

DIRECTIONS

Aon Master Trust November 2009



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Now 5th out of 120!

We've crept up the performance ladder in the latest SuperRatings survey. See inside for more.

ALWAYS PUTTING YOUR SUPER ON SNOOZE?

If you meant to do 'super stuff' this year but kept putting it off, it's time to ditch the snooze button and get going. You might decide to ...

consolidate and save

Transferring super you have elsewhere into your Aon Master Trust account will help you avoid multiple sets of fees and paperwork. Just read and complete the *Request to transfer whole of superannuation benefit between funds* form (it's on our website or call us for a copy) and send it to us. We'll do the rest.

Super funds are required to complete a transfer within 30 days so, if you **get onto it now, your transfer could be done by the end of the year.**

See the *Consolidating your super* factsheet on our website.

boost your super

Making your own super contributions can mean a big difference to your final account balance.

Our *Contributions* factsheet tells you all about contributions and how to make them to your Aon Master Trust account. It also offers some contribution strategies to think about.

transfer insurance cover

If your insurance cover is 'all over the place', consider transferring it into the Aon Master Trust. No additional health evidence is required and you could save on the premiums you pay.

Visit our website (or call us) for eligibility information and a transfer form.

talk to an expert

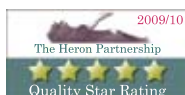
You don't need lots of money to benefit from sound financial advice. An expert can show you how to make the most of what you have, how to invest it and how to protect it—in short, how to manage your finances for the future you want.

Visit our website for more information on how a financial adviser can help you and log into my ebenefits if you'd like to be put in touch with an adviser in your area.



GET THE FACTS

Go to aonmastertrust.com.au for factsheets on consolidating your super and contributions.



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LADIES—THIS IS FOR YOU

Recent research tells us that, on average, **you retire on less than half the money men retire on***. Given that you live longer than men (on average), it means your much smaller nest egg has to stretch further.

There could be many reasons for the gender gap in super savings: lower pay generating lower superannuation guarantee (SG) contributions from your employer, casual jobs that don't qualify for the SG at all, spending less time in paid work as you take career breaks to raise a family.

While we can't offer a solution to the pay or work pattern dilemma, these tips may help if you need to bridge that super savings gap.

To-die-for handbag or super?

Start saving early on—it works better than playing catch up later. Even small amounts make a big difference over time. See for yourself with the super calculator on our website.

Mind the gap

Budget for gaps in your working life and save while you're earning.

Get a boost—no fruit required

If you earn less than \$61,920 this financial year, you could get a super boost of up to \$1,000 thanks to the Government co-contribution scheme. All you need to do is make after-tax contributions to your super.

See the *Government co-contributions* factsheet and calculator on our website.

Hide the TV remote

Have you talked to your spouse about contributing to your super? We accept spouse contributions and they mean more super for you and a potential tax rebate for your spouse.

Grab a copy of our *Spouse contributions* factsheet and hide the TV remote in it. It's one way to start the conversation.

Get the style

What looked good a few years ago may not suit you now. It's the same with investments. Make sure you invest your super to suit your goals, investment timeline and style.

Need a hand? Talk to an adviser

You don't need lots of money to benefit from good advice. There are many ways an adviser can help you make the most of what you have.

If you don't have an adviser but would like to be put in touch with one, visit my ebenefits on our website, or call us on 1300 880 588.

* Source: Association of Superannuation Funds of Australia Limited, Media release 31 August 2009.

RUSSELL SIGNS UP TO UN PRI

Russell Investments has joined Aon as a signatory to the United Nations Principles for Responsible Investment (UN PRI). The UN PRI aims to help investors consider environmental, social and governance (ESG) factors in their investment decision-making.

For more information on UN PRI and what it means for you as an Aon Master Trust investor, visit aonmastertrust.com.au.

‘Russell became a UN PRI signatory in recognition of the increasingly widespread client demand for strategic advice and solutions that take into account ESG considerations.’

Andrew Doman
President and CEO, Russell Investments.



PRI

An investor initiative in partnership with
UNEP FI and the UN Global Compact

GET AWAY THE EASY WAY

Planning to get away over the holidays? Save time and effort with my ebenefits—your one-stop shop for travel, car rental, adventure and leisure activities, and entertainment. It's available to you FREE, online, by phone or by email.

Travel

For flight and accommodation bookings, holiday packages, travel insurance, maps and guides.

Car rental

Enjoy great savings all year round and easy online bookings. There are special offers and holiday savings too.

Adventure and leisure

From canyoning to learning to cook, indulge in a huge range of fun, exhilarating and challenging experiences. Or give someone a gift voucher and they can tell you all about it.

Entertainment

Buy tickets online for sport, theatre, arts and family events at venues around Australia. You can also check what's on at the movies.

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Log in at aonmastertrust.com.au, go to my ebenefits to see what you can do or call 1300 880 588.



NOW 5TH OUT OF 120!

The latest SuperRatings survey¹ shows that we've crept up the investment performance ladder. A return of 4.31% for the year ended 30 September 2009 ranks our default investment option, Balanced-Index, 5th out of 120 balanced super fund options (compared with 9th out of 113 in June).

Our default option² has beaten the not-for-profit fund median for 1-year returns, and the all fund and master trust medians for both 1 and 3-year returns.

¹ SuperRatings Fund Crediting Rate Survey September 2009.

² Option commenced 22 October 2004 so 5-year return not available.

PLASTIC FANTASTIC

The plastic used for this mailing is organic and bio-degradable and, being much lighter than paper, uses less carbon to transport.

If the scientist in you wants to explore polymer chains, biomass and microbial communities, visit www.ecopure.biz.

MARKET UPDATE—quarter ended 30 September 2009

The Australian economy is stronger than predicted a year ago and in much better shape than other developed countries.

Starting to feel a little bit better?

Seasonally-adjusted Gross Domestic Product rose by 0.6% (June quarter), the unemployment rate remained steady, and retail sales rose more than expected in August after falling in July.

The Australian dollar has also been strong and there has been talk of parity with the US dollar. Australian investment markets also showed strength over the September quarter.

However, question marks remain over the sustainability of increases in the local sharemarket given the fragility of the US economic recovery and its impact on corporate profits, uncertainty about China sustaining its pace of growth, and the effect of the stronger Australian dollar. *(continued)*

Source: Aon Consulting Pty Limited

MARKET UPDATE—quarter ended 30 September 2009

Australian shares

Despite declining company earnings, Australian shares rose 21.6% supported by the lack of large-scale negative surprises and investor willingness to take greater risk.

All market sectors posted positive returns for the quarter, led by areas that will most directly and quickly benefit from economic recovery¹. Benefiting from their exposures to the recovering US market, there were also strong performers at the stock level².

International shares

Markets continued to rally off their March lows due to a belief that a global economic recovery had begun, and a shift from cash and government bonds into shares.

Japan was the worst-performing developed market (-1.2%) following political uncertainty and a significant drop in exports. China (7.9%) lagged in emerging markets, due in part to skepticism over the strength of the country's economic recovery.

From a sector perspective, Financials (22.8%) was the strongest performer, cyclical³ were well supported and the more defensively-oriented sectors⁴ were relative underperformers.

Property

The global property securities market returned 22.1% when hedged for currency fluctuations. Most regions had strong results: North America (34.0%), Continental Europe (33.1%), the UK (32.1%) and Australia (28.8%). After being the top performer for several months in a row, the Asian market lagged on 3.3%.

Australian fixed interest

Australian fixed interest returned 1.8%—reversing the June quarter's decline. The Australian corporate bond sector continued to perform well and was supported by a reduced risk of corporate defaults on interest payments and a greater willingness to step away from government-guaranteed bank debt.

The RBA has increased the official cash rate to 3.25% on 7 October 2009 (from the 3.0% level set in April) and has signalled that further increases are likely in the near future to keep inflation at bay. This more restrictive monetary policy bias has already been factored into bond prices.

International fixed interest

International bonds returned 3.9% in Australian dollar hedged terms, amid growing belief that a broad based global economic recovery was starting.

All sectors generated positive returns with riskier areas such as high yield, emerging market and corporate bonds outperforming government bonds. Within the credit sector, debt issued by financial companies and commercial mortgage-backed securities outperformed by the greatest margin.

Note: returns are in local currency terms unless otherwise stated.

¹ eg Construction Materials (58.6%), Commercial & Professional Services (37.7%), Media (33.6%) and Retailing (30.2%)

² eg James Hardie (87.1%) and PaperlinX (58.8%)

³ eg Industrials (16.7%), Materials (15.4%) and Consumer Discretionary (14.3%)

⁴ eg Healthcare (11.0%) and Utilities (8.5%)

Performance to 30 September 2009	3 mth %	1 yr %	3 yr % pa	5 yr % pa	10 yr % pa	Index used
Australian shares	21.6	8.5	1.6	9.9	9.5	S&P/ASX 300
International shares (\$A hedged)	15.3	-6.7	-5.7	3.5	1.3	MSCI World Net Dividends Reinvested Accumulation Index (\$A Hedged)
International shares (\$A unhedged)	7.6	-12.7	-9.6	-0.5	-2.1	MSCI World Net Dividends Reinvested Accumulation Index
Australian listed property	30.8	-23.0	-18.7	-4.6	4.4	S&P/ASX 300 A-REIT
Australian fixed interest	1.8	7.1	6.3	5.9	6.2	UBSA Composite Bond All Maturities
International fixed interest	3.9	12.0	8.0	7.3	7.9	Barclays Capital Global Aggregate HDG AUD
Cash	0.8	4.3	6.2	6.0	5.7	UBSA 90 Day Bank Bill

Source: Russell Investments, Mercer.
Note: Past performance should not be considered a guide to future performance.

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