

INSIDER

MEDIASUPER

SPRING 2016

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#msBIGmoment16

WINNERS

SEE THE 10 WINNING ENTRIES

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PRINT. MEDIA. ENTERTAINMENT. ARTS.
OUR COMMUNITY

meet JON
YOUR NSW BDM P9

WE'RE STICKING TO THE SCRIPT

At Media Super we're confident we've got a good, solid script for investing your super to maximise your returns over the long-term – and we're sticking to it!



Investment markets go through cycles, as the past financial year has shown.

We saw a Chinese stock market crash which led to falls in other global markets early in 2016, commodity prices (including oil and iron ore) fell, and in late June further stock market falls in response to the British referendum.

These factors, combined with record low interest rates, low inflation and persistent low growth in the world economy held down investment returns.

Since 30 June, however, stock markets have risen strongly and commodity prices have also risen, underscoring the wisdom of investing through the cycles, rather than trying to 'time the market'.

For members, the lesson is that switching options after markets have moved is rarely a good strategy – it locks in losses and you miss the gains when markets rebound.

FOR MEMBERS, THE LESSON IS THAT SWITCHING OPTIONS AFTER MARKETS HAVE MOVED IS RARELY A GOOD STRATEGY.

Similarly, there's a temptation to move your super into options that have performed well through volatile times; but history doesn't always predict future performance.

Investment returns

Media Super's Balanced (MySuper) investment option, in which most members are invested, returned 3.0% for the year to 30 June 2016. In a challenging year for investing, the average return for super funds in Australia was 2.73%*, so your return was better than most.

More importantly, our Balanced (MySuper) investment option has returned members an average of 7.75%[^] p.a. since the Global Financial Crisis (GFC).

For pension members, the Balanced investment option returned 4.11%, performing above the average of 2.97%* for super funds in Australia.

We haven't forgotten the GFC though, and the negative impact it had on super and pension account balances. Media Super continues to implement a 'portfolio insurance' strategy to dampen the impact of market falls. We are still one of the few funds with this type of strategy in place.

We expect investment returns for 2016-17 to remain relatively low, unless and until global economic growth improves and inflation and interest rates begin to rise.

But we remain confident that our Balanced (MySuper) investment option is well positioned to meet the *long-term* investment objectives for your retirement savings. We're sticking to the script.

What should you do?

We understand that some members may be concerned about the impact of market volatility on their super or pension account balance. It's important to remember that you can make a choice about how your super is invested. There are a wide range of investment choices on offer, some of which are quite conservative (lower risk, but with lower return objectives).

If you have questions about your investment options or would like help developing an investment strategy that best meets your needs and circumstances, speak to a Media Super Financial Planner[#]. You can arrange to speak to a financial planner by calling us on **1800 640 886**.

* SuperRatings Fund Crediting Rate Survey – Balanced options, June 2016.

[^] Investment returns are not guaranteed and past performance gives no indication of future returns.

[#] For more details on Industry Fund Services financial planners please see page 12.

NIMBLE PRINT FINDS NEW PATHS

Murray Scott, NPA Young Executive of the Year

With the advent of digital communication, print has been routinely given the last rites, only to revive in slightly altered forms. Print continues to hold its ground while finding new paths.

People love print

It turns out that readers still like print – they like the feel of the page and the smell of the ink.

In fact, neuroscience researchers at Temple University in the USA recently discovered that direct marketing is more effective if delivered by print.

And while we are growing generations that avidly consume their information, education and entertainment via a screen, the *Huffington Post* tells us that a recent survey of students showed a whopping...

92% STUDENTS IN FAVOUR OF OLD-FASHIONED BOOKS

Future found

It appears we're arriving at a balance, thanks to the energy of print industry optimists. Both industry veterans and newcomers have a passion for print that drives innovation.

Head of the Lamson Paragon Group, and this year's winner of the Media Super National Print Awards (NPA) Industry Legend Award, Arthur Frost has been in print for nearly half a century. He has watched innovation speed processes, while shedding jobs. He's also seen large printing contracts sail away to countries that offer to do the work for a fraction of the cost.

'Printing business forms was how Lamson Paragon was founded. What once made up more than 80 per cent of our income, now accounts for 15 per cent,' he said. 'While it's easy to throw up your hands in surrender, there are still plenty of opportunities.

'Being nimble and exploiting new technologies has certainly worked for us. It's allowed us to offer efficiencies for time-sensitive print needs that overseas printers aren't interested in,' he said.

NPA Young Executive of the Year, Murray Scott agrees. At 37, he has many years left in the industry and is excited by the challenges ahead. In his short time at Perth's Picton Press, Murray has turned it into a lean, highly-efficient printing works that specialises in niche printing.

'New technologies allow us to offer clients last minute alterations to timely products such as magazines and catalogues and still have it in their hands well before any overseas operation can,' he said.

Murray is also an energetic advocate for the industry attracting young people. Because print is now almost wholly computer-based, he sees this as a magnet for school-leavers who might otherwise have dismissed it as a 'dirty factory job'.

Print finds its place

So print survives the initial digital tidal wave. It has become much more light-footed, is exploiting new technologies and finding its place in the multiple ways people consume information. And with the unrelenting energy of its advocates, it looks like it will continue to do so for a long time to come.

THE CRAFT OF PRINTING IS ALIVE AND WELL IN YARRAVILLE

Greg Rose found an old letterpress machine on a farm in Yackandandah, Victoria. Many hours of loving restoration returned it to a working life as the heart of Tiger Kelly Press.

These machines were engineered to last, and there is something about the product of this very old technology (Greg's press first rolled in 1919) – the slightly indented image, the not-quite-perfect impression, the singularity of every printed sheet, that appeals to the human in all of us.

When he is not at his day job as a graphic designer, Greg spends many happy hours churning out bespoke print jobs for those who appreciate the craft.

'Everything is done by hand, every impression is slightly different. There are weird sounds and strange smells.' How good is that?



Arthur Frost, NPA Industry Legend



Is an incubator RIGHT FOR YOU?

WRITTEN BY CHARLES FIRTH, THE CHASER

IN THIS NEW SERIES FROM THE CHASER, WE SHOWCASE PEOPLE WORKING IN THE PRINT, MEDIA, ENTERTAINMENT AND ARTS INDUSTRIES, AND LOOK AT HOW THEY ARE PLANNING FOR THEIR FUTURE.



Zooley Hampton-Watkins first fell in love with making handicrafts when she was just seven years old. 'My family and I were camping in tents in the backyard of a friend's place and their grandmother decided to throw out her old sewing machine.

'It was one of those pedal-driven ones – a huge old clunky thing,' says Zooley, smiling. 'Unfortunately, my tent was pitched directly underneath the grandmother's bedroom window, so when she threw it out, it landed on my head.'

Zooley spent several weeks in a coma, but says that the accident was the beginning of her passion for handicrafts.

'My occupational therapist said that doing things like sewing and pottery would help me regain my fine motor skills. Plus, I now had a sewing machine. My parents couldn't really afford clothes anyway – especially after we lost the legal battle against the grandmother – so it really was a win-win.'

Zooley started out making simple things like doilies for toilet rolls, and doilies for tea cups, but quickly moved on to more ambitious handicrafts, such as doilies for teapots.

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But it wasn't until her famous 2013 t-shirt – hand screen-printed with the letters 'OMG LOL' emblazoned on the front – that she had her first runaway hit. Orders for the popular t-shirt ran into the dozens. 'Even my mum bought one,' claims Zooley.

Fast forward three years and Zooley, 27, has managed to turn her passion for craft into a full-time enterprise, 'Artsy', which employs 400 people and has annual turnover of \$1.6 billion.

The secret?

Following the success of her witty t-shirt, Zooley enrolled her business in an 'incubator'. Incubators are specialist firms to help people with an idea gain the business skills to turn that idea into a fully-fledged business.

In return for a small amount of equity in the business, an incubator will give you the support and insights necessary to make your passion become a reality.

In Zooley's case, she enrolled her business in a place called 'X Combinator', a Silicon Valley-based firm which offers a three-month process to 'scale-up' start-ups into fully-fledged corporations.

'When I enrolled Artsy in X Combinator, I totally didn't know what I was doing,' admits Zooley. 'I was perfectly happy selling my trinkets to people at various weekend markets, and during the week I'd fulfil the orders that came in online.'

The incubator soon made Zooley realise that she was wrong to be happy with simply making a living out of what she loved doing. 'I realised that if Artsy was to succeed, I needed to focus on the profit and loss statements, cash-flow projections, and KPIs, and leave the handicrafts to people in lower-wage jurisdictions, such as Cambodia and Bhutan.'

**RUNAWAY
SELL OUT!**

THE CHARACTER DEPICTED
IN THIS STORY IS PURELY
FICTIONAL. ANY RESEMBLANCE
TO ACTUAL PERSONS, LIVING OR
DECEASED, OR ACTUAL EVENTS
IS PURELY COINCIDENTAL.



Zooeey Hampton-Watkins

Zooeey says that her father's experience shaped her thinking. 'My dad worked in the insurance industry. He started out in the mailroom and worked his way up to be the senior mailroom assistant. But then email changed everything,' she says.

'My dad tried to compete with email – he'd run faster and faster to try and deliver the internal mail as fast as email, but it was a losing battle. I didn't want Artsy to suffer a similar fate.'

Within a few weeks at X Combinator, Zooeey had developed a marketing plan and distribution model that completely disrupted her existing business.

'Up until that point, all of my marketing had been through word of mouth,' says Zooeey, laughing. 'Which means that I had to make really good products for people to recommend them to their friends. I couldn't just import cheap mass-manufactured stuff from places with lower safety standards. It was totally unscalable.'

X Combinator also helped Zooeey better understand her customers. 'The guys at X Combinator helped me realise that my products were almost exclusively appealing to people who needed to buy something for an aunt that they hardly knew.' Using regressive data analysis, Zooeey soon came to realise that the potential customer base was not big enough to sustain multi-billion revenue streams that X Combinator had their eyes on.

Instead, Artsy underwent a 'pivot'. Pivoting is when a company abruptly changes direction in order to leverage the talents of its existing employees in a different, more profitable market. 'Our research showed that Artsy was seen as "authentic" and "trusted",' says Zooeey. 'Especially among mothers of small children. My site was very user friendly, so mothers would let their children search through my products to come up with ideas for stuff to make themselves.'

With the help of X Combinator, Artsy introduced native-advertising onto its online platforms, allowing advertisers – such as fast food companies and gambling operators – to reach the small children that Artsy appealed to.

'Although we still sell handicrafts, our main revenue streams are from selling the data on children to fast food companies. It's amazing how lucrative that can be.'

Still, Zooeey says she still doesn't know whether she'd do it again. 'On the one hand, I know a lot more about Microsoft Excel now. On the other hand, I hate myself and everything I'm doing.'

WARNING!

DON'T SELL YOUR SOUL

If you haven't funded your retirement by selling data on children to corporations, maybe you should have a chat to Media Super about coming up with a plan that's right for you.

Charles Firth is the editor-in-chief of The Chaser Quarterly.

MORE ABOUT

The Chaser

The Chaser is a satirical media empire which rivals Rupert Murdoch's News Corporation in all fields except power, influence, popularity and profitability.

The Chaser Quarterly is a journal of low-brow satire and high-brow toilet humour. Featuring new work from Australia's top comedy writers, including long-form satirical essays and stories, and short-form news satire and ad parodies.

Teaming up with Media Super

The team are part of the Media Super community, preferring a fund that specialises in the creative industries and is run for the benefit of members.

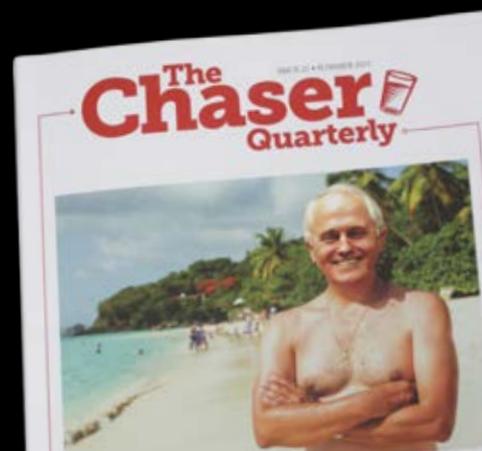
'We didn't give it a second thought,' says Julian Morrow. 'Like most of our business decisions, potentially not even a first one.'

SPECIAL OFFER

FOR MEDIA SUPER MEMBERS

Subscribe to *The Chaser Quarterly* at chaser.com.au/shop using the promo code 'MEDIASUPER' and you'll receive a **\$10 discount**.

Media Super does not recommend, endorse or accept responsibility for products provided by third-party organisations.



LIFE AFTER WORK

WE'RE LIVING LONGER

Earlier this year the Australian Bureau of Statistics (ABS) reported that life expectancy in Australia hit historic highs in 2014, with male life expectancy at birth rising to 80.3 years and female life expectancy increasing to 84.4 years.

In fact, we now have a higher life expectancy than most other developed countries.

Some retirees are living well into their nineties (some into their hundreds!); but this longevity comes with financial repercussions – your retirement income from the Age Pension and your own savings such as super, need to last for the next 25 to 30 years.

Your intention might have been to mostly fund your own retirement through your super and other savings, but the reality is that your income stream might not stretch as far you thought it would. You may end up relying on the Government's Age Pension – which doesn't allow for a lavish or even 'comfortable' retirement.

Whether you've just started your retirement or you're well into it and still have some money in your account-based pension, there are some steps you can take to make it last longer.

Do you really need that Porsche?

Starting your retirement can be both exciting and terrifying. You're starting a new phase of life and you're the most active you'll be in your retirement; but now you have to rely on what you've saved over your working life.

A lot of new retirees tend to splurge in celebration of their retirement (that round the world trip or that dream car) – but is this the best move if you have another 30 years of not-working ahead of you? If you haven't seen a financial planner and set a budget and spending plan for retirement, get advice now.

Diversify, diversify, diversify

You've heard that old proverb – 'don't put your eggs all in one basket'. Take heed! Crack open your nest egg and scramble up the insides.

When they first retire, some people move all their pension into cash, fixed interest or term deposits, determined to keep their money 'safe'. Yes, this is a very low-risk option, but it's also a low growth option (generally returning only one or two per cent over CPI) and is unlikely to see you through 30 years of drawing a retirement income.

With the increase in life expectancy, your pension should still be viewed as a long term investment, so it could pay to keep much more of your money in growth assets such as equities and property. Equities have historically produced much higher returns over the long term, but remember equities are higher risk over the short term, so it's important to keep a balance – it ultimately comes down to your personal risk tolerance.

We also offer LifetimePlus, a unique investment option that provides you with longevity risk protection and aims to provide you with an income for the rest of your life.

If you're unsure about your investment strategy or you haven't yet seen a financial planner, the best thing to do is get advice. **Now.**

Get what's yours

Depending on your pension, other income and assets, you may be eligible for the Age Pension. You can speak to Centrelink or see a financial planner and find out if you're eligible.

EVEN IF YOU CAN'T GET THE AGE PENSION, YOU MAY BE ELIGIBLE FOR OTHER BENEFITS, SUCH AS DISCOUNTED MEDICINES, PUBLIC TRANSPORT CONCESSIONS, AND REDUCED COUNCIL AND WATER RATES.

The Seniors Card will also give you discounts on travel and some retail services – check with your local government and see if you're eligible. And remember, as your circumstances change, your eligibility for the Age Pension may also change.

WE NOW HAVE A HIGHER LIFE EXPECTANCY THAN MOST OTHER DEVELOPED COUNTRIES.

You can always go back

Once the initial excitement of retirement fades, some retirees find that life after work isn't all it's cracked up to be. Not having a steady income can be worrisome, or you might miss the social interactions of a workplace or the structure it used to bring.

There's no shame in returning to the workforce (be it full-time or part-time), and there's plenty of different ways you can return to work. For example, some retirees who did upgrade their car or didn't downsize their house are taking advantage of new platforms such as Uber and Airbnb to help fund their retirement.

**THERE'S NO SHAME
IN RETURNING TO
THE WORKFORCE**

Keep up to date, keep getting advice

Your circumstances will change from year to year, and with that your needs and finances will change too. If you initially set up your Media Super pension account with a financial planner, make sure you review your financial plan with them every 12 months or so, or if a significant event happens.

If you haven't seen a financial planner before, do yourself and your future a favour and get some advice.

Our Helpline Advisers* can provide you with guidance about your pension account with Media Super, including limited personal advice about your investment options and matching your goals to your risk profile. If you need more personalised financial advice, they can organise a time for you to talk to one of our Media Super Financial Planners*.

Call our Helpline on 1800 640 886 to speak to someone about your pension account today.

ABS data sourced from *Retirement and Retirement Intentions, Australia, July 2014* report found at www.abs.gov.au

* Helpline Advisers are representatives of Mercer Financial Advice (Australia) Pty Ltd. ABN 76 153 166 293. Australian Financial Services Licence #411766.

* For more details on Industry Fund Services financial planners please see page 12.

PASS ON SOME PEARLS OF WISDOM...

In just 2 minutes

You already know the importance of making the most of your super, and our Media Super Minutes videos are the perfect way to teach your kids or grandkids the importance of looking after your super early.

Beginning with the basics, we take them through what super is, how to transfer their super and combine accounts, how to take their super from job to job, understanding available insurance options, and how they may be able to get a little more from the Government.

Two minutes is all they'll need to learn a little bit more about their super.

Learn more

mediasuper.com.au/videos



From the 15th century to the 21st IN THE BLINK OF AN EYE

After nearly 40 years, former *Namoi Valley Independent* newspaper owner, Rod Coe is washing the last ink stains from his fingers and heading out to the golf course.

The Gunnedah-based bi-weekly hired local boy Rod in 1971, fresh from a brief stint at the local meat works. The popular community newspaper needed an apprentice hand and machine compositor, allowing Rod to get out of his blooded boots and into an industry on the cusp of major changes.

Making history

'It began with typesetting and advertisement composition, and as the technology allowed, I became expert at scanning, Photoshop and page make-up' he said.

When Rod started, the *Independent* was still being put together using hot metal – a technique developed before Gutenberg's press changed everything in the 15th Century.

'We had three linotype machines and a Ludlow for headlines. Proofs were printed onto art paper and the pages cut and pasted. Pages were then photographed and the negatives used to make plates to be printed on three units of a Goss Community press.' In the mid-70s, everything changed. Phototypesetting arrived, and the stench and din of the old hot metal machines was consigned to memory.

'It turned out that this innovation was only a stepping stone. Journos still used typewriters and their copy was passed on to typesetters to retype on to tape which was "punched" in a code read by photon typesetters,' Rod said.

Enter the PC

'We then upgraded to compugraphic typesetting and the journos onto their first PCs. The stories were then formatted on two compugraphic integrators where you could see the type as it would be output,' he said.

The type was produced photographically in galleys, which were subsequently waxed and 'pasted up' on to page artwork.

'We eventually moved across to the postscript era with Apple Macs and an Agfa A3 imagesetter. This allowed us to introduce full page make-up, which could be output direct to film.'

Then the digital revolution

During this time, the *Independent* added two more Goss units to the press and an ECRM Mako computer-to-plate machine – the last big upgrade.

All of these innovations happened quickly, saved hundreds of man hours and saw some jobs disappear forever.

Money to fund them came from a lot of contract printing. *Coonabarabran Times*, *Barraba Gazette*, *Coonamble Times*, *Quirindi Advocate*, *North West Magazine*, *Tamworth Times*, *Muswellbrook Chronicle*, *Hunter Valley News*, *Armidale Independent*, and *Tamworth City Trader* were some of the banners that rolled off the press.

'In 2001, three of my workmates, a previous employee and myself bought the *Independent*. For more than 10 years, we ran it successfully. Then the writing was on the wall,' Rod said.

The shift towards online advertising and mail-out catalogues predicted a tough future for country papers. It was as swift as it was inevitable.

'We sold to Fairfax Newspapers in December 2011,' he said.

Winner

The *Independent* was a multiple award winner at the annual newspaper awards, culminating in winning the Australian Bi-weekly Newspaper of Australia Award. Editor at the time, Ron McLean, won numerous awards for his editorial and story writing.

'His leadership and involvement with the local community kept the *Independent* focused on its greatest strength – local content,' Rod said.

Work together, play together

A feature of the *Independent's* workplace was the comradeship born of shared purpose.

'We had a huge back bench where the collating of newspapers was done, where meetings were held and morning tea was enjoyed. After the paper was printed on Tuesdays and Thursdays, it became a tradition to sit down at this bench, have a quiet beer and mull over the day's publication.'

'This friendship continues to this day as current staff and previous employees meet at the local golf club every fortnight for a catch-up,' Rod said.

And on into the future

The *Namoi Valley Independent* still publishes 4,000 newspapers twice a week, loaded with stories from Gunnedah and the surrounding districts; but now it also boasts a considerable online presence.

Welcome to the 21st Century.

Meet JON

Jon Venables

**BUSINESS DEVELOPMENT
MANAGER – NSW**

What drew you to working at Media Super?

I'm passionate about helping people prepare for their retirement, and to have the ability to do this for the print, media, entertainment and arts industries was very appealing. My Dad was actually in the printing business for over 30 years, which makes me feel very embedded in the industry that we support.

What's your favourite thing about working at Media Super so far?

I have a great team and have been able to support our members at some exciting industry events.

What's the one thing people don't know about you?

I enjoy cross country running and used to train six days a week with a running club.

What has been your biggest highlight of the year?

I'm very grateful that we were able to move into our first home. A very exciting time!

If you were a super hero, who would you be?

Thor, because I like all things science fiction, and having a big hammer and travelling through the stars to save people would be cool.

If your life was a book, what would be the title?

The Makings of a Super Hero: Part 1.

HERE TO HELP

Sometimes it's just easier to work through something face-to-face. That's where our BDMs come in (or rather come to you).

Contact Jon Venables at mediasuper.com.au/bdm



Congratulations!

#msBIGmoment16

WINNERS

Thank you to everyone from the Media Super community who shared their big moment of 2015-16. We loved seeing and celebrating your achievements, life moments and successes from the past year.

We had a lot of really great entries but there could only be 10 lucky winners!

Naomi Lisner



Gemma Blair



Elizabeth Flora



Diana Prichard



Fiona Cornelisse



Steve Flora



Marlee Barber



Xavier Gouault



Sonny Vrebac



GO TO WWW.YEARBOOK.MS TO SEE THE WINNERS' STORIES & ALL THE ENTRIES

THE MEDIA SUPER COMMUNITY

HONOUR ROLL

You're part of a community of talented people. As your industry super fund, we're committed to nurturing talent and helping our members succeed. That's why we support programs and awards that celebrate our talented members.

JANUARY – JUNE 2016

GREEN ROOM AWARDS

- ★ Best Female Actor (Theatre Companies), proudly sponsored by Media Super
Melita Jurisic – *I Am a Miracle* (Malthouse Theatre)
- ★ Best Male Actor (Theatre Companies), proudly sponsored by Media Super
Ben Prendergast – *Dead Centre/Sea Wall* (Red Stitch Actors Theatre)

THE ADG AWARDS

- ★ Best Direction in an Original Online Project
Kacie Anning – *Fragments of Friday* [Series 2] [9]

FILMBITES

- ★ Media Super Outstanding Commitment and Achievement Awards
Junior Category: **Michael Xigas & Briana Amos**
Senior Category: **Jordan Paolillo, Connor Fantasia-Serve, Sam Dunlop & Blake Hay** [7]

MEDIA SUPER NATIONAL PRINT AWARDS

- ★ Media Super Young Executive of the Year – **Murray Scott** [8]
- ★ Media Super Industry Legend – **Arthur Frost** [10]

SOUTH AUSTRALIAN MEDIA AWARDS

- ★ Best Freelance Contribution
Max Opray – Schartz Media, Guardian News & Body of Work [1]
- ★ Best TV News Report
Ben Avery – Nine News Adelaide, *Jody Meyers Murder* [3]
- ★ Best TV Broadcaster (Presenter, Reporter or Camera Person)
Ben Avery – Nine News Adelaide

EQUITY ENSEMBLE AWARDS

- ★ Outstanding Performance by an Ensemble in a Drama Series
The Principal – Alex Dimitriades, Aden Young, Mirrah Foulkes, Rahel Romahn, Michael Denkha, Di Adams, Tyler De Nawi, Andrea Demitriades, Alice Zahalka, George H. Xanthis, Alik Matangi, Sal Coco, Naveen Hanna, Thuso Lekwape [4]

COMMSCON

- ★ PR Team of the Year (In-house)
ACCORHOTELS

TASMANIAN MEDIA AWARDS

- ★ Best News Image (Stills)
Grant Wells, *The Advocate: White Knight* [2]
- ★ Best News Image (Video)
Steve Fisher, Win Television: Prison Escape
- ★ Arts Reporting
Sally Glaetzer, *The Mercury's TasWeekend: TasWeekend* features [6]

FLICKERFEST

- ★ Media Super Award for Best Screenplay in an Australian Short Film
Nulla Nulla – Writer/Director: Dylan River | Producer: Tanith Glynn Maloney

AUSTRALIAN BOOK INDUSTRY AWARDS

- ★ Publisher of the Year
Allen and Unwin [5]



SEE THE FULL HONOUR ROLL WWW.YEARBOOK.MS/HONOUR-ROLL



www.yearbook.ms

Explore the highlights of 2015-16, be inspired by the stories of your fellow members, find out just how Media Super is working for you, and much, much more.

Go to www.yearbook.ms to see the winners' stories & all the entries.

WEAR MEDIASUPER YEAR BOOK 16

Super Helpline
1800 640 886
mediasuper.com.au

media
super



Print. Media. Entertainment. Arts.

Superannuation. Insurance. Retirement. Financial Planning.

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