

EMPLOYER HANDBOOK

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4 September 2023

Important information

This handbook sets out some features and benefits of Media Super and should be read in conjunction with the Media Super Industry Superannuation Product Disclosure Statement (PDS) and Financial Services Guide (FSG) available at mediasuper.com.au.

The advice contained in this handbook is of a general nature, and has been prepared without taking your particular financial needs, circumstances or financial objectives into account. You should assess your own financial situation before making any decision based on this advice and you may want to consult a financial adviser. Also read the Target Market Determination at mediasuper.com.au/tmd.

All figures quoted are correct as at 30 June 2023 unless otherwise stated and subject to change. Visit the website for the most up-to-date information. Past performance is not a reliable indicator of future performance.

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

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

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

Media Super has been supporting members and employers in the print, media, entertainment, arts and creative industries for over 30 years. We provide better retirement outcomes through competitive fees, strong long-term investment returns, flexible insurance cover and holistic member servicing.

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

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



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



We're part of a highly sustainable fund

The Fund serves over 910,000 members and over 215,000 employers, with retirement savings of more than \$85 billion.



We deliver better retirement outcomes for our members*

The Fund's Growth (MySuper) investment option has delivered an average annual return of 8.89% over a 39-year timeframe[†].



We keep our fees as low as possible

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



We offer competitive, comprehensive insurance cover

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



Our members are at the heart of everything we do

We deliver quality personal service to our members through our front counter services, service centre, in-house claims assist team and advice services team.



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

Rather than offering a stand-alone ethical or socially responsible investment option, we take a 'whole of fund' approach, incorporating environmental, social and governance (ESG) principles, as one component of our investment decision-making process.

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



Simple administration and payment options



Media Super Employer Portal available at no cost[‡]



Regular news and legislative updates



Help and support when you need it

* The Growth (MySuper) investment option obtained top quartile performance ranking over 7-, 10-, 15- and 20-year periods from the SuperRatings FCRS SR50 Balanced (60-76) Index Survey, for the period ending 30 June 2023. Past performance is not a reliable indicator of future performance. SuperRatings is a ratings agency that collects information from super funds to enable performance comparisons – visit superratings.com.au.

[†] Media Super merged with Cbus Super on 9 April 2022. The historical performance prior to this date relates to Cbus investment options and does not incorporate the performance of Media Super. Since inception to 30 June 2023. The average annual return is based on the crediting rate, which is returns minus investment fees, taxes and until 31 January 2020, the percentage-based administration fee. Excludes administration fees and insurance costs. Past performance is not a reliable indicator of future performance

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

YOUR SUPER OBLIGATIONS AS AN EMPLOYER

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

Who you need to contribute for

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

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

How much you need to contribute

From 1 July 2023, you need to pay 11% of ordinary time earnings (OTE) for each employee. This rate will progressively increase on 1 July each year until it reaches 12% by 1 July 2025. However, this rate may be higher if there is an Industrial or Enterprise Bargaining Agreement (EBA) in place.

When you need to contribute

You are legally required to pay super contributions at least quarterly. At Media Super, we recommend paying super regularly which can assist with business cash flow while helping your employees get more out of their super.

Choosing Media Super as the default super option for your business

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

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

What you need to do

1

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

2

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

3

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

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

WE'RE HERE TO HELP

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

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

MAKING SUPER PAYMENTS

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

Media Super Employer Portal

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

With Employer Portal, you can:

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

Update your details

Don't forget to let us know if your details change so we can keep your account up to date and communicate important notifications to you.

You can easily update your details through the **Employer Portal** or call us on **1800 640 886**.

Media Super USI

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

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

Media Super 75493363262002

Get started in two simple steps

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

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

LIKE TO KNOW MORE?

More information about admin and payments can be found online at mediasuper.com.au/payments.

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

SUPPORTING YOUR BUSINESS AND KEEPING YOU INFORMED

Whether you have two employees or 200, Media Super is here to support your business. We are dedicated to keeping you up to date with super changes and other important information through regular newsletters as well as our website and blog.



Employer e-news

Keep up to date with the latest changes to super and news from Media Super.



Tailored workshops and seminars

Help your employees get more out of their super with educational seminars on super-related topics such as the basics of superannuation, retirement planning, legislative updates, investment choice, and more.



Advice services and financial planning

Our Advice Services team can provide members with limited advice over the phone at no extra cost. For more comprehensive advice, we can refer them to a Financial Planner*.



Media Super website and blog

Visit our website and blog at mediasuper.com.au for updates and relevant information for both you and your employees.

WHATEVER YOUR ENQUIRY, WE'RE HERE TO HELP

We're ready to provide support when and where you need it:

- our Service Centre, open weekdays from 8am-8pm AEST/AEDT on **1800 640 886**
- face to face, education sessions and nation-wide front counters
- online tools and resources available at mediasuper.com.au

We can assist with queries ranging from general admin and troubleshooting with the Employer Portal through to your super obligations and the latest legislation.

* 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 or services, we do not accept liability for any loss or damage caused by the products or services provided by these third-party providers.

Employer application form

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

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

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



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

Step 1: Complete your employer details

Trading name

Registered company name

ABN

Address

Street number

Street name

Suburb/town

State

Postcode

Postal address (if different from above)

Street number/PO box

Street name

Suburb/town

State

Postcode

Employer number (for existing Media Super employers)

Step 2: Complete your contact details

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

Business Owner

Title

Mr Mrs Miss Ms Other

Contact name

Position

Email address

Contact phone (work)

Contact phone (mobile)

()



Sign here:

Date

D D / M M / 2 0 Y Y

Authorised contact

Title

Mr Mrs Miss Ms Other

Contact name

Position

Email address

Contact phone (work)

Contact phone (mobile)

()



Sign here:

Date

D D / M M / 2 0 Y Y

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

Step 2: Complete your contact details (continued)

Payroll contact

Title

Mr Mrs Miss Ms Other

Contact name

Email address

Contact phone (work)

()

Contact phone (mobile)

Step 3: About your business

How many employees do you have?

Choose Media Super as your default super fund

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

Step 4: Sign the form

By signing this form I/We:

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

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

- Media Super collects personal information, including sensitive information such as health information, in order to process applications for, and facilitate the provision of, its superannuation fund products and services; establish and maintain insurance cover; assess and process claims; and to comply with its statutory obligations. Media Super may also collect non-sensitive personal information in order to send information about other products or services which may be of interest to me;
- this information may be disclosed to third parties who assist Media Super in providing its products and services, including the Fund's administrator, Link Group, 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.

For use when the employer is a company:

Director/Secretary name (1)



Sign here:

Date

Director/Secretary name (2)



Sign here:

Date

For use when the employer is an individual or partnership:

Full name (1)



Sign here:

Date

Full name (2)



Sign here:

Date

Once completed, please send this entire document to: **Media Super, Locked Bag 5056, Parramatta NSW 2124** or email enq@mediasuper.com.au.

Contact Media Super



Media Super
Locked Bag 5056
PARRAMATTA NSW 2124



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



enq@mediasuper.com.au
mediasuper.com.au



Visit us in person in Adelaide, Brisbane,
Melbourne, Perth and Sydney.
Details: **mediasuper.com.au/contact**



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