



# Money

{Earn it} {Spend it}

## Overview



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Money provides a complete guide to personal finance including tax strategies, savings, share market strategies, superannuation and property investment. Unashamedly inspirational, Money delves in to the success stories of the everyday consumers who have ridden the ups and downs of finance and come out on top.

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.

## Why Advertise\*

- **379,000** of our audience have a SMSF and are 31% more likely to have one than avg person
- **220,000** of our audience intend to buy an investment property in the next 12 mths and are 32% more likely than avg to do so
- **957,000** of our audience own shares
- The Money audience are more than **twice as likely** as avg to earn \$130k+
- **31%** of our audience have at least \$100k in investments
- **1.2m** or **37%** of our audience are Professionals or Managers

## Key Stats

- **Print Readership: 1.5m (L4W)**
- **Online UA (Business): 932,000^**
- **Mobile/Tablet (SMH/Age) (L4W): 1.7m**

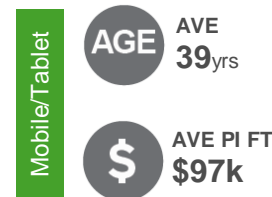
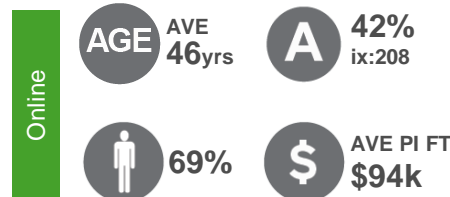
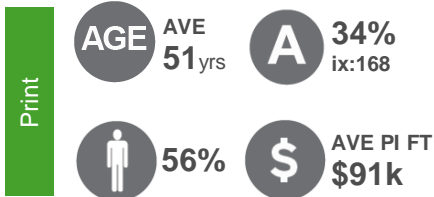


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## Profile\*



## Advertising Contact Information

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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: \*emma™ conducted by Ipsos MediaCT, People 14+ for the 12 months ending September 2013, Nielsen Online Ratings September 2013, People 14+ only. Why Advertise = Print /Online/Mobile/Tablet Profile combined as below . Print Profile = SMH/Age - Money Wed & Sun L4W . Online Profile = SMH/Age - Business [Channel] L4W . Mobile/Tablet Profile = SMH /Age tablet/mobile Net L4W . ^Nielsen Online Ratings, October 2013, SMH/Age - Business



# Platforms



## Print

Money is published every Wednesday and Sunday in *The Sydney Morning Herald*, *The Sun-Herald*, *The Age* and *The Sunday Age* reaching 1.5m people each month.



## Online

Money is part of the BusinessDay network that attracts more than 900k^ people each month. 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 *SMH* and *The Age* mobile and tablet platforms have a monthly audience of 1.7m. The Money sections on mobile and tablet target readers on the go, publishing breaking news stories and hot investment tips.



## 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**  
 Investment advisers are flocking to the luxury goods sector. Why? Because it's the only sector that's growing faster than the economy, and Wall Street has followed the crowd. Cash returns are up 5 per cent and dividend growth is 8 per cent, and the sector is expected to continue to grow. But there are risks. The sector is heavily weighted towards consumer spending, and consumers are being squeezed by rising interest rates. The sector is also heavily weighted towards high-growth companies, which are more likely to be affected by a recession. The sector is also heavily weighted towards high-growth companies, which are more likely to be affected by a recession.

**Avoid a backward step**  
 Rebuilding equity portfolios requires patience and discipline. The market has been volatile, and investors have been nervous. The market has been volatile, and investors have been nervous. The market has been volatile, and investors have been nervous.

**Hot stock WESTPAC (WBC)**  
 Greg Fraser  
 WESTPAC (WBC) has been a hot stock in the market. The bank has been focused on cutting costs, its retail bank knocked off \$2 billion in operating costs by cutting 300 jobs. Overall, the Westpac Group reported a 36.2% increase in earnings. The bank has been focused on cutting costs, its retail bank knocked off \$2 billion in operating costs by cutting 300 jobs. Overall, the Westpac Group reported a 36.2% increase in earnings.

**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 benefited most? And are their strategies paying off? While every fund is different, the aggregate figure reveals 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 play a negligible role. Regulated funds, in contrast, tend to put between 25 per cent and 35 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 required under the rules. How has this strategy worked out for the 5402 super self-managed assets? On the whole, analysts' six returns have been impressive. If not spectacular, Cash has performed well, and this has helped to offset the sharemarket slump, leaving self-managed funds in similar shape to the rest. The head of research at Rianmaker, Alex

**SELF-MANAGED SUPER ASSET ALLOCATION**

Asset Class	Self-managed Super (%)	Regulated Super (%)
Intl shares	~10	~5
Intl bonds	~5	~10
Property	~5	~5
Fixed income	~30	~25
Cash	~30	~10
Other	~20	~45

**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 lived in 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 but, on reflection, you may decide the costs of moving in and out are not worth the small amount of the tax you would save.

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

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

**Ask Noel**  
 Want to know how to manage your money? Need tips in building your wealth? International 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**

Small investors holding the popular stocks have done better than the Australian sharemarket 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, Woolworths, Qantas, AMP, Tabcorp, Sunorp, IAG and Westfarmers – produced a total return of almost 13 per cent.

The “mum and dad” stocks include those listed in the 1990s when initial, 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 4 million shareholders, and insurer IAG, which produced a total return of almost 46 per cent.

The chief economist at CommSec, 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 7.5 per cent, and Tabcorp, which returned minus 3.4 per cent.

The everyday investor was 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 18 per cent. Analysis by CommSec 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, Westfarmers and Woolworths. Qantas is challenged by competition on international routes, Tabcorp, the gaming and wagering

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



**Quirky Investments**  
JAMES COONIN

**Bushranger booty**

There are many ways to invest your money, but few are as unusual as buying a bushranger's loot. In fact, some buy the actual loot and others buy the rights to the loot. The latter is the more common route. The loot is sold to a collector, who then sells it to a museum or a private collector. The loot is sold for a profit, but the collector must be able to prove that the loot is genuine. This is often done by having the loot authenticated by a specialist. The specialist will then issue a certificate of authenticity. This certificate is then used to sell the loot to a museum or a private collector.

There's a small industry devoted to this niche. It's a niche, but it's a niche that's growing. The market for bushranger loot is growing, and it's a niche that's attracting more and more investors. The market is growing, and it's a niche that's attracting more and more investors.



**44 MONEY** **SHARESRACE**

**WEEK FOUR**

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

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.

## 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 and 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.



Richard Hughes

Money Editor Richard Hughes has been a journalist for the past 20 years. After stints in Beirut and on Fleet Street (which included a couple of years at the Financial Times) he started working for Fairfax in 2002 where, among other things, he's been the Age's Night Editor, Business Chief-of-Staff and Deputy Online Editor of BusinessDay.



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.

# Our Editorial Team



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.



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.

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**Trading Room**

 **InvestSMART**  
Your Move



Source: \*emma™ conducted by Ipsos MediaCT, People 14+ for the 12 months ending September 2013, Nielsen Online Ratings September 2013, People 14+ only. Financial Review / Australian Financial Review [Brand] (Print & Comp/Tab/Mob Net) (L4W), BusinessDay in Sydney Morning Herald (M-F Net), Money (Wed) in Sydney Morning Herald (M-F L4W Net), Weekend Business in Sydney Morning Herald (Sat L4W Net), Money in Sun-Herald (L4W Net), BusinessDay in The Age (M-F Net), Money (Wed) in The Age (M-F L4W Net), BusinessDay in The Age (Sat L4W Net), ASX - Australian Stock Exchange [Brand], smh.com.au - Business [Channel], The Age - Business [Channel], The Age - ExecutiveStyle [Channel], smh.com.au - ExecutiveStyle [Channel], AFR Boss, AFR Magazine, Smart Investor

**Money**