover from the Default level to suit their needs if they wish.

You can apply for Fixed-dollar cover or change your Unit-based cover. With Unit-based cover, subject to underwriting, you can also purchase additional units of TPD separately to the Death component up to a maximum of your level of Death cover.

The way in which premiums are calculated for these non-default types of Death and TPD differs from default cover. Please see the *Insurance Guide* for further information.

#### **Income Protection cover**

#### **Default Cover**

If you satisfy the applicable eligibility criteria and you are over age 25, you will receive Default Unit-based cover automatically which is based on your age next birthday as detailed below.

Age next birthday	Default Cover units*	Default Cover per month**	Cost per week for Default Cover
16-25	_	_	_
26-30	8	\$4,000	\$8.88
31-35	9	\$4,500	\$9.99
36-40	10	\$5,000	\$11.11
41-45	11	\$5,500	\$12.22
46-50	12	\$6,000	\$13.33
51-55	13	\$6,500	\$14.44
56-60	14	\$7,000	\$15.55
61-70^	15	\$7,500	\$16.66

#### Non Default Income Protection

Members can apply to increase their cover above the Default level to suit their needs if they wish.

Additional waiting periods other than the default 30 days are also available – 60 days and 90 days. We also offer IP cover with a benefit period to age 65.

The way in which premiums are calculated for these non-default types of IP differs from default cover. Please see the *Insurance Guide* for further information.

## **Changing your cover**

- > to apply for or increase your cover, please complete the Application for insurance cover form and personal health statement available at mediasuper.com.au/forms, which will be subject to the Insurer's approval.
- > to decrease your cover, please complete the Insurance cancellation and reduction form available at mediasuper.com.au/forms.
- > to cancel your cover, please call our Super Helpline on 1800 640 886 or complete the Insurance cancellation and reduction form available at mediasuper.com.au/forms.

Media Super's insurance cover is provided by Hannover Life Re of Australasia Ltd ABN 37 062 395 484.

<sup>\*</sup> One unit represents \$500 of cover. The default waiting period is 30 days with a 5 year benefit payment period.

<sup>\*\*</sup> Any benefit paid will be the lesser of your cover and 75% of your salary, plus 12% super contributions (totaling 87% of your salary), subject to the maximum benefit limit

<sup>^</sup> Default Cover is not available for new members aged 64 years or older.

#### Warnings:

1. Media Super automatically provides eligible new members with Income Protection, Death and TPD cover. You can cancel this cover when completing your Media Super Member application form, or if your membership has been completed on your behalf or online you'll need to call our Super Helpline on 1800 640 886 or complete the Insurance cancellation and reduction form. Please note, premiums will be deducted unless cover is cancelled.

#### Insurance cooling-off period only

Members will have 28 days (known as the cooling-off period) from the date of their welcome letter to cancel their insurance and have their premiums refunded. This cooling-off period will not apply if there has been any claim or potential insurance claim made. Further, no benefit will be payable to a member who has cancelled their cover during the cooling-off period.

2. Important information about insurance is included in the *Insurance Guide*, including: eligibility for, and cancellation of, insurance; conditions and exclusions applicable to the cover; the level and type of cover available; and the cost of insurance. This information may affect your entitlement to insurance, and should be read before deciding whether the insurance is appropriate.

#### **READ MORE**

You should read the important information

about insurance in your super before making a decision. Go to the Insurance Guide available at

#### mediasuper.com.au/pds.

The material relating to insurance in your super may change between the time when you read this Statement and the day when you acquire the product.

# 9 HOW TO OPEN AN ACCOUNT

# **JOIN MEDIA SUPER TODAY!**

Join Media Super quickly and easily online at mediasuper.com.au or by completing and returning the enclosed Member application form to:

GPO Box 4303, Melbourne VIC 3001 or fax it to us on 1800 246 707.

A copy of the latest version of the Media Super PDS, together with any additional information or reference material that forms part of the PDS and any updates to information in the PDS is available without charge by contacting our Super Helpline on 1800 640 886 or at mediasuper.com.au/pds.

## **Privacy**

Respecting and protecting your personal information is important to us.

Read our privacy policy at mediasuper.com.au/privacy-policy.

# **Cooling-off period**

If you join Media Super as a Personal account member a 14-day cooling-off period applies for new members to cancel their membership.

Please refer to the Additional Information about your Super Guide available at mediasuper.com.au/pds for more information.

## Feedback and complaints

If you are dissatisfied with any aspect of the Fund, please write to us at:

#### **Media Super Complaints Officer GPO Box 4303** Melbourne VIC 3001

We are committed to handling any complaints fairly and promptly. 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

Please see our website for further details.

**READ MORE** 

You should read the important information about Media Super's privacy, the coolingoff period and complaints process before

making a decision. Go to the Additional Information about your Super Guide available at mediasuper.com.au/pds.

The material relating to Media Super's privacy, the cooling-off period and complaints process may change between the time when you read this Statement and the day when you acquire the product.

**Super Helpline** 1800 640 886 mediasuper.com.au





# **Member application** form

VALID FROM 1 NOVEMBER 2019

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

#### **ABOUT THIS FORM**

Complete this form to join Media Super and:

- > tell us your details and tax file number
- > make personal contributions if any
- > make an investment choice (complete the *Investment Choice form* in conjunction with this application)
- apply for insurance cover
- > make a beneficiary nomination

Please refer to the relevant section of the Member Guide Product Disclosure Statement for information to help you complete this form.

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

#### 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 8, and return the completed form to your employer or Media Super, GPO Box 4303, Melbourne VIC 3001.

#### THIS FORM WILL BE INVALID IF UNSIGNED OR UNDATED.

\*Denotes a mandatory field. If you do not complete all of the mandatory fields, there may be a delay in processing your request.

STEP 1 - Your personal details		
Mr/Mrs/Ms/Miss/Dr	*Gender	*Date of birth
	Male Female	/
*Surname		
*Given names		
*Postal address		
i Ostai dadiess		
		*State *Postcode
Daytime telephone	Mobile number	
Email address		
Have you previously registered as a member of	of Media Super? Yes	No
Are you a current member of Media Super?	Yes	No
Please don't contact me about products	or services that are not related to my	Media Super membership.
STEP 2 - Your employment details		
Please provide details of your current employ	<b>yer.</b> Employer numbe	er (if known)
Employer's trading name		
Employer's address		
		State Postcode
		State
Employer's telephone	Date started with employer	
	/	
Your occupation		

Issued by Media Super Limited ABN 30 059 502 948 AFSL 230254 as Trustee for Media Super ABN 42 574 421 650 USI 42574421650001.





# Member application form



#### STEP 3 - Make personal contributions

If you wish to make personal contributions to Media Super from your post-tax income, please follow the below instructions for your preferred method of making personal contributions:

#### **Payroll Deduction**

Please complete the *Payroll deduction authority form* and return it directly to your employer.

#### BPAY

You can also make voluntary (post-tax) contributions by BPAY® by logging in to your online account at **mediasuper.com.au**. Your unique BPAY® details will be provided on your member card which you'll receive once your application is complete.

® Registered to BPAY Pty Ltd ABN 69 079 137 518

#### STEP 4 - Choose your insurance

Please refer to the 'Insurance' section of the *Member Guide Product Disclosure Statement* and other associated reference materials for details of insurance cover. To make your insurance selection, tick the appropriate box(es) below and complete the required form, if any.



Note: Media Super automatically provides eligible new members aged 25 or over with a default level of Income Protection and Death and Total and Permanent Disablement (TPD) insurance cover. There are a number of eligibility conditions that apply to insurance cover with Media Super regardless of age, such as excluded occupations. Please refer to the *Insurance Guide* for full details to ensure you're not paying premiums for cover you may be ineligible to claim for. If you do not want the default cover, please complete the 'Opt-out of default cover' section below. Cover will be cancelled from the date Media Super receives this completed form.

#### **Default cover**

Default cover is automatically provided to eligible new members aged 25 or over. No selection is necessary if you would like the default level of insurance.

#### Non default cover

#### I would like non default cover

Please complete the Application for insurance cover form and personal health statement and submit it with this application. You will receive default cover, if eligible, until your Application for insurance cover form and personal health statement has been processed.

Non default cover may be appropriate for you if, for example:

- for Death and TPD, you would like to increase/decrease your TPD portion or apply for Fixed-dollar cover;
- for Income Protection, you would like to increase/decrease your amount of cover or select a different waiting period or benefit period; or
- you would like to apply for Income Protection (applies to those whose employers have opted out of automatic Income Protection only).

Contact our Super Helpline on **1800 640 886** if you have any queries or are unsure about which forms to complete.

# Decide whether to keep insurance cover if your account becomes inactive

We are required by law to cancel a member's insurance cover held within our fund if their account has not received a contribution or roll in for a continuous period of 16 months.

If you wish to keep your insurance cover should your account become inactive in the future, you can make this election below.

I elect to keep my insurance cover if my account becomes inactive for a continuous period of 16 months. This election will apply to all insurance cover through my account, including any cover for death, total and permanent disablement, and income protection.

#### Opt-out of default cover

I do not want default Death and TPD and/or Income Protection cover. Please cancel my:

Death & TPD

TPD cover and retain my Death only cover

Income Protection

Members will have 28 days (known as the cooling-off period) from the date of their welcome letter to cancel their insurance and have their premiums refunded. This cooling-off period will not apply if there has been any claim or potential insurance claim made. Further, no benefit will be payable to a member who has cancelled their cover during the cooling-off period.

#### **STEP 5 - Choose your investment options**

#### Take control of how your super is invested

You can choose one investment option or any combination of the range of options available, including managing some of 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 [MySuper] option.

#### To make a choice

#### Pre-mixed, Single Asset Class and Lifecycle options

Review your investment options in the Media Super *Member Guide PDS* and other associated reference material – and when you've made a choice, please complete the *Investment choice form* available at **mediasuper.com.au/forms**.

Please return the *Investment choice form* along with your completed *Member application form* to your employer or Media Super, GPO Box 4303, Melbourne VIC 3001.

**Note:** If your *Investment choice form* is not submitted with your *Member application form*, you will be invested in the Balanced [MySuper] option in the first instance until your *Investment choice form* has been processed.

#### 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. After this point you can log into your online account and select the Direct Investment option.

**Note:** You will be invested in the Balanced [MySuper] option in the first instance until you make the selection to Direct Investment.





# Member application form



#### STEP 6 - Nominate your beneficiaries

#### Who gets your super if you die?

It's important to nominate a beneficiary, so that we know who your super should go to in the event of your death. The Trustee of Media Super has the discretion to determine to whom your death benefit is paid, and will take your nomination of beneficiaries into account, but is not legally bound by this. You can change your nomination at any time, and this will cancel any previous nomination.

If you wish to make a nomination which the Trustee of Media Super is legally required to follow, complete and submit the *Binding death nomination form – Super* available at **mediasuper.com.au/forms**.

If I die while a member of Media Super, I'd prefer my death benefit to be paid to the following people in the proportions shown.

Full name																	
Relationship to you*																	
Date of birth	/	/							Prop	orti	on o	f pay	out/				%
Full name																	
Relationship to you*																	
Date of birth	/	/							Prop	orti	on o	f pay	out/				%
Full name																	
Relationship to you*																	
Date of birth	/	/							Prop	orti	on o	f pay	out/				%
Full name																	
Relationship to you*																	
Date of birth	/	/							Prop	orti	on o	f pay	out/				%
													TAL	1	0	0	%

Media Super accepts no responsibility for checking the eligibility of the person(s) nominated. For all beneficiary nominations to be valid:

- > all required sections of this form need to be completed correctly
- the total proportion of your beneficiary nominations, including your legal personal representative (if applicable), must be 100%
- > your nomination must be received and accepted by us.

If you would like to nominate more than 3 beneficiaries, please download a *Nominating Beneficiaries form* from **mediasuper.com.au** or contact our Super Helpline on **1800 640 886**.

 $^{\ast}$  Must be a Dependant, or be your legal personal representative (the executor of your Will), if you wish to have your benefit payable to your estate.

#### 'Dependant' is defined as:

- your spouse whether by marriage, a de facto relationship (including same-sex partners) or a registered relationship under a law of State or Territory (including same-sex partners)
- your children, including step-children, adopted children and your spouse's children
- any other person who the Trustee considers is wholly or partially dependent on you at the time of death, and
- any person you have an interdependency relationship (see over) with.

Two people (whether or not related by family) have an **interdependency relationship** if:

- 1. they have a close personal relationship;
- 2. they live together; and
- one or each of them provides the other with financial support; and
- 4. one or each of them provides the other with domestic support and personal care.

An interdependency relationship will also exist between two people if they have a close personal relationship but do not meet the other criteria as listed above [2, 3 & 4] because either or both of them suffer from a physical, intellectual or psychiatric disability.

Any amounts paid to your legal personal representative would be distributed according to your Will, or, if you don't have a Will, according to the laws of the State in which you resided at the date of your death.





# **Member application form**



## STEP 7 - Provide your Tax File Number (TFN)

#### Don't pay more tax than you have to - let us know your TFN

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

My tax file number is:

#### Lost something?

We can help you find your lost super. Please tick the box to provide consent to Media Super to use your TFN to search the ATO's registers to help locate any lost, unclaimed, inactive or active super accounts you may have with other funds or the ATO and to transfer any funds held on your behalf by the ATO to your Media Super account.

**Special note:** The Trustee is authorised by law to ask for your TFN. By providing your TFN, you're allowing the Trustee to use it to:

- > find or identify your super;
- > work out any tax payable;
- pass your TFN to the Australian Taxation Office when you receive your super payout or have unclaimed super money after reaching pension age;
- pass your TFN 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 TFN to other Government agencies.

If you don't provide your TFN, 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 TFN and the consequences for not quoting your TFN may change in the future.

# STEP 8 - Sign the form

# By signing this form I am applying to become a 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 Member Guide Product Disclosure Statement;
- understand that the investment choice I have indicated will apply to my account balance and future contributions 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 adviser;
- if I have elected to keep my insurance cover if my account becomes inactive as prescribed by the PYS Legislation, I understand and agree that:
  - i. I wish to keep all of my insurance cover currently provided within Media Super, even if my account has not received a contribution or roll in for a continuous period of 16 months or more.
  - ii. the cost of my insurance cover will continue to be deducted from my super account.
  - iii. this election is to apply to whatever investment options my account is invested in.

#### 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	Data				
X	Date	/	/		
		,	′		





# **Combine and save!**

VALID FROM 1 NOVEMBER 2019



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

#### **ABOUT THIS FORM**

#### Complete this form to:

> Roll over super from another fund to Media Super.

#### **IMPORTANT NOTES**

#### Check with your FROM fund:

- > if there will be any penalties.
- that any insurance you have has been replaced or you are comfortable with your situation.

#### **Providing your Tax File Number (TFN)**

- > Under the Superannuation Industry (Supervision) Act 1993, you are not obliged to disclose your tax file number, but there may be tax consequences. See the 'Providing your tax file number' section overleaf for details.
- Your TFN can be used as a form of identification when rolling over from another fund. See the 'Providing proof of identity' section overleaf for details.

#### Don't want to fill out a form?

Login to your Media Super account at **mediasuper.com.au** to roll over online or do it over the phone by calling our Super Helpline on **1800 640 886**.

It's a simple process, and no annoying forms to fill out.

## 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 3, and return the completed form to Media Super, GPO Box 4303, Melbourne VIC 3001.

\* Denotes a mandatory field. If you do not complete all of the mandatory fields, there may be a delay in processing your request. This form will be invalid if unsigned or undated.

STEP I - Your personal details	
Mr Mrs Ms Miss Other	RESIDENTIAL ADDRESS *Address
*Gender Male Female  *Family name	
*Given names	*State *Postcode *Country
Other/previous names	PREVIOUS ADDRESS  If you know that the address held by your FROM fund is different to your current residential address, please give details below.
*Date of birth (DD/MM/YYYY)	*Address
Contact telephone number	State Postcode Country
Tax file number (TFN)	
STEP 2 - Fund details	
*FROM Fund name	TO Fund name/Cheque payee  MEDIA SUPER
Membership or account number	Fund telephone number  1 8 0 0 6 4 0 8 8 6
Australian business number (ABN)	*Membership or account number
Unique Superannuation identifier (USI)	Australian business number (ABN) 42 574 421 650
If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer.	Unique Superannuation identifier (USI) 42574421650001

Issued by Media Super Limited ABN 30 059 502 948 AFSL 230254 as Trustee for Media Super ABN 42 574 421 650 USI 42574421650001.



## STEP 3 - Sign the form

#### By signing this Rollover form, I am making the following statements:

- > I declare I have fully read this form and that the information provided is true and correct
- > I am aware I may ask my FROM fund and Media Super for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information. I understand the implications of transferring my benefits from my FROM fund.
- I discharge the superannuation provider of my FROM fund of all further liability in respect of the benefits paid and transferred to Media Super.
- I understand that Media Super will forward this form to my FROM fund, which may contact me to ask for documents to satisfy its proof of identity requirements.
- I authorise Media Super to make enquiries and request information regarding this transfer request. I authorise my FROM fund to provide such information.
- I consent to my tax file number being disclosed for the purposes of consolidating my account.
- I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

#### 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.

Your signature

Date [DD/MM/YYYY]

**IMPORTANT INFORMATION:** To help you complete the rollover process, we've listed some of the common questions people ask along with other useful information. If you would like more assistance, please don't hesitate to contact our Super Helpline on 1800 640 886.

#### **PLEASE NOTE**

By completing this *Rollover form*, you are requesting the transfer of the WHOLE balance of your superannuation benefits between funds.

This transfer may close your account with your FROM fund (you will need to check this with your FROM fund).

#### This form can NOT be used to:

- transfer part of the balance of your superannuation benefits
- transfer benefits if you don't know where your superannuation is
- transfer benefits from multiple funds on this one form – a separate form must be completed for each fund you wish to transfer superannuation from
- change the fund to which your employer pays contributions on your behalf. To do this you can use Media Super's Choice of superannuation fund form
- > open a superannuation account, or
- > transfer benefits under certain conditions or circumstances, for example if there is a superannuation agreement under the Family Law Act 1975 in place.

# **Certificate of compliance**

Media Super is a complying and regulated superannuation fund within the meaning of the Superannuation Industry (Supervision) Act 1993 (SIS) and is not subject to a direction under section 63 of SIS.

Media Super accepts the rollover of both preserved and non-preserved benefits, and will preserve benefits received in accordance with the SIS Regulations.

# What happens to my future employer contributions?

Using this form to transfer your benefits will not change the fund to which your employer pays your contributions, and may close the account you are transferring your benefits from.

If you wish to change the fund into which your contributions are being paid, you will need to speak to your employer about your eligibility for choice.

If you wish to have your ongoing contributions paid to Media Super, you can complete Media Super's *Choice of superannuation fund* form available at mediasuper.com.au.

# Providing your tax file number (TFN)

If we do not have your TFN, you will not be able to make personal contributions to your Media Super account. Choosing to quote your TFN will also make it easier to keep track of your super in the future.

Under the Superannuation Industry (Supervision) Act 1993, Media Super 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.

Your TFN may be disclosed to another superannuation provider when your benefits are being transferred, unless you request in writing that your TFN is not to be disclosed to any other trustee.

### **Providing proof of identity**

If you are **NOT** using your TFN as a means of identification, you must provide a certified copy of either your Driver's Licence or Passport (or acceptable alternatives). Please return these, along with your completed form.

If you **ARE** using your TFN as a means of identification, you do not need to provide additional forms of identification. However, if your TFN is unable to be validated by the Australian Taxation Office, you will be required to provide full proof of identity, which may result in your rollover being delayed. You may wish to provide a certified copy of your primary ID or documents when submitting this form, to avoid any such delays.

Information on completing proof of identity is available at mediasuper.com.au/proof-of-identity.



# Choice of super fund Standard choice form





Please complete this form in BLACK PEN and CAPITAL LETTERS	5. Your Member No.	
Give this form to YOUR EMPLOYER after you complete the following steps.  Do not send this form to the Australian Taxation Office or to your superannuation fund.		
This form is to notify your employer of your choice of superannuation fund.  If you need help or assistance with this form, call our Super Helpline on <b>1800 640 886</b> .		
STEP 1 - Complete your personal details		
Mr/Mrs/Ms/Miss/Dr	Date of birth	
Curnama		
Surname		
Given names		
Your Tax File Number (TFN)		
You do not have to quote your TFN but if you do not provide it, yo		
Your TFN also helps you keep track of your super and allows you	to make personal contributions to your fund.	
CTTD 0 D 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
STEP 2 - Provide details of your fund of choice		
Fund name		
M E D I A S U P E R  Fund address		
G P O B O X 4 3 0 3		
	State Postcode	
M E L B O U R N E	V I C 3 0 0 1	
Fund Australian Business Number (ABN) (if applicable) Unique	superannuation identifier (USI)	
4 2 5 7 4 4 2 1 6 5 0 4 2	5 7 4 4 2 1 6 5 0 0 0 1	
	ebsite address	
	D I A S U P E R . C O M . A U	
Your account name (if applicable)		
STEP 3 – Sign the form		
I'm with Media Super. Please pay my Superannuation Guarantee (SG) contributions into my Media Super account.		
Applicant's signature	Date	
X		
You must keep a copy of this form for your own records for the ne	ext five years.	

Issued 1 November 2019 by Media Super Limited ABN 30 059 502 948 AFSL 230254 as Trustee for Media Super ABN 42 574 421 650 USI 42574421650001.



# **Employer only**



# **IMPORTANT INFORMATION**

#### **HOW TO PAY INTO MEDIA SUPER**

It's easy to pay contributions into Media Super. We have two easy-to-use online payment options to choose from: Employer Online or MercerSpectrum.

Don't forget, the Government's SuperStream reforms require all employers to make super contributions electronically. Sign up for one of our online options now.

For more information, go to mediasuper.com.au/employers or call our Super Helpline on 1800 640 886.

#### STATEMENT OF COMPLIANCE

The Media Super Trustee's *Complying fund letter* is supplied below.

#### **FOR YOUR RECORDS**

This section must be completed when an employee returns this form to you after completing Steps 1 to 3.

Date valid choice is accepted

Date you acted on your employee's valid choice

/

# **Complying fund letter for employers**

To whom it may concern,

Media Super is a complying, resident, regulated superannuation fund under the *Superannuation Industry (Supervision) Act 1993* (SIS Act) and is constituted under a trust deed dated 28 January 1981, as amended from time to time. The trustee of Media Super is Media Super Limited ABN 30 059 502 948 (Trustee).

Media Super meets the minimum insurance standards required to be considered a default fund under the Choice of Fund legislation.

In the event that Media Super's complying status is revoked, the Trustee would receive notice to that effect under section 63 of the SIS Act. This would mean Media Super could not receive any further contributions. The Trustee confirms that it has not received nor does it expect to receive any such notice.

Media Super is able to accept contributions from employers on behalf of their employees. Details of how you can make contributions to Media Super are available at mediasuper.com.au/employers.

**FUND DETAILS** 

Fund Name

**Media Super** 

Australian Business Number (ABN)

42 574 421 650

Unique superannuation identifier (USI)

42574421650001

Fund Contact Details

GPO Box 4303 Melbourne VIC 3001

Telephone

1800 640 886

Facsimile

1800 246 707

Website

mediasuper.com.au

Yours faithfully,

Graeme Russell

Chief Executive Officer, Media Super Limited