

Directions

Online update for advisers

November 2003

Advisers get exclusive web service

Welcome to Directions (Adviser Edition), our regular online update that brings you information about the Trust and the services we offer our adviser network

If you don't have access to your clients' details, call our Customer Contact Centre on 1300 880 588

A choice of 24 investment options in the Aon Allocated Pension Plan means your clients should find one to match their needs

We've recently introduced a section exclusively for advisers on the Aon Master Trust website. The new section contains adviser-specific information including our comprehensive Adviser Guide, instructions on how to enrol new members, fee details, brokerage and commission details, and investment profiles.

We've also improved our ebenefits online facility so you can now view the account details of clients who authorise access. From www.aonmastertrust.com.au, click on SUPER ONLINE, enter your login details, and follow the menu. If you don't have access to your clients' full account details, call our Customer Contact Centre on 1300 880 588 for more information on how to obtain their consent.

Members will also see some major improvements. A full transaction history is now available, including details of all taxes and fees deducted, and members can switch investment options for their current account balance and/or future contributions at any time. The benefit quote facility has been improved and the overall navigation, look and feel of ebenefits is now much more user-friendly.

Allocated pension now available

With the release of the Aon Allocated Pension Plan, members of the Aon Master Trust can easily convert their super payout to a regular income stream for retirement.

The Aon Allocated Pension Plan offers a choice of 24 investment options that allow investors to choose the investment mix that best suits their needs. Like the Aon Master Trust, the investment options fall into three broad categories – pre-mixed options, sector options, and specialist options.

The options can be mixed in any combination. However, investors must have a minimum of 5% of their allocated pension account balance or \$5,000 (whichever is the lesser) in each of the individual options chosen. Investors can switch or split their investment options without charge six times per calendar year.

The recent upgrades allow Aon to offer the very best in adviser, employer and member services

Our education and information sessions will begin early next year

Major upgrade of online services

Aon has embarked on a major upgrade of its client service platform. The improvements are built around the interaction of three core systems - the customer contact centre, the workflow management system, and the HR portal.

The first stage of the improvements is now in place. These include an upgrade to ebenefits - our online enquiry and transaction facility - and improvements to the design and functionality of the Aon Master Trust website.

ebenefits allows employees to check contributions and access records online. Employees can also view personal information, account balances, and use the calculator to 'forecast' super payouts. And following the recent improvements, clients can now obtain a full account transaction history (including

details of all taxes and fees), switch current account balance and/or future contributions online, and obtain benefit quotes more easily.

The website upgrades offer improved site navigation, and a better overall look and feel. The site also provides access to forms, investment performance, general superannuation information, and educational material.

We're presently building a workflow and case-tracking system, an imaging and document management system, and interactive voice response system (IVR) for member, employer and adviser enquiries. And our new Customer Contact Centre is due to open soon.

Member education our priority too

The Financial Services Reform Act has brought the issue of investor education sharply into focus. ASIC has made it very clear that better education and "clear, concise and effective" disclosure are the keys to informed decision-making.

Much of the responsibility for educating investors falls to the product providers. With this in mind, we are developing a comprehensive education program for members - both electronic via the web (and CD-ROM if required) and face-to-face.

We are adding to our current range of education tools that you can use and demonstrate when discussing superannuation with your clients. These will be available from our website www.aonmastertrust.com.au through the adviser access page.

Our web-based education program is an important part of our member services package. We will continue to build on the useful material already accessible on the Aon Master Trust website such as the Super Roadshow and our Fact Sheets.

New communications manager

As part of our commitment to keeping members, employers and advisers fully informed, we have appointed a dedicated communications manager, Stephen Scholfield, to look after the growing communication and education needs of Aon Master Trust clients.

Stephen has a background in funds management marketing and communication, and has worked for both investment managers and financial

planners. He has a keen interest in plain English communication and we are confident his appointment will ensure that our communication, marketing and education material will be relevant, timely, and easy to understand.

The Aon Master Trust is strongly positioned to achieve its target of \$1 billion in assets under administration by December 2004

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Good growth puts target in sight

The Aon Master Trust has continued to grow strongly this year. Since July 2003, we have welcomed 16 new corporate clients with assets totalling over \$75 million, and we have firm commitments for more than \$130 million from another eight clients, who will be transferring into the Trust by March 2004.

National Manager Chris Kouteris believes a key factor behind the growth is Aon's ability to customise solutions to clients' needs. For example, the Trust allows clients to customise communication material to fit their own brand, thereby maintaining and reinforcing their members' association with the employer's fund.

"Aon's independence, together with the flexibility of investment choice offered to our clients, has been instrumental in securing this growth", says Kouteris.

With over \$600 million currently under management, and existing and new clients poised to add a further \$200 million, Aon is strongly positioned to achieve its target of \$1 billion in assets under administration by December 2004.

Top ratings continue for Aon Master Trust

The Aon Master Trust has backed up its outstanding investment performance for the year to 30 June with more good returns for the quarter to 30 September.

"For the three months to September 30, the numbers from researcher SuperRatings show that four of the five best performers in the popular balanced fund area were industry-based or not-for-profit funds. Only the Aon Master Trust managed to match the 4 per cent-plus returns racked up by the big not-for-profit funds in the first three months of 2003-04."

Barrie Dunstan
Australian Financial Review
28 October 2003

Adviser support team

Administration support

Tom Rogacki	Adviser Services	03 9211 3626	1800 813 315
Eima Alkheder	National Team Leader	02 9253 7640	1300 880 588
Nhu Scheppington	Senior Fund Administrator	02 9253 7459	1300 880 588

Technical support

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