



Money

{Earn it} {Spend it}

Overview



Money

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Money is a section that is published in *The Sydney Morning Herald* and *The Age* on Wednesdays and in *The Sun-Herald* and *The Sunday Age* on Sundays. It also appears across the digital masthead platforms; Canberra Times, Brisbane Times and WA Today.

Money provides a complete guide to personal finance to an audience who want to make money and grow their money. Whether its mortgages, super, tax or retirement, *Money* arms its audience with the knowledge to make smart decisions on their personal finance.

Why Advertise

- **1.35 million** or **84%** of our audience have wealth management
- **724,000** or **around half** of our audience have a direct investment
- **927,000** or **58%** of our audience own a Smartphone or Tablet
- Our audience are **82%** more likely to have travelled for business on their last trip**
- Our audience are **64%** more likely to have investments or saving of \$100k+*
- **455,000** or **56%** of our audience are Professionals, Managers or C-Suites#

Key Stats

- **Online Ave Daily UBs:** 24,684**
- **Print Readership:** 516,000*
- **Mobile Ave Daily UBs:** 45,657**
- **Tablet App Users last 4 weeks** 388,000*

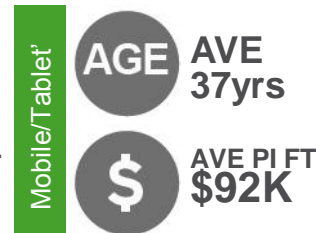
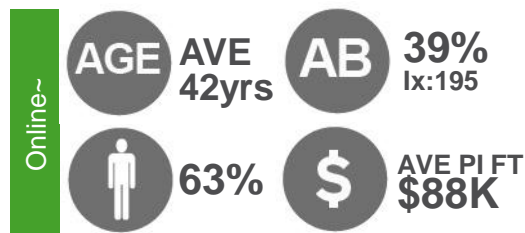
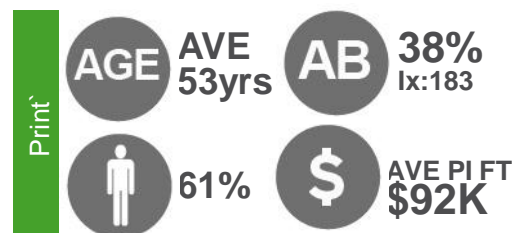


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Profile



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Deadlines

Online Material / Booking: 2 days prior
Print Bookings: 12pm, 2 days prior
Print Cancellation: 10am, 3 days prior
Print Material: 3pm, 1 day prior



Source: * Roy Morgan Research, June 2012. Based on * Print: SMH/Age (M-F,Su) – usually read about Personal Finance (Base:NSW/VIC), –Online – smh/age.com.au-business, watoday or brisbanetimes visited site last 7 days. ** Mobile/Tablet: smh,age, watoday or brisbanetimes accessed website/used app via tablet/mobile last 4 weeks.**Nielsen Site Census, Sept 2012, Online UBs: smh,age,watoday,brisbanetimes-money, Mobile UBs: smh,age,watoday,brisbanetimes-business mobile sites.** Omniture Site Catalyst/ Google Analytics, Sept 2012. # More likely than the average Australian population. *** Within last 12 months, overseas or domestic

Money

Platforms



Print

Money is published every Wednesday and Sunday in *The Sydney Morning Herald*, *The Sun-Herald*, *The Age* and *The Sunday Age* reaching 516,000* people each week.



Online

With 24,684^ UBs and 33,046^ page impressions each day, the Money website is content rich with articles, blogs and videos, plus an extensive portfolio of tools and guides to help make smarter decisions.



Mobile devices

The Money section on mobile targets readers on the go, publishing breaking news stories and hot investment tips. Money has an average of 45,657^^ daily UBs on mobile.



Email

30,637 Money emails are sent every Wednesday to our highly engaged subscriber audience of which the majority have a salary of between \$65 - \$85k.



Events

Fairfax Media will be launching a series of Money Investment Seminars in 2013.

These seminars will be a dynamic series of educational events, providing our Wealth Builder audience with unbiased advice and strategic insights into the world of Investing.

Content

In the lap of luxury goods
Investors seeking to reap the benefits of China should focus on the opportunity of a consumer-led recovery



Avoid a backward step
Investing in the US market is a long-term proposition



Opinion / Analysis
Opinion and Analysis looks at the latest developments on superannuation, investment markets and personal finance.

Hot stock
GREG FRASER



What's new? The banking sector is a new growth economy, and Westpac has increased its cost. Cash earnings are up 10 per cent and dividend growth of 6 per cent demonstrated a new Westpac that resisted the difficult environment in which consumer services have been and consumers were paying down residential mortgage arrears.

Westpac's profit margins for the 12 months to September 30 this year were only 10 per cent, a 10 per cent increase of 1 per cent on last year. Westpac managed to decrease this year and it was the new Australian Financial Group (AFG) that was the new shareholder. AFG is a new group that did the same. The dividend includes Australia's retail banking, business banking and other operations, and increased its earnings to 14 per cent of \$2.1 billion.


A share in Westpac throughout 2012 has been the growth in requests, and Westpac could double by 10 per cent, or \$2.1 billion.

In a new credit growth environment, the bank has been focused on cutting costs; it will be a good investment. The bank has been focused on cutting costs; it will be a good investment. The bank has been focused on cutting costs; it will be a good investment.

Outlook Australian banks always have a level of optimism on the direction of the local economy, because their earnings come from their own operations. The bank's earnings are strong, and the bank's earnings are strong, and the bank's earnings are strong.

Hot Stock
Money's Hot Stock is a weekly column that looks at a particular stock that has been in the news. The analysis covers the stock's outlook, price and whether it is a buy, hold or sell.

Insight
CLANCY YEATES



After years of below-par sharemarket returns, it's hardly surprising more people want to manage their own superannuation. Self-managed super offers lower fees while allowing investors to choose the types of assets with which they're comfortable.

So where have the 440,000 self-managed funds tended to invest? And are their strategies paying off?

While every fund is different, the aggregate figures reveal stark differences between members of a regulated fund and those who choose to go it alone.

For one, people who manage their own super are far more keen on the Australian sharemarket, where they typically park 40 per cent of their retirement savings. International shares are a negligible mix.

Regulated funds, in contrast, tend to put between 20 per cent and 30 per cent of their assets into local shares, plus another 20 per cent into international shares.

Self-managed funds also favour cash, which accounts for almost 30 per cent of assets, far ahead of the 10 per cent to 15 per cent allocation permitted by the regulated funds.

Now, has this strategy worked out for the \$440 billion self-managed sector?

On the whole, analysts say returns have been disappointing. If not spectacular, cash has performed well, and this has tended to offset the sharemarket slump, leaving self-managed funds in similar shape to the rest.

As billions more are poured into self-managed funds, and advisers eye the booming market, it's a message worth bearing in mind.


The head of research at Rannman, Alex

SELF-MANAGED SUPER ASSET ALLOCATION

Asset Class	Self-managed Super (%)	Regulated Super (%)
Aust shares	40	20
Intl shares	10	20
Bonds	10	20
Property	10	20
Fixed Interest	10	20
Cash	30	10
Other	10	20

Insight
The Insight column gives readers a simple explanation of relevant economic trends that has hip-pocket implications.

Ask Noel
NOEL WHITTAKER



I have \$400,000 split between two super funds. I turn 60 next March. Should I take a transition-to-retirement pension? If so, how would it work? I would like to continue working four days a week. Should I put all my super into one fund and, if so, which one would be better?

A transition-to-retirement pension is usually used to take advantage of the difference between the tax you pay on your salary and the tax you pay on deductible contributions to super. It usually involves salary sacrificing to the maximum and then starting a pension from your super fund to make up for your reduced income. Your adviser will be able to do the numbers

before selling it to avoid the capital gains tax? I would then resume living in our NSW home. How can I maximise profit and minimise taxes on selling the investment property in the year I retire?

I doubt that the capital gains tax would be "huge". The taxable profit would probably be only \$50,000 once buying costs and the 50 per cent discount were taken into account, which means the CGT bill may be about \$20,000. If you move into the investment property, any CGT on the sale will be apportioned on a time basis. This means, if you owned it for a total of five years and lived in it for one year, you would still pay CGT on four-fifths of the capital profit. Your accountant will be able to do the numbers for you, on reflection, you may decide the costs of moving in and out are not worth the small amount of the tax you would save

Ask Noel
Want to know how to manage your money? Need tips in building your wealth? International best selling author, finance and investment expert, radio broadcaster, newspaper columnist and public speaker - Noel Whittaker answers your financial questions each week.

Content

Super & funds
JOHN COLLETT

Success
AirLink
Focus on the image to see John Collett's video. See Page 2 of News for how AirLink works

Small investors holding the popular stocks have done better overall in the past 12 months, but it may be time to diversify holdings.

While share prices, including dividends, are almost 8 per cent higher for the year to October 31, as measured by the All Ordinaries Accumulation Index, most small shareholders have done much better than that. An equally weighted portfolio of the nine popular stocks favoured by small investors – Telstra, Commonwealth Bank, Woodworths, Qantas, AMP, Tabcorp, Suncorp, IAG and Wesfarmers – produced a total return of almost 13 per cent.

The "mum and dad" stocks include those listed in the 1990s when mutuals, such as AMP, were privatised and government-owned businesses, such as the Commonwealth Bank, were sold.

The standout performers are Telstra, which produced a total return including dividends of 35.6 per cent over the past year for its 1.4 million shareholders, and insurer IAG, which produced a total return of almost 41 per cent.

The chief economist at ComSec, Craig James, says of the nine most popular stocks, all outperformed or were in line with the market, except for Qantas, which produced a total return of minus 17.5 per cent, and Tabcorp, which returned minus 3.4 per cent.

The everyday investors were helped by not generally holding BHP Billiton or Rio Tinto in their portfolios. The total return for BHP is down more than 9 per cent for the year and Rio Tinto is down almost 8 per cent. Analysis by ComSec shows if BHP Billiton and Rio Tinto are added to the nine-stock mum and dad portfolio, the total return falls to just under 4 per cent for the past year.

Some of the popular stocks have been doing well because they pay good dividends and have good market shares: for example, Telstra, Wesfarmers and Woodworths. Qantas is challenged by competition on international routes.

Tabcorp, the gaming and wagering

Quirky Investments
AND COINTEGRITY

Bushranger booty

The bushranger's booty is a collection of items that have been stolen from the banks of the Australian continent. The items are often of great value and are often sold at a profit. The items are often of great value and are often sold at a profit.

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44 MONEY **SHARESRACE**

WEEK FOUR

Banker comes out on top after two-way tussle with star-gazer

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Super and Funds

An insightful analysis of superannuation by one of Australia's best personal finance writers and commentators. Tips for maximising retirement savings and traps to avoid on the way to a comfortable retirement and, once retired, how to make savings last. All you need to know about large funds, DIY funds, investment options and insurance.

Quirky Investments

Ranging from a variety of art, antiques to the unusual, 'Quirky Investments' discusses the chosen collectable details, highlighting details to look for in determining its value. It also provides a real life case study of someone who collects the chosen item.

Shares Race

David Potts is the mastermind of this race which has been running in *The Sun-Herald* for about 15 years. Featuring pros, amateur traders and left-field tipsters, each choose 10 stocks (at \$10,000 each) in a nominal portfolio of \$100,000, to see who can amass the biggest fortune from the sharemarket in one month.

Our Editorial Team

Trusted.
Informed.
Quality content
delivered by the
experts.



David Potts

David Potts is one of Australia's most experienced and respected finance writers. He has an economics degree and after a stint in the Treasury in Canberra has been writing on business, finance and economics for over 30 years. He was the first editor of *Investor*, *Money's* predecessor.



John Collett

John Collett is one of Australia's best known personal finance writers and commentators. His work appears regularly in *The Sydney Morning Herald* and *The Age*. His expertise includes superannuation, funds management and financial markets. Prior to 2000, John edited the personal finance magazine *My Money*.



James Cockington

James Cockington, avid collector and a highly respected columnist for *The Sydney Morning Herald* and *The Age*, has been writing for the enormously popular weekly *Quirky Investments* column, every Wednesday in the *Money* Section.



Mark Bouris

Mark is well known to many as the host of Channel 9's *The Apprentice Australia*. He is also executive chairman of wealth management business *Yellow Brick Road*, which offers advice and products for home loans, financial planning, insurance, small businesses and other financial matters.

Our Editorial Team



Noel Whittaker

International best selling author, finance and investment expert, radio broadcaster, newspaper columnist and public speaker, Noel Whittaker is Australia's money management visionary. Each week, Noel Whittaker answers readers personal finance questions through Money's exclusive online Q&A.



Clancy Yeates

A former Canberra business correspondent, Clancy Yeates reports on banking and finance in *The Sydney Morning Herald* and *The Age*. Clancy fronts the weekly Wednesday print section Insight, detailing the ups and downs of the current financial market.



Nathan Bell

Nathan's education includes a Bachelor of Economics, a Graduate Diploma of Applied Investment & Management and having completed the rigorous demands of the Chartered Financial Analyst program, he is also a CFA charter holder. He is currently the Research Director for Intelligent Investor.



Penny Pryor

Penny Pryor is a key journalist across Money. Penny reports on significant news events that impact savings and investments, as she guides readers through their financial options.

Fairfax Business Network



Money is part of the Fairfax Business Network; a collection of Australia's most trusted business and personal finance brands.

Reaching **2.12 million*** ambitious and financially astute individuals each month, the Fairfax Media Business Network attracts diverse, engaged and highly sought-after audience segments.

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Room

InvestSMART



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