



# Aon Master Trust

## Supplement to Annual Report 2006 Tier 3: Specialist options

This supplement to the Aon Master Trust 2006 annual report is issued to members of the Aon Master Trust who were invested in one or more Tier 3: Specialist options as at 30 June 2006.

For each of the Tier 3: specialist options, this supplement reports on:

- investment objective and strategy
- asset allocation at 30 June 2006 and 30 June 2005
- return for years ended 30 June 2003 – 2006
- compound average return at 30 June 2006 (since inception)
- market value at 30 June 2006
- percentage of total Aon Master Trust assets at 30 June 2006.

Every care has been taken in the production of the tables in this supplement. The information contained in them has been obtained from sources that the trustee (Aon Superannuation Pty Limited) believes to be reliable.

Your Aon Master Trust annual reporting information consists of:

- this supplement
- the 2006 annual report
- your 2006 benefit statement

# Investment objectives and strategies

|  | Investment objective   | Investment strategy  | Asset allocation at 30 June 2006<br>(30 June 2005 in brackets) |
|--|--|--|--|
| <b>AUSTRALIAN SHARES</b>                                     |  |  |  |
| Alpha Investment Mgmt Australian Equity Trust                | To outperform the S&P/ASX 200 Accumulation Index by 3% pa over a rolling three-year period.  | Holds 25 to 40 ordinary or preference shares of a diversified portfolio of companies and property trusts which are listed or soon to be listed on the Australian Stock Exchange.   | Australian shares 100% (100%)                                  |
| AMP Capital Sustainable Future Aust. Share Fund              | To provide a total return, after costs and before tax, that is higher than the return from the benchmark on a rolling three-year basis.  | Invests in companies within 'industries of the future' which are providing solutions to social and environmental challenges, as well as 'leaders within traditional sectors' that exhibit high levels of corporate social responsibility.                              | Australian shares 100% (100%)                                  |
| Ausbil Australian Emerging Leaders Fund                      | To outperform its benchmark by 3% pa over a rolling three year period.   | Invests to obtain a wide range of assets primarily chosen from the S&P/ASX 300 Index, but generally exclude securities from the S&P/ASX 50 Leaders Index. Invests in both mid and small cap stocks with potential for superior growth over the coming 12 month period. | Australian shares 100% (100%)                                  |
| Barclays Investment Funds Aust. Alpha Equity Fund            | To provide returns that exceed the S&P/ASX300 Accumulation Index over rolling three-year periods.  | This fund is designed to be a highly diversified equity strategy providing broad exposure to the Australian equity market.   | Australian shares 100% (100%)                                  |
| Colonial First State Wholesale Imputation Fund               | To provide long-term capital growth with some tax-effective income by investing in a broad selection of companies listed on the Australian Stock Exchange.   | Holds a diversified portfolio of Australian shares listed on the Australian Stock Exchange with some exposure to cash (up to 10%).   | Australian shares 100% (100%)                                  |
| ING Emerging Companies <sup>1</sup>                          | To provide returns above the benchmark index over rolling three-year periods. To provide gross returns that exceed the median return in surveys of specialist small company funds.   | Holds a diversified portfolio of emerging smaller Australian companies that form part of the S&P/ASX Small Ordinaries Accumulation Index.  | Australian shares 100% (100%)                                  |
| JF Capital Partners Aust. Shares Super. Trust                | To provide capital growth, targeting a return of 2.5% to 5.0% above the return from the S&P/ASX 300 Accumulation Index over a period of three to five years.   | Invests in shares of listed Australian companies that they believe are strategically sound and attractively priced.  | Australian shares 100% (100%)                                  |
| Perpetual Wholesale Industrial Fund                          | To provide investors with long-term capital growth and income through investment in quality Australian industrial shares.  | Holds a diversified portfolio of Australian industrial shares listed on the Australian Stock Exchange and some exposure to cash (up to 10% at any time).   | Australian shares 100% (100%)                                  |
| SSgA Australian Equities Index Trust                         | To provide a return that closely matches the benchmark return before fees.   | The fund strategy is to fully replicate the benchmark holdings in order to closely match the benchmark return and risk characteristics.  | Australian shares 100% (100%)                                  |
| <b>INTERNATIONAL SHARES</b>                                  |  |  |  |
| AMP Capital Future Directions Extended Mkts Int'l Share Fund | To provide high returns over the long term while accepting high levels of volatility. This fund aims to provide a total return, after costs and before tax, higher than the return from the benchmark on a rolling 12-month basis. | Managed using a multi-manager style with passive re-weighting to the benchmark asset mix (ie no active or significant positions away from the benchmark).  | International shares 100% (100%)                               |
| Barclays Investment Funds – Int'l Alpha Equity Fund          | To provide returns that exceed those of the MSCI World ex Aust. Index over rolling three-year periods.   | This fund is designed to be a highly diversified international equity strategy providing broad exposure to the world (ex Aust.) equity markets.  | International shares 100% (100%)                               |

<sup>1</sup> not available as a specialist manager option for new investment.

|   | Investment objective  | Investment strategy  | Asset allocation at 30 June 2006<br>(30 June 2005 in brackets) |
|---|---|--|--|
| Credit Suisse Asset Mgmt Int'l Shares PST                           | To provide exposure to primarily international shares with potential to achieve a high level of investment growth over the long term with the benefit of exposure to world growth opportunities.      | To invest in a range of quality international share investments with a wide geographic spread and actively manage currency risk to add additional value. A maximum of 50% of the fund may be hedged at any time  | International shares 100% (100%)                               |
| Platinum International Fund   | To provide capital growth over the long term through searching out undervalued listed and unlisted investments around the world.  | The Fund invests primarily in securities listed on share markets around the world. The portfolio ideally will consist of around 100 to 200 stocks that the manager believes to be undervalued by the market. Where undervalued stocks cannot be found funds may be invested in cash. The manager may short sell shares that it considers to be overvalued. Typically the portfolio will have 50% or more net exposure to stocks. Currency is actively managed. | International shares 100% (100%)                               |
| SSgA International Equities Index Trust                             | To provide a return that closely matches the benchmark return before fees.  | The fund strategy is to fully replicate the benchmark holdings in order to closely match the benchmark return and risk characteristics.  | International shares 100% (100%)                               |
| <b>PROPERTY</b>   |   |  |  |
| AMP Australian Core Property Portfolio                              | To outperform the benchmark on a rolling three-year basis.  | Invests in high quality Australian property.   | Property 100% (100%)   |
| SSgA Australian Listed Property Index Trust                         | To provide a return that closely matches the benchmark return before fees.  | The fund strategy is to fully replicate the benchmark holdings in order to closely match the benchmark return and risk characteristics.  | Property 100% (100%)   |
| United Funds Mgmt – United Sector Leader Property Fund <sup>2</sup> | To provide investors with a total investment return that is at least equal to the rate of increase of the S&P/ASX 300 Property Trust Accumulation Index over rolling periods of five years or longer. | The fund adopts the multi-manager sector specialist investment approach by outsourcing the security selection function to a range of high quality investment managers with specific skills and expertise at managing investments within a specific investment class. It aims to achieve a style neutral portfolio, which can provide superior returns more consistently than any single manager.   | Property 100% (100%)   |
| <b>FIXED INTEREST</b>   |   |  |  |
| Macquarie Global Bond Solution                                      | Aims to outperform the UBS Australian Composite Bond Index over the medium term (before fees) by using an active investment strategy.   | Uses various managers to manage those assets where they have demonstrated expertise.   | Australian/international fixed interest 100% (100%)            |
| SSgA Australian Fixed Income Index Trust                            | To provide a return that closely matches the benchmark return before fees.  | The fund strategy is to use index sampling techniques to approximate the benchmark in a range of key risk areas.   | Australian fixed interest 100% (100%)                          |
| SSgA Global Fixed Income Index Trust                                | To provide a return that closely matches the benchmark return before fees.  | The fund strategy is to use index sampling techniques to approximate the benchmark in a range of key risk areas. Foreign exchange contracts are used to hedge current exposures to Australian dollars.   | International fixed interest 100% (100%)                       |

<sup>2</sup> formerly Challenger Wholesale Property Securities/HSBC Wholesale Property Securities.

### Investment objective

### Investment strategy

### Asset allocation at 30 June 2006 (30 June 2005 in brackets)

#### ALTERNATIVE ASSETS

|   |   |   |                                  |
|---|---|---|----------------------------------|
| Coastal International Equity Fund           | To outperform the MSCI World Index ex Aust on a rolling 3 to 5-year period by investing in a portfolio comprising at least 8 'long-short' absolute return hedge funds. To preserve and protect capital and avoid losses in periods when world stock markets decline.  | Holds a diversified portfolio of long and short absolute return hedge funds, each specialising in investing in a particular country or region. Currency exposures are not hedged.   | International shares 100% (100%) |
| Coastal Magnum Diversified Performance Fund | To provide returns comparable to that of the HFR Composite Hedge Fund Index by investing in a portfolio of at least 15 international hedge funds. Foreign currency exposures are hedged back into AUD.  | The Fund invests in a diversified portfolio of specialist investment funds that use investment strategies capable of generating positive returns in both rising and falling markets from investing in securities such as shares, bonds and other securities. Foreign currency exposures are hedged back into AUD. | Alternative 100% (100%)          |
| IXIS Aurora II Australia Fund               | Aims to generate consistent long-term capital appreciation with low volatility and little correlation with equities and bonds.  | To seek and invest in the top 1% of hedge fund managers globally to create a diversified portfolio of between 45–55 underlying managers that can exploit inefficiencies in the world's global capital markets on a consistent and repeatable basis.   | Alternative 100% (100%)          |
| Warakirri Absolute Return Fund              | To provide access to a portfolio that is designed to achieve: <ul style="list-style-type: none"> <li>• Returns of AUD 8% pa over rolling 3 to 5 years periods.</li> <li>• Annual standard deviation in returns less than 4%.</li> <li>• Returns uncorrelated with equities and bonds.</li> <li>• Low probability of negative returns in a quarter or year.</li> </ul> | Invests in a professionally constructed, well-diversified, and managed portfolio of alternative investment strategies.  | Alternative 100% (100%)          |

#### DIVERSIFIED

|   |   |  |  |                   |           |                         |           |                       |           |                           |           |                           |           |                      |           |      |         |
|---|---|--|--|-------------------|-----------|-------------------------|-----------|-----------------------|-----------|---------------------------|-----------|---------------------------|-----------|----------------------|-----------|------|---------|
| Barclays Super. Funds Diversified Growth Fund | To achieve superior investment performance through providing returns, before fees and taxes, that exceed those of the neutral portfolio benchmark over rolling three-year periods. The neutral benchmark comprises of 30% interest bearing assets and 70% growth assets.      | The fund invests in various asset classes primarily via actively managed sector funds. Each sector fund utilises a disciplined active approach to investment management that aims to add value and control active risk, with the exception of a passive international bond fund. | <table border="0"> <tr> <td>Australian shares</td> <td>34% (35%)</td> </tr> <tr> <td>Int'l shares (unhedged)</td> <td>22% (21%)</td> </tr> <tr> <td>Int'l shares (hedged)</td> <td>10% (10%)</td> </tr> <tr> <td>Listed property</td> <td>5% (5%)</td> </tr> <tr> <td>Australian fixed interest</td> <td>19% (17%)</td> </tr> <tr> <td>Int'l fixed interest</td> <td>4% (7%)</td> </tr> <tr> <td>Cash</td> <td>6% (5%)</td> </tr> </table> | Australian shares | 34% (35%) | Int'l shares (unhedged) | 22% (21%) | Int'l shares (hedged) | 10% (10%) | Listed property           | 5% (5%)   | Australian fixed interest | 19% (17%) | Int'l fixed interest | 4% (7%)   | Cash | 6% (5%) |
| Australian shares                             | 34% (35%)   |  |  |                   |           |                         |           |                       |           |                           |           |                           |           |                      |           |      |         |
| Int'l shares (unhedged)                       | 22% (21%)   |  |  |                   |           |                         |           |                       |           |                           |           |                           |           |                      |           |      |         |
| Int'l shares (hedged)                         | 10% (10%)   |  |  |                   |           |                         |           |                       |           |                           |           |                           |           |                      |           |      |         |
| Listed property                               | 5% (5%)   |  |  |                   |           |                         |           |                       |           |                           |           |                           |           |                      |           |      |         |
| Australian fixed interest                     | 19% (17%)   |  |  |                   |           |                         |           |                       |           |                           |           |                           |           |                      |           |      |         |
| Int'l fixed interest                          | 4% (7%)   |  |  |                   |           |                         |           |                       |           |                           |           |                           |           |                      |           |      |         |
| Cash  | 6% (5%)   |  |  |                   |           |                         |           |                       |           |                           |           |                           |           |                      |           |      |         |
| Barclays Super. Funds Diversified Stable Fund | Aims to achieve superior investment performance through providing returns, before fees and taxes, that exceed those of the neutral portfolio benchmark over rolling three-year periods. The neutral benchmark comprises of 70% interest bearing assets and 30% growth assets. | The fund invests in various asset classes primarily via actively managed sector funds. Each sector fund utilises a disciplined active approach to investment management that aims to add value and control active risk, with the exception of a passive international bond fund. | <table border="0"> <tr> <td>Australian shares</td> <td>15% (15%)</td> </tr> <tr> <td>Int'l shares (unhedged)</td> <td>11% (10%)</td> </tr> <tr> <td>Listed property</td> <td>5% (5%)</td> </tr> <tr> <td>Australian fixed interest</td> <td>34% (32%)</td> </tr> <tr> <td>Int'l fixed interest</td> <td>9% (13%)</td> </tr> <tr> <td>Cash</td> <td>26% (25%)</td> </tr> </table>   | Australian shares | 15% (15%) | Int'l shares (unhedged) | 11% (10%) | Listed property       | 5% (5%)   | Australian fixed interest | 34% (32%) | Int'l fixed interest      | 9% (13%)  | Cash                 | 26% (25%) |      |         |
| Australian shares                             | 15% (15%)   |  |  |                   |           |                         |           |                       |           |                           |           |                           |           |                      |           |      |         |
| Int'l shares (unhedged)                       | 11% (10%)   |  |  |                   |           |                         |           |                       |           |                           |           |                           |           |                      |           |      |         |
| Listed property                               | 5% (5%)   |  |  |                   |           |                         |           |                       |           |                           |           |                           |           |                      |           |      |         |
| Australian fixed interest                     | 34% (32%)   |  |  |                   |           |                         |           |                       |           |                           |           |                           |           |                      |           |      |         |
| Int'l fixed interest                          | 9% (13%)  |  |  |                   |           |                         |           |                       |           |                           |           |                           |           |                      |           |      |         |
| Cash  | 26% (25%)   |  |  |                   |           |                         |           |                       |           |                           |           |                           |           |                      |           |      |         |

|                                    | Investment objective   | Investment strategy   | Asset allocation at 30 June 2006<br>(30 June 2005 in brackets)  |  |
|------------------------------------|--|---|---|--|
| ING Wholesale Managed Growth Trust | Aims to achieve gross returns that on average exceed inflation by at least 5% pa over periods of 5 years or more.  | Invests in a diversified mix of Australian and international assets with a strategic bias towards growth assets.  | Australian shares<br>International shares<br>Listed property<br>Global property<br>Other<br>Australian fixed interest<br>Int'l fixed interest<br>Cash | 39% (41%)<br>29% (27%)<br>6% (6%)<br>2% (0%)<br>4% (5%)<br>11% (13%)<br>7% (2%)<br>2% (6%) |
| Maple-Brown Abbott PST             | To outperform, over rolling three year periods, the average of other pooled superannuation funds (as measured by the Mercer Investment Consulting Pooled Fund Survey – Arithmetic Mean). | Invests in various asset classes and applies an active value-based style to select securities within each class. Tactical asset allocation changes are implemented over time to increase prospective returns and protect capital. | Australian shares<br>International shares<br>Property<br>Fixed interest<br>Liquidity/Cash   | 33% (33%)<br>19% (19%)<br>8% (8%)<br>22% (22%)<br>18% (18%)                                |
| MLC Aggressive Option              | Return potential in excess of CPI + 4.5% on average pa over the longer term.   | The Fund invests in a portfolio of Australian and global shares, property securities and private markets.   | Australian shares<br>Int'l shares (unhedged))<br>Int'l shares (hedged)<br>Australian property<br>Private markets                                      | 41% (41%)<br>25% (25%)<br>27% (27%)<br>3% (3%)<br>4% (4%)                                  |
| MLC Assertive Option               | Return potential in excess of CPI + 4.0% on average pa over the longer term.   | Invests in a number of asset classes, including shares, property securities, private markets and bonds. The Fund focuses on assets with greater growth potential.   | Australian shares<br>Int'l shares (unhedged)<br>Int'l shares (hedged)<br>Australian property<br>Diversified debt<br>Private markets                   | 36% (36%)<br>23% (23%)<br>19% (19%)<br>3% (3%)<br>15% (15%)<br>4% (4%)                     |
| MLC Moderate Option                | Return potential in excess of CPI + 3.0% on average pa over the longer term.   | Invests in a number of asset classes, including shares, property securities, private markets and bonds.   | Australian shares<br>Int'l shares (unhedged)<br>Int'l shares (hedged)<br>Australian property<br>Diversified debt<br>Private markets                   | 31% (34%)<br>17% (16%)<br>13% (14%)<br>5% (4%)<br>30% (29%)<br>4% (3%)                     |
| MLC Conservative Option            | Return potential in excess of CPI + 2.0% on average pa over the longer term.   | Invests in a number of asset classes, including shares, property securities, private markets and bonds. The Fund favours more secure assets.  | Australian shares<br>Int'l shares (unhedged)<br>Int'l shares (hedged)<br>Aust. property<br>Diversified debt<br>Private markets<br>Cash                | 10% (10%)<br>10% (11%)<br>6% (6%)<br>3% (2%)<br>60% (60%)<br>1% (1%)<br>10% (10%)          |

# Returns, market value and percentage of total Aon Master Trust assets

|   | Return (%) for year ended 30 June <sup>1</sup> |      |      |       | Compound average return (%) since inception | Market value at 30/06/2006 \$'000 | % of total Aon Master Trust assets at 30/06/2006 |
|---|--|------|------|-------|---|-----------------------------------|--|
|   | 2006   | 2005 | 2004 | 2003  |   |                                   |  |
| <b>AUSTRALIAN SHARES</b>  |  |      |      |       |   |                                   |  |
| Alpha Investment Mgmt Australian Equity Trust                             | 17.1   | 22.3 | 16.4 | 0.2   | 11.5  | 822                               | 0.1  |
| AMP Capital Sustainable Future Aust. Share Fund                           | 26.8   | 19.6 | 16.8 | 2.0   | 12.7  | 1,254                             | 0.1  |
| Ausbil Australian Emerging Leaders Fund <sup>2</sup>                      | N/A  | N/A  | N/A  | N/A   | N/A   | 120                               | 0.0  |
| Barclays Investment Funds Aust. Alpha Equity Fund                         | 22.2   | 21.4 | 9.7  | N/A   | 15.9  | 648                               | 0.1  |
| Colonial First State Wholesale Imputation Fund                            | 21.9   | 23.3 | 13.5 | -3.5  | 10.3  | 6,646                             | 0.5  |
| ING Emerging Company Trust <sup>3</sup>                                   | 28.6   | 44.7 | 31.4 | -0.4  | 19.5  | 24                                | 0.0  |
| JF Capital Partners Aust. Shares Super. Trust                             | 26.8   | 27.7 | 21.5 | -5.3  | 12.8  | 1,908                             | 0.2  |
| Perpetual Wholesale Industrial Fund                                       | 13.0   | 18.4 | 18.4 | 2.5   | 10.9  | 7,838                             | 0.6  |
| SSgA Australian Equities Index Trust                                      | 22.3   | N/A  | N/A  | N/A   | 22.4  | 72                                | 0.0  |
| <b>INTERNATIONAL SHARES</b>   |  |      |      |       |   |                                   |  |
| AMP Capital Future Directions Extended Mkts Int'l Share Fund <sup>2</sup> | N/A  | N/A  | N/A  | N/A   | N/A   | 496                               | 0.0  |
| Barclays Investment Funds – Int'l Alpha Equity Fund <sup>2</sup>          | N/A  | N/A  | N/A  | N/A   | N/A   | 125                               | 0.0  |
| Credit Suisse Asset Mgmt Int'l Shares PST                                 | 15.7   | -2.9 | 14.4 | -12.9 | 1.1   | 818                               | 0.1  |
| Platinum International Fund   | 20.9   | -2.0 | 23.4 | -5.4  | 8.0   | 6,286                             | 0.5  |
| SSgA International Equities Index Trust                                   | 18.8   | N/A  | N/A  | N/A   | 13.8  | 2,417                             | 0.2  |
| <b>PROPERTY</b>   |  |      |      |       |   |                                   |  |
| AMP Australian Core Property Portfolio                                    | 12.6   | N/A  | N/A  | N/A   | 10.9  | 193                               | 0.0  |
| SSgA Australian Listed Property Index Trust                               | 18.3   | N/A  | N/A  | N/A   | 13.9  | 1,785                             | 0.1  |
| United Funds Mgmt – United Sector Leader Property Fund <sup>4</sup>       | 8.8  | 15.4 | 13.0 | 8.3   | 11.0  | 1,447                             | 0.1  |
| <b>FIXED INTEREST</b>   |  |      |      |       |   |                                   |  |
| Macquarie Global Bond Solution  | 1.6  | 9.5  | 3.7  | 12.1  | 6.0   | 848                               | 0.1  |
| SSgA Australian Fixed Income Index Trust                                  | 1.8  | N/A  | N/A  | N/A   | 3.4   | 784                               | 0.1  |
| SSgA Global Fixed Income Index Trust                                      | 0.4  | N/A  | N/A  | N/A   | 3.8   | 1,767                             | 0.1  |

|   | Return (%) for year ended 30 June <sup>1</sup> |      |      |      | Compound average return (%) since inception | Market value at 30/06/2006 \$'000 | % of total Aon Master Trust assets at 30/06/2006 |
|---|--|------|------|------|---|-----------------------------------|--|
|   | 2006   | 2005 | 2004 | 2003 |   |                                   |  |
| <b>ALTERNATIVE ASSETS</b>                     |  |      |      |      |   |                                   |  |
| Coastal International Equity Fund             | 18.3   | 1.0  | N/A  | N/A  | 6.2   | 156                               | 0.0  |
| Coastal Magnum Diversified Performance Fund   | 13.4   | 4.9  | 6.5  | N/A  | 8.3   | 344                               | 0.0  |
| IXIS Aurora II Australia Fund                 | 8.2  | N/A  | N/A  | N/A  | 7.7   | 609                               | 0.0  |
| Warakirri Absolute Return Fund                | 4.4  | 8.9  | 9.2  | 3.4  | 5.9   | 1,242                             | 0.1  |
| <b>DIVERSIFIED</b>                            |  |      |      |      |   |                                   |  |
| Barclays Super. Funds Diversified Growth Fund | 15.4   | 14.5 | N/A  | N/A  | 14.9  | 3,000                             | 0.2  |
| Barclays Super. Funds Diversified Stable Fund | 7.8  | 10.0 | N/A  | N/A  | 8.8   | 2,090                             | 0.2  |
| ING Wholesale Managed Growth Trust            | 13.5   | 13.0 | 12.8 | -2.7 | 7.1   | 3,237                             | 0.3  |
| Maple-Brown Abbott PST                        | 11.5   | N/A  | N/A  | N/A  | 13.1  | 26,118                            | 2.1  |
| MLC Aggressive Option                         | 19.6   | 13.8 | N/A  | N/A  | 16.7  | 5,066                             | 0.4  |
| MLC Assertive Option                          | 16.4   | 11.8 | N/A  | N/A  | 14.8  | 10,705                            | 0.8  |
| MLC Moderate Option                           | 14.1   | 12.8 | N/A  | N/A  | 13.4  | 37,187                            | 2.9  |
| MLC Conservative Option                       | 8.0  | 7.4  | N/A  | N/A  | 7.9   | 1,569                             | 0.1  |

Please note:

- All the returns are based on the unit prices of each option. Returns are net of investment fees and an allowance for tax on the investment income but before any Aon Master Trust fees.
- Past performance should not be considered a guide to future performance.

<sup>1</sup> Specialist options were launched between 1 July 2001 and 1 July 2006. Returns are calculated using Aon Master Trust unit prices, after investment management fees and tax on investment income, but before Aon Master Trust fees.

<sup>2</sup> added to the Specialist options recently and has less than one year's performance history in the Aon Master Trust as at 30 June 2006.

<sup>3</sup> not available as a specialist manager option for new investment.

<sup>4</sup> formerly Challenger Wholesale Property Securities/HSBC Wholesale Property Securities

N/A: product not offered in this time period.

## Contact us

Phone: 1300 880 588

Fax: 1800 010 435

Email: [contactcentre@aon.com.au](mailto:contactcentre@aon.com.au)

Mail: Aon Master Trust  
GPO Box 9819  
Sydney NSW 2001

Web: [www.aonmastertrust.com.au](http://www.aonmastertrust.com.au)

The information in this supplement is general in nature. Your personal objectives, financial situation or needs were not taken into account when preparing this information. You may want to seek independent financial advice before making any decisions about your super. This supplement was prepared by Aon Consulting Pty Limited (ABN 48 002 288 646, AFSL 236667) and issued by Aon Superannuation Pty Limited (ABN 83 057 982 822, AFSL 237465, RSE L0000437) as trustee for the Aon Master Trust (RSE R1000566).

CONS105B 1106

