

DIRECTIONS

Aon Master Trust August 2008

keeping cool
when the heat is on

dealing with market downturns

go eco
with your
annual report



AON

KEEPING COOL WHEN THE HEAT IS ON

THE SHAREMARKET FALL IN JUNE CAPPED OFF AN ALREADY BAD YEAR FOR INVESTORS. WHILE THERE'S NO DENYING THE DOWNTURN'S SHORT-TERM NEGATIVE IMPACT, IT IS NOT THE MELTDOWN THAT THE MEDIA HYPE WOULD HAVE YOU BELIEVE.

HERE ARE SOME THOUGHTS TO HELP YOU KEEP COOL DURING PERIODS OF POOR PERFORMANCE.

it's the way markets work

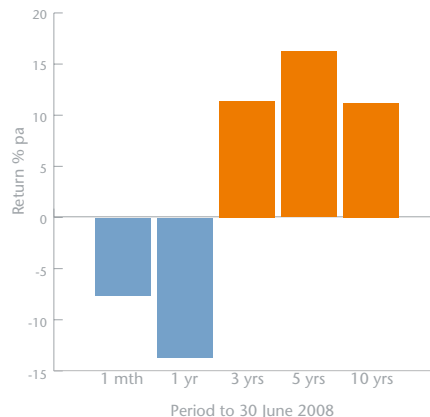
Performance ups and downs are part and parcel of market behaviour and longer-term investors, including super members who are saving for retirement, do have time to ride them out.

markets do bounce back

The Australian sharemarket has fallen in the past but it has always recovered. How long the recovery takes can vary but since the 1960s the average has been less than five years.

medium and long-term returns are holding up

Despite recent poor returns the historical trend is still an upwards one, with Australian shares earning 16.2% pa over the five years to June 2008, and 11.2% pa over 10 years.



you're not alone

Although it's small comfort, all investors and super funds have been affected by the downturn in local and global markets. You're not alone.

stay cool

For most people, super is not a 12-month investment and markets do recover over the longer term. While it may be tempting to cut your losses and move your investment, you could be cheating yourself out of a profit when the market turns around. In a nutshell, super is generally long-term so keep a cool head and don't panic.

think long-term

A better way to use your energies is to look at the different ways you can build your super over time. Remember – last year's rule changes have made super a very tax-effective way for many people to save.

On page 6, we offer some strategies for you to think about.

S&P/ASX 300 Accumulation Index – historical performance

Note: Past performance should not be considered a guide to future performance.

- if you're in it for the long haul, time is on your side
- market rebounds can bring opportunities
- think long-term gains rather than short-term losses
- resist the itch to switch
- go to aonmastertrust.com.au for monthly returns, investment education, factsheets and forms
- log in for account and investment information and switches.

what caused the downturn

The subprime crisis in the US, weaker economic forecasts, rising fuel prices and (in Australia) rising interest rates have led to a slide in consumer and investor confidence. The resulting downturn has seen even Australian blue chip companies, banks and listed property trusts suffering heavy falls. See page 8 for an investment market update.

outlook

Analysts say that market volatility is likely to continue for some time. How long depends on economic growth here and in the US, as well as interest rate movements.

On the upside, the Australian resources sector (and mining in particular) has been booming and developing economies, including China which is less dependent on the US, are showing strong growth.

need some financial advice?

If you need some help with your investment decisions, you may wish to speak to a financial adviser. If you don't have an adviser but would like to be put in touch with one*, we can help – just let us know.

* Financial planning services are not provided by Aon Superannuation Pty Limited.



aonmastertrust.com.au



1300 880 588



contactcentre@aon.com.au

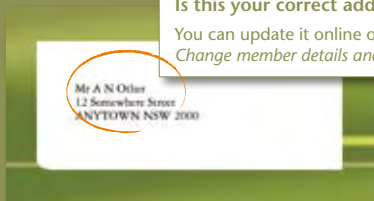


YOUR SUPER 2007-08

YOUR 30 JUNE 2008 BENEFIT STATEMENT (INCLUDED WITH THIS ISSUE OF DIRECTIONS) SHOWS YOUR ACCOUNT BALANCE AT 30 JUNE AND TRANSACTIONS DURING THE YEAR. IT ALSO SHOWS YOUR PERSONAL DETAILS, INSURANCE COVER, NOMINATED BENEFICIARIES AND INVESTMENT STRATEGY.

Is this your correct address?

You can update it online or by completing a *Change member details and options form*.



Are these details correct?

You can update your personal details, correct your date of birth or provide your tax file number by completing a *Change member details and options form*.

The occupation we have on record for you affects the insurance premium you pay. Need to update your occupation status? Complete an *Insurance update form*.

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1. Your personal details

Name	Mr A N Other	Date of birth	12/04/1968
Category	A	Date joined company	10/02/2004
Member No.	12345	Date joined fund	10/02/2004
Your financial adviser	Mr Ben Planner	Tax file number supplied	Yes
	ABC Dealer Group	Occupational category	White collar
	Phone: (02) 3456 7890	(insurance):	

2. Your benefit details at 30 June 2008

Preserved benefit	\$103,053.20
Unrestricted non-preserved benefit	\$0.00
Restricted non-preserved benefit	\$15,512.12
Total withdrawal benefit at 30 June 2008	\$118,625.32
Withdrawal benefit at 30 June 2007 (or date joined fund)	\$99,998.18
Death benefit (this amount includes the insurance cover below, if any) as at 1 July 2008	\$294,625.32
Death insurance cover as at 1 July 2008	\$176,000.00
Total & permanent disablement benefit (this amount includes the insurance cover below, if any) as at 1 July 2008	\$294,565.32
Total & permanent disablement insurance cover as at 1 July 2008	\$176,000.00
Income protection benefit per month as at 1 July 2008	\$0.00

3. Your accounts summary

	Super Guarantee	Company	Member ¹ before-tax	Member ¹ after-tax	Surcharge
Opening balance at 1/7/2007 (or date joined fund)	\$29,930.67	\$6,828.38	\$1,731.59	\$8,491.29	\$0.00
PLUS: Contributions					
Contributions	\$5,242.79	\$0.00	\$1,583.55	\$389.97	\$0.00
Co-contributions					\$0.00
PLUS: Net earnings ²					\$0.00
PLUS: Rebates					\$0.00
Asset fee rebate					\$0.00
Tax rebate ³					\$0.00
Member protection fee ⁴					\$0.00
LESS: Premiums					\$0.00
Group life premiums					\$0.00
Income protection premiums					\$0.00
LESS: Expenses					\$0.00
Member fee					\$0.00
Asset admin fee					\$0.00
Contributor fee					\$0.00
Adviser service fee					\$0.00
LESS: Contributions tax					\$0.00
LESS: Partial withdrawals					\$0.00
Closing balance at 30/6/2008					\$0.00

How (and how much) are you putting in?

Use the calculators on the website to see how the amount you contribute and whether it's from before or after-tax pay can affect your super savings over time.

¹ includes concessional and non-concessional contributions.
² see Net earnings in Section 11 - Notes.
³ see Tax rebates in Section 10 - Additional explanation of fees and costs

Is your insurance cover right for you?

You can apply for higher cover at any time. Depending on the amount of cover you're applying for, a short form application may be available. You can find the form you need at aonmastertrust.com.au.

You can reduce, fix or cancel your cover by completing an *Insurance update form*.

Use the *Insurance quote calculator* on the website to see the cost of different types and levels of insurance cover available.

Please note:

- The amount of insurance cover shown in your statement assumes you satisfy the insurer's eligibility conditions and so it may be subject to change if those conditions are not met.
- If you have recently applied for a change in cover, this may not be reflected on your statement. You can double check your cover online.
- The insurance references in this article assume that you are covered by the standard AIG insurance policy.

4. Your nominated dependants

You have nominated the people listed here to receive your superannuation binding on the trustee and is used only as a guide to determine who should change this nomination at any time. See *Check your personal details in 3*

Name	% of benefit
C D Other	50

Name
E F Other

Are these the right people? Do you want to make a binding nomination?

Keeping your nominated dependants up to date will help the trustee decide who receives the benefit if you die. You can make changes online or by completing a *Change member details and options* form.

If you want to make a nomination that the trustee must follow, you can now make a binding nomination. See the *Binding death benefit nomination* factsheet on aonmastertrust.com.au.

5. Your investment strategy for future contributions

Investment option	%
Balanced	100

Is your investment strategy on track?

This shows your future contributions strategy at 30 June 2008.

This shows your current account balance investments at 30 June 2008.

6. Your investment options

Investment option	%
Balanced	
TOTAL	

You can make changes online or by completing a *Switching investment options – current members* form.

Note: a new investment menu has applied since 1 July 2008, and members affected by investment changes have received a letter explaining their options.

need a hand getting in shape?

A financial adviser can help you get your finances on track and in good shape. For information on what's involved or to find an adviser, call us on 1300 880 588.

If you have an authorised financial adviser, their details appear in section 1. of your statement.

time poor? do it online

See the last page of your statement for a list of changes and transactions you can make online at aonmastertrust.com.au. You will need to log in first.

need a form?

They're all on the website – no need to log in.



aonmastertrust.com.au

ONLINE GUIDE TO YOUR STATEMENT

Go to aonmastertrust.com.au/Resources for an online guide to your statement.

BUILD YOUR SUPER

THERE'S LOTS YOU CAN DO TO MAKE THE MOST OF YOUR SUPER.

contribute

- Your after-tax super contributions could qualify you for up to \$1,500 each year in Government co-contributions.
- Making before-tax super contributions via salary sacrifice can be a very tax-effective way to save.
- You may be eligible to claim a tax rebate of up to \$540 a year on contributions you make to your spouse's super.
- If you have a few more dollars coming your way thanks to the PAYG income tax changes, how about putting that bit extra into your super?
- If you're self-employed and under 75, you can claim a full tax deduction for your before-tax super contributions (there are annual limits on these contributions).

- If you're 55 or over, a transition to retirement pension allows you to structure your working hours, pension income and super to suit you.

consolidate

If you have super in a number of funds, bringing it all into one fund can avoid you paying more fees than you need to. To bring your other super into your Aon Master Trust account, complete a *Request to transfer whole balance of super benefits between funds* form (make sure you read the accompanying notes first) and send it to us. We'll organise the transfer and let you know when it's in your account.

diversify

The different asset classes (shares, property, fixed interest and cash) are unlikely to move the same way at the same time – some may lose value while others gain. Spreading your investment across different assets will minimise the impact of a particular asset class performing poorly.

protect

If you don't have adequate insurance cover and the unexpected happens, dipping into your retirement savings may be your only way to cope. The Aon Master Trust offers a range of insurances to protect you and your income, all at competitive rates. You can even apply to transfer in cover you have elsewhere by completing an *Individual insurance transfer questionnaire*.

give yourself a (tax) break

Wait until you're 60 or over before taking your super as a lump sum or pension and it will be tax free.



aonmastertrust.com.au

FACTSHEETS AND GUIDES

- co-contributions
- salary sacrificing
- spouse contributions
- transition to retirement
- consolidating your super
- tax on super
- asset classes
- insurance

CALCULATORS

- co-contributions
- salary sacrifice
- insurance quote

AND FORMS

WHAT'S NEW

new investment menu

In the May issue of Directions, we announced a new streamlined investment menu and our upcoming partnership with Russell Investment Group. More information is now available on the website, including factsheets on the investment changes and profiles for every option in the new menu.

did you get your letter? We have also flagged that a number of options will be terminated in September (see the options that are footnoted 2 on pages 10 and 11). If you are invested in any of these options, you should have received a letter from us explaining the transfer of your assets. If you have not received your letter, please let us know.

moving on? your super won't have to

When you leave an employer, there are so many things to think about. With changes we've made in the Aon Master Trust, your super will be an easy tick on your 'to-do' list. A practical and convenient option is to transfer from Aon Master Trust Corporate Super to Personal Super and we've made it easy for you by making the transfer automatic. If we hear that you're leaving

your employer, we'll write to you with more information and you'll be transferred across after 60 days from the date of our letter, unless you advise otherwise. You'll have no rollover to organise and no withdrawal or entry fee on transfer. And if you're insured under the standard AIG policy, you'll have the same amount of death and total and permanent disablement insurance cover as you had in Corporate Super (no health evidence required).

Pillar and Russell transitions

processing freeze 16 Sept – 8 October. The administration transition to Pillar and investment transition to Russell will require us to suspend the processing of member detail changes and cashflow transactions between 16 September and 8 October 2008. This freeze, which will ensure the stability of member and account data during the transition phase, will apply to all changes and transactions, including online. Please visit the website for more information.

login, bank account and address changes. The move to our new administration services provider, Pillar, means new login details for users of our online services – you'll need to re-register the first time you log in after 1 October. The Aon Master Trust will also have a new bank account number for contribution payments, as well as new email and postal addresses (with re-directions until the end of the year). More details will be available on the website in mid-September.

GO ECO WITH YOUR ANNUAL REPORT

ONLINE ANNUAL REPORTS MEAN LESS PAPER, LESS PRINTING, LESS MAIL AND A SMALLER CARBON FOOTPRINT.

This year is the first time super funds can make their annual reports available to members online. It's a really positive step for the environment and one we're pleased to make. Your annual report will be available at aonmastertrust.com.au/publications/annual-reports by October. If you would prefer us to mail you a printed copy free of charge, please email contactcentre@aon.com.au or call us on **1300 880 588**.

MARKET UPDATE

three months to
30 June 2008

VOLATILE EQUITY MARKETS, RECORD OIL PRICES AND HIGH INFLATION — INVESTORS SHOULD REMAIN DISCIPLINED AND DIVERSIFIED TO COME OUT ON TOP.

Extremely volatile equity markets were again the hallmark of the 2008 June quarter. Global and domestic equity markets staged a relief rally from mid-March to mid-May after the collapse and subsequent bail-out of Bear Stearns, the fifth largest US Investment Bank, by JPMorgan and the US Federal Reserve. However, record oil prices, multi-decade high inflation in emerging and developed countries, renewed US recession fears and the subprime credit crunch continuing to erode company balance sheets caused large declines in June.

The Australian equity market returned -1.7% for the quarter. International equity markets unhedged were down 6.5%, while emerging markets, affected by global growth concerns, fell 5.6%. International property securities resumed their 2007 decline, falling 8.6%, while the battered Australian listed property trust sector fell another 15.8% after falling

19.1% in the first quarter. Fixed income markets were not immune from the market volatility and international bonds fell 0.6% while Australian bonds gained 0.4%.

The past eight months have been amongst the most volatile of the last 20 years and have led many asset classes to post negative returns on an annual basis. Nonetheless, investors should be reminded that equity market corrections are a natural part of being a long term investor. History tells us that, although the outlook can appear bleak after periods of market declines, these periods have often provided good opportunities for strong long term returns. The investment tenets of remaining disciplined and diversified are key to emerging strongly from the current market malaise.

Source: Russell Investments



asset classes: performance to 30 June 2008

	3 mth %	1 yr %	3 yr % pa	5 yr % pa	10 yr % pa
Australian shares	-1.7	-13.7	11.4	16.2	11.2
International shares (\$A)	-6.6	-21.3	0.6	4.0	-0.5
Listed property	-15.8	-37.7	-2.4	5.2	8.3
Australian bonds	0.4	4.4	3.9	4.4	5.5
International bonds	-0.6	7.9	4.9	6.1	7.0
Cash	2.0	7.3	6.5	6.1	5.7

Indices used:

Australian shares	S&P/ASX 300 Accumulation Index
International shares	MSCI World ex-Australia Index (\$A Hedged)
Listed property	S&P/ASX 300 A-REIT Index
Australian bonds	UBS Australian Composite Bond Index
International bonds	Lehman Bros Global Agg \$A Hedged Index
Cash	UBS Bank Bill Index

Note: Minor differences between figures in the table and figures in the sourced text are due to rounding.

asset classes: snapshots

Australian shares

- ✎ The ASX 300 posted a weak return of -1.7%.
- ✎ Energy and resource sectors outperformed, while property, financials and consumer discretionary weakened further.

International shares

- ✎ Global equity markets were down 6.5% in Australian dollar terms for the second quarter.
- ✎ Crude oil prices reached above \$140 a barrel for the first time.
- ✎ US outlook remains uncertain with labour markets continuing to struggle.

Listed property trusts (LPT)

- ✎ The LPT sector suffered a weak and highly volatile second quarter, declining 15.8%.
- ✎ Returns were largely driven by gearing levels, uncertainty surrounding property values and the ability of trusts to refinance maturing debt.

Australian bonds

- ✎ Australian bonds returned 0.4% for the quarter.
- ✎ Consumer spending has been slower but the outlook for inflation is uncertain.

International bonds

- ✎ The Lehman Brothers Global Index declined 2.9% in US dollar terms and 0.6% in Australian dollar hedged terms during the quarter.
- ✎ Yields rose during the June quarter.
- ✎ Despite June's under performance, high yield outperformed emerging market debt and US treasuries significantly.

Source: Russell Investments



See pages 10 to 12 for Aon Master Trust returns

INVESTMENT PERFORMANCE

to 30 June 2008 — Aon Master Trust

THE AON MASTER TRUST HAS A NEW MENU OF INVESTMENT OPTIONS FROM 1 JULY 2008 – SEE PAGE 7 AND THE FACTSHEET *INVESTMENT CHANGES – 2008* FOR MORE INFORMATION. THE PERFORMANCE INFORMATION BELOW RELATES TO THE PRE-1 JULY 2008 MENU.

	CORPORATE SUPER & PERSONAL SUPER					PENSION			
TIER 1: PRE-MIXED ACTIVE	3 mth %	1 yr %	3 yr % pa	5 yr % pa	10 yr % pa	3 mth %	1 yr %	3 yr % pa	4 yr % pa ¹
High Growth	-2.5	-11.4	6.7	9.2	N/O	-5.8	-19.2	N/O	N/O
Growth	-1.9	-9.5	5.3	7.9	6.0	-5.2	-16.1	4.2	6.3
Balanced	-1.5	-7.7	5.7	8.0	6.3	-4.2	-13.2	4.2	6.4
Capital Stable	-0.8	-2.4	4.6	6.3	5.6	-2.3	-4.3	3.9	5.5
Secure	0.5	2.9	3.8	4.4	5.1	0.5	4.0	4.6	6.3
TIER 1: PRE-MIXED INDEX	3 mth %	1 yr %	3 yr % pa	5 yr % pa	10 yr % pa	3 mth %	1 yr %	3 yr % pa	4 yr % pa ¹
High Growth	-4.2	-16.1	5.3	N/O	N/O	N/A	N/A	N/A	N/A
Growth	-3.5	-12.9	4.2	N/O	N/O	N/A	N/A	N/A	N/A
Balanced	-2.8	-9.6	4.4	N/O	N/O	N/A	N/A	N/A	N/A
Capital Stable	-1.1	-1.8	3.7	N/O	N/O	N/A	N/A	N/A	N/A
Secure	1.1	5.0	3.9	N/O	N/O	N/A	N/A	N/A	N/A
TIER 2: SECTOR	3 mth %	1 yr %	3 yr % pa	5 yr % pa	10 yr % pa	3 mth %	1 yr %	3 yr % pa	4 yr % pa ¹
Australian shares	-2.2	-11.0	11.3	15.1	N/O	-3.4	-17.5	9.4	12.4
International shares	-3.3	-15.8	1.6	4.5	N/O	-6.6	-19.0	2.0	2.2
Property	-5.5	-14.2	5.5	6.9	N/O	-13.9	-34.4	-2.3	0.4
Alternative – growth ²	6.3	N/O	N/O	N/O	N/O	N/A	N/A	N/A	N/A
Alternative – defensive	2.3	2.8	N/O	N/O	N/O	N/A	N/A	N/A	N/A
Diversified fixed interest	-0.7	2.7	3.3	4.6	N/O	-0.9	3.1	4.0	5.8
Cash	3.2	5.1	5.0	4.8	N/O	3.0	5.5	6.0	6.0

¹ The earliest inception date for Pension investment options is 15 September 2003. 4 years to 30 June 2008 is the maximum full-year reporting period available.

² Closed to new investors from 1 July 2008 and terminating in September 2008.

N/O Product not offered in this time period.

TIER 3: SPECIALIST	CORPORATE SUPER & PERSONAL SUPER					PENSION			
	3 mth %	1 yr %	3 yr % pa	5 yr % pa	10 yr % pa	3 mth %	1 yr %	3 yr % pa	4 yr % pa ¹
Australian shares									
AMP Capital Sustainable Future Australian Share Fund ²	-0.6	-12.4	11.2	14.0	N/O	N/A	N/A	N/A	N/A
Ausbil Australian Emerging Leaders Fund ²	-2.7	-12.1	N/O	N/O	N/O	N/A	N/A	N/A	N/A
Barclays Investment Funds Australian Alpha Equity ²	-2.5	-12.8	10.2	12.3	N/O	-3.2	-15.0	N/O	N/O
Colonial First State Wholesale Imputation Fund ²	-2.8	-14.8	7.0	11.4	N/O	-3.3	-16.1	8.2	12.0
JF Capital Partners Australian Equity Trust ²	-2.1	-8.7	12.4	17.2	N/O	N/A	N/A	N/A	N/A
Perpetual Wholesale Industrial Fund ²	-8.1	-20.9	3.6	9.4	N/O	-9.3	-23.4	4.0	7.2
SSgA Australian Equities Index Trust	-1.5	-10.8	11.0	N/O	N/O	-1.7	-13.1	N/O	N/O
International shares									
AMP Capital Future Directions Extended Market International Share Fund ²	0.6	-15.5	N/O	N/O	N/O	N/A	N/A	N/A	N/A
Barclays Investment Funds – International Alpha Equity Fund ²	-2.8	-17.2	N/O	N/O	N/O	N/A	N/A	N/A	N/A
Barclays Investment Funds – International Share Fund ²	N/A	N/A	N/A	N/A	N/A	-3.4	-22.4	N/O	N/O
MFS Global Equity Trust ²	N/A	N/A	N/A	N/A	N/A	-8.9	-20.3	N/O	N/O
Credit Suisse Asset Management International Shares PST ²	-5.2	-19.5	-1.1	1.5	N/O	N/A	N/A	N/A	N/A
Platinum International Fund ²	-7.1	-14.6	3.0	5.8	N/O	-8.4	-16.1	3.5	1.2
SSgA International Equities Index Trust	-5.2	-18.4	1.0	N/O	N/O	-6.3	-21.3	N/O	N/O
Property									
AMP Australian Core Property Portfolio	1.6	16.6	17.2	N/O	N/O	N/A	N/A	N/A	N/A
SSgA Australian Listed Property Index Trust	-11.5	-30.5	0.1	N/O	N/O	-14.1	-34.2	N/O	N/O
United Funds Management – United Sector Leader Property Fund ²	-8.0	-29.8	-2.2	4.1	N/O	N/A	N/A	N/A	N/A
Fixed interest									
Macquarie Global Bond Solution ²	-0.7	2.7	3.3	4.6	N/O	-0.9	3.3	4.7	6.5
SSgA Australian Fixed Income Index Trust	0.6	3.2	2.8	N/O	N/O	0.6	3.7	N/O	N/O
SSgA Global Fixed Income Index Trust	-0.6	7.6	4.0	N/O	N/O	-1.0	8.8	N/O	N/O
Diversified									
Barclays Superannuation Funds Diversified Growth Fund ²	-1.9	-10.3	5.9	N/O	N/O	N/A	N/A	N/A	N/A
Barclays Superannuation Funds Diversified Stable Fund ²	-0.1	-1.9	4.5	N/O	N/O	N/A	N/A	N/A	N/A
ING Wholesale Managed Growth Trust ²	-1.7	-10.6	4.0	7.5	N/O	N/A	N/A	N/A	N/A
Maple-Brown Abbott Diversified Investment Trust	N/A	N/A	N/A	N/A	N/A	-4.0	N/O	N/O	N/O
Maple-Brown Abbott PST	-4.1	-9.0	5.0	N/O	N/O	N/A	N/A	N/A	N/A
MLC Aggressive Option ²	-2.2	-12.5	7.5	N/O	N/O	N/A	N/A	N/A	N/A
MLC Assertive Option ²	-1.9	-9.7	6.9	N/O	N/O	N/A	N/A	N/A	N/A
MLC Moderate Option ²	-1.7	-7.2	6.6	N/O	N/O	N/A	N/A	N/A	N/A
MLC Conservative Option ²	-0.3	-0.9	4.8	N/O	N/O	N/A	N/A	N/A	N/A

1 The earliest inception date for Pension investment options is 15 September 2003. 4 years to 30 June 2008 is the maximum full-year reporting period available.

2 Closed to new investors from 1 July 2008 and terminating in September 2008.

N/O Product not offered in this time period.

NOTES TO INVESTMENT PERFORMANCE

ALL THE RETURNS ARE BASED ON THE UNIT PRICES OF EACH OPTION. RETURNS ARE NET OF INVESTMENT MANAGEMENT FEES AND AN ALLOWANCE FOR TAX ON THE INVESTMENT INCOME.

Benchmark asset allocations for options in the Aon Master Trust are shown in the *Product Disclosure Statement* (available at aonmastertrust.com.au or call us for a copy). For more information, see *Investment profiles* on the website.

While the investment performance information on the previous pages has been obtained from sources that Aon

Superannuation Pty Limited believes to be reliable, Aon Superannuation Pty Limited does not warrant, represent or guarantee the accuracy, adequacy, completeness or fitness for any purpose that the information may be used. Aon Superannuation Pty Limited can accept no liability for any loss incurred in any way whatsoever by any person who may rely on it.



aonmastertrust.com.au

LATEST RETURNS

Note: Past performance should not be considered a guide to future performance.

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