



A Super investment



MEAT INDUSTRY EMPLOYEES'
SUPERANNUATION FUND

The Meat Industry Employees' Superannuation Fund (MIESF) offers you more than just retirement savings...

More than just an important part of your remuneration, your superannuation can play a key role in helping ensure you're financially prepared for life after you stop working. You want to live comfortably in retirement, so it's vital your super fund works hard to grow your long-term savings to help meet your lifestyle expectations.

MIESF is an industry super fund dedicated to providing superannuation to meat workers and their families. It's a fund focused on helping you secure your financial future.

Here's a snapshot of what the Meat Industry Employees' Superannuation Fund offers...

- competitive fees
- flexible contribution choices
- generous insurance cover
- a commitment to it's members.

Competitive administration fees

You need to get as much out of your super as possible, so you don't want your account balance reduced by high administration fees. MIESF keeps administration fees to a minimum. For all members, a competitive administration fee of \$1.00 a week is deducted from their account.

Competitive Investment Management fees

MIESF offers competitive investment management fees of no more than 0.059% of assets, so members get to enjoy more of their investment returns.



Investment earnings are allocated to your super account according to the return of the Fund's investments, after allowing for investment costs and tax on investment earnings.

MIESF has a history of delivering competitive returns over longer time periods.

Voluntary member contributions to boost your super

You can put extra money into your super in MIESF help grow your account balance. You can make member voluntary contributions from either your after-tax or pre-tax salary. How much is entirely up to you (subject to Government limits on contributions from pre-tax salary), and you can change your contribution rate at any time. MIESF can also accept lump sum deposits and 'rollover amounts' from other super funds, so you can better manage your super and administration costs.

Government co-contributions for low income earners

MIESF can accept co-contributions, where 'eligible individuals' making personal after-tax contributions to super receive a contribution of \$1.50 from the Government for each \$1 of personal contributions, up to a maximum Government contribution of \$1,500 each year.

Insurance cover

All active members are entitled to the same level of insurance cover of \$100,000. This insurance is available for \$3.00 per member per week.

Acceptance for cover may be subject to certain terms, conditions, restrictions and health evidence as outlined in the Fund's insurance policy. See the Fund's PDS for more details. The PDS is available from the Fund's website, www.miesf.com.au or by calling 9662 3861 if you're in Melbourne (or 1800 252 099 for interstate and country callers) 9.00am to 5.00pm EST, Monday to Friday.

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A Super investment (cont.)

No need to leave the Fund if you change employers

If you change employers you don't have to change super funds, you can remain in the Fund and arrange for your new employer to make contributions to MIESF or transfer your benefit to the Rollover section of the Fund. This section allows you to keep your benefit invested until age 65, offers a low administration fee and the option to make partial withdrawals (subject to government regulations). Note: insurance is not provided in this section of the Fund.

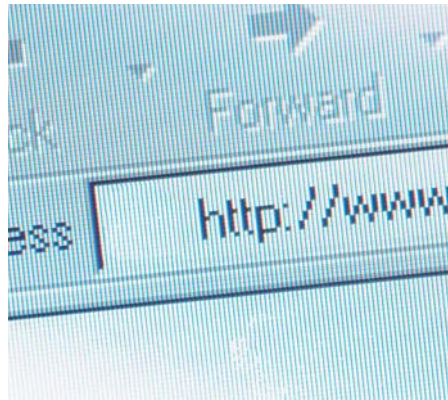
Commitment to quality member services

Because super is likely to be one of your most important investments, MIESF helps you stay on top of how it's performing and your benefits.

Print communication

The Fund regularly communicates with members through:

- newsletters during the year to keep you informed of current Fund and super-related issues
- an annual report
- an annual personal benefit statement
- notification of any material changes to the Fund or significant events
- information when you leave the Fund about the process you'll need to follow.



Website access

You can access the Meat Industry Employees' Superannuation Fund website, at any time to:

- read more about the Fund and review the Fund's Product Disclosure Statement
- access the latest Fund newsletter
- view rollover and surcharge information
- print copies of forms relevant to your membership
- obtain the Fund's contact details.

Helpline service

MIESF provides a direct phone service where you get to speak to a Customer Service Representative in person. Call 1800 252 099 (for interstate and country callers) or 9226 3861 for callers in Melbourne, 9.00am to 5.00pm EST, Monday to Friday.

Focused on your needs

The Meat Industry Employees' Superannuation Fund is structured to ensure members interests come first. The Fund is managed by a trustee board separate from your employer. Members' interests are always well represented. Indeed, the trustee has an ongoing responsibility to make sure members' rights and interests are protected.

Get the full picture...

To understand fully the features of the Fund and how this information applies to you, you should read this together with the current Product Disclosure Statement as well as the latest Fund Annual Report. You can also contact MIESF's Helpline on 9662 3861 (1800 252 099 for country or interstate callers). Before making any decisions regarding your super, it's recommended you consult a licensed financial adviser.

Further information

If you would like more information about MIESF, contact:

Meat Industry Employees Superannuation Fund

2nd floor, 62 Lygon Street
CARLTON SOUTH VIC 3053

Telephone: 9662 3861 or
1800 252 099 (for interstate & country callers) or Fax: (03) 9662 2430 or

Email: fundadmin@miesf.com.au

Website: www.miesf.com.au



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Important note: The information in this document is for general information only and has been prepared without taking account of your personal objectives, financial situation or needs. Therefore, before acting upon any information contained in this document, you should consider its appropriateness having regard to your objectives, personal situation and needs. It is recommended that you seek professional financial advice from a licensed or appropriately authorised financial adviser before making an investment decision. For further information about the Meat Industry Employees Superannuation Fund you should read and consider the current Product Disclosure Statement which you can obtain by calling the Fund Manager, on 9662 3861 (or 1800 252 099 for country or interstate callers).