

# AON MASTER TRUST USER GUIDE

Employer administration



# IMPORTANT INFORMATION

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AON MASTER TRUST ABN 68 964 712 340	
Trustee	Aon Superannuation Pty Limited ABN 83 057 982 822, AFSL 237465
Administrator	Aon Consulting Pty Limited ABN 48 002 288 646, AFSL 236667 trading as Aon Hewitt with the majority of administration services outsourced to Pillar Administration ABN 80 976 223 967, AFSL 245591
Superannuation plan identification number (SPIN)	AON 0201 AU
Superannuation fund number (SFN)	1349 849 43

BANK DETAILS	
Bank	Commonwealth Bank of Australia
Account Name	Aon Master Trust
BSB	062-000
Account No	1309 4188

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This guide is designed for employers using our standard online service. Employers wishing to upgrade this service, can apply for straight-through processing, including online contribution management.

Employers looking for more information on online services and how to register can call us on 1300 880 588, contact their account manager or email us at [contactaon@pillar.com.au](mailto:contactaon@pillar.com.au).

This guide applies to participating employers in the Aon Master Trust under the terms and conditions outlined in the *Aon Master Trust Corporate Super Employer Product Disclosure Statement (PDS)*. Participation in the Trust is subject to the prior completion of the *Application agreement* in the PDS.

This document has been prepared by Aon Consulting Pty Limited (ABN 48 002 288 646, AFSL 236667) trading as Aon Hewitt a related body corporate of the trustee of the Aon Master Trust (ABN 68 964 712 340), Aon Superannuation Pty Limited (ABN 83 057 982 822, AFSL 237465). This is a relationship that might reasonably be expected to be capable of influencing Aon Hewitt when the company provides financial product advice to clients in respect of the Aon Master Trust.

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

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# 1. INTRODUCTION

## Introduction

The aim of this guide is to help you, the employer, and your staff to manage super in your workplace. It covers all the information you need to complete the major activities required of an employer, including:

- making member contributions
- updating member details
- adding new members
- exiting members
- insurance claims
- investment switching.

This guide also includes:

- annual reviews
- reporting.

For additional information please refer to the *Aon Master Trust Corporate Super Employer Product Disclosure Statement (PDS)* which can be found at **aonmastertrust.com.au**. Alternatively, you can call us or your account manager.

The Aon Master Trust website is also an important source of all the most up-to-date information regarding superannuation administration.



# 2.SUPERANNUATION ADMINISTRATION

## 2.1 Sending member contributions to the Aon Master Trust

Employers generally send member contributions to the Aon Master Trust every month, normally the first or second week after the month for which the contribution is made.

Under Government legislation an employer must pay the minimum 9% employer contributions to a member's nominated superannuation fund by the 28th day of the month following the end of each quarter.

Employees who elect to make voluntary contributions on a post-tax basis must be paid to the member's nominated superannuation fund by the 28th day of the month following the end of the month the contributions are accrued.

There are two parts to the contribution:

1. the contribution amount—buys the relevant number of units for the member, and
2. the contribution description—which allows the administrator to allocate each amount to the relevant member.

### 2.1.1 Submitting contribution details

The *Contributions summary and schedule* (Excel format) provides us with the necessary information to match the remitted monies with data provided to allocate the relevant contribution amount to each member's account.

**Contributions can only be allocated to members when the information provided on the remittance advice matches the contribution amount. Therefore, units in the member's nominated investment option are not purchased until this information is provided.**

**Delays in providing this information may affect members overall investment return.**

Aon Master Trust employers send an electronic remittance, which is normally emailed to our contact centre. There are two parts to this remittance:

1. the electronic *Contributions summary and schedule* (Excel format), and
2. the member data direct from your payroll system or in excel format.

Within your email, you should identify:

- employer name
- name of your reporting centre (if applicable)
- contact name
- telephone contact details
- any anomalies or unusual events for the current month's contributions remittance.

Easy-to-use Excel spreadsheet available for download on the website at [Forms/ Employer forms](#)

### 2.1.2 What you need to tell us

There is a minimum amount of information we require on the *Contributions summary and schedule* to ensure that the correct contribution is allocated to each member. The minimum information is:

- ↘ member name
- ↘ member number (if known)
- ↘ date of birth
- ↘ date joined fund
- ↘ employer-paid contributions, eg compulsory SG contributions, employer voluntary, employer-paid fees
- ↘ member-paid contributions, eg after-tax, before-tax (ie salary sacrifice), spouse contributions.

In the event that a member's contribution cannot be allocated due to incomplete membership information, you will be contacted by email or if no email address is held, by letter. You will be given five working days to provide the required information.

If necessary, a follow up email or letter will be sent on the seventh day after our initial communication that allows a further three working days to respond. If the required member information is still not forthcoming by the twentieth working day following receipt of the contribution, a refund of the contribution will automatically occur. The contribution can be resubmitted with the *Contributions summary and schedule*.

Please note that legislation requires us to refund all unallocated member contributions

### 2.1.3 Contribution remittance details

You can remit payments to the Aon Master Trust via two methods:

#### 1. Electronic Funds Transfer (EFT)

<b>Bank</b>	Commonwealth Bank of Australia
<b>Account Name</b>	Aon Master Trust
<b>BSB</b>	062-000
<b>Account No</b>	1309 4188

In addition, we request you:

- ↘ include a description for each EFT transfer (eg XYZ Company—December 2011 contributions)
- ↘ confirm to us the date of payment quoting the above description to:
  - ↘ Email: [contactaon@pillar.com.au](mailto:contactaon@pillar.com.au) or
  - ↘ Fax: 1300 267 582

#### 2. Cheque

Contribution cheques to be made out to **Aon Master Trust** and posted to:

Aon Master Trust  
PO Box 1949  
Wollongong NSW 2500

## 2.2 Adding new members

### 2.2.1 Eligibility

All new employees may elect to become a member of the Aon Master Trust and their contributions should be paid into the Trust unless a different arrangement has been agreed to in their employment contract or agreement of award. For further information on choice of fund please go to *Publications/Factsheets* on our website.

### 2.2.2 Categories (if applicable)

Each member in the Plan is entitled to a superannuation benefit predetermined by the employer. This entitlement is divided into categories that were set up when you signed the *Application agreement*. Normally, the difference between categories is in relation to insurance and contributions levels.

#### 2.2.2.1 Category changes

You can move members to different categories and also add and delete categories as required. The initial categories set up are those that are agreed when the application agreement to join the Aon Master Trust was signed.

To **remove** a category from the Plan, you must notify your intention to the trustee in writing. If applicable, you must also advise us which category the members should be moved to.

To **add** a category, you must advise the trustee by completing the application agreement and including the new category. You should consult your account manager before any categories are added.

To **freeze** a category you should advise us so we are aware of the decision. Freezing means that you no longer allow new members to enter that particular category. This is your decision because it is the employer who advises which members should join a particular category.

Easy-to-use Excel spreadsheet available for download on the website at [Forms/ Employer forms](#)



### 2.2.3 What you need to tell us

Using the *New members advice and schedule* (Excel format) you can provide required minimum information we need to set up a member in the Aon Master Trust. It is important that you provide this information to us as soon as possible after you join.

The minimum member information required is:

- ↘ surname
- ↘ given name(s)
- ↘ benefit category
- ↘ date of birth
- ↘ date joined company
- ↘ date joined plan
- ↘ occupation
- ↘ tax file number
- ↘ address
- ↘ annual salary
- ↘ full or part-time status
- ↘ certification that the member was at work on the date joined company.

This information ensures that we will set up the member on our database with the correct insurance and benefit entitlements and enables us to allocate contributions you pay for each member correctly.

The *New members advice and schedule* form allows you to provide us with the necessary information to set up new members without waiting for the employee.

### 2.2.4 What we provide to new members

#### **On joining your company**

We will supply you with a stock of our member brochure *A great place for your super*. You can include this in recruitment packs and new employee information or induction packs along with your *Standard choice* form. You can request additional supplies from us.

#### **On joining the Aon Master Trust**

Once we have been notified of a new member and we have received the required details to open a member account, we will send a *Welcome pack* to your employee at their nominated address.

The pack includes:

- ↘ Welcome letter
- ↘ Welcome certificate
- ↘ *Product Disclosure Statement*
- ↘ *Your corporate plan outline*
- ↘ *Member kit* (forms)
- ↘ Latest *Directions* newsletter
- ↘ *WeCare* and *my ebenefits* brochures

New members can make changes to their investment options and insurance (if applicable) by completing the *Change member details and options* form in their *Member kit* and sending it back to us.

## 2.3 Changing member details

It is important that members inform us of any changes to their personal details so our database has correct information. There may be changes to member which affect their superannuation entitlements, including:

- ↳ salary
- ↳ address
- ↳ membership category
- ↳ marital status
- ↳ taking extended leave.

We will only accept the changes **from members** that relate to their personal circumstances such as surname (requiring certified copies of the relevant legal document), address, contact details, marital status.

Note that address, email and telephone details can be updated online.

**All other changes** that affect the members' benefits will only be accepted when provided by the employer-nominated contact. Changes to personal details must be received in writing/by email by using the *Change of member details advice and schedule* form, available from the website. We cannot accept changes advised over the telephone.

During the annual review process (refer Section 2.7) we will ask you to confirm the membership data on our administration system and provide updated information where required. This is our check to ensure our records reflect yours before we send the insurer the member data to calculate insurance entitlements and premiums.

Easy-to-use Excel spreadsheet available for download on the website at [Forms/ Employer forms](#)

## 2.4 Terminating (exiting) members

When an employee resigns, retires, is retrenched or dismissed from employment, you must advise the Aon Master Trust.

The advice to the Aon Master Trust can be provided with the contribution information by completing the *Membership termination advice and schedule*, available on the website.

Please ensure that terminations advised to us each month are genuine terminations and **do not** include employees who are transferring between payroll centres.

Where providing this information electronically, the following information is required:

- ✚ member name
- ✚ member number
- ✚ date of birth
- ✚ address
- ✚ date joined company
- ✚ annual salary
- ✚ date employment terminated
- ✚ member contributions paid to (date)
- ✚ final contribution to be paid on (date)
- ✚ final contribution amount
- ✚ reason for termination
- ✚ salary at termination date  
(for Defined Benefit category).

Employees who are remaining in your employment but would like their benefit to be transferred to an alternative nominated superannuation fund with employer consent should be listed separately on this spreadsheet.

**Casual employees** should be terminated from the Aon Master Trust when terminated from the employment books with the company.

**Long employee absences** should be advised to us via email.

Please let us know of members who remain employed but will not be working for a long period, eg if they are on parental leave.

Easy-to-use Excel spreadsheet available for download on the website at [Forms/ Employer forms](#)

## 2.4.2 Termination process

On receipt of a completed *Membership termination advice and schedule* we:

- ↘ check to ensure that the form has been completed correctly
- ↘ update the member's records on our administration system to reflect the date and nature of termination
- ↘ confirm that all contributions due up to the termination date have been received\*, and
- ↘ calculate a benefit quote that provides the member with an approximate amount of their final benefit, and send this to the member with a letter explaining the automatic transfer to Personal Super or the Aon Eligible Rollover Fund (see below).

\* We write to members only when all contributions have been received.

### 2.4.2.1 Balances of \$5,000 or more: transfer to Aon Master Trust Personal Super

Members who leave your employment (with at least \$5,000 in their Aon Master Trust account) will be transferred automatically from Aon Master Trust Corporate Super to Personal Super—no rollover to organise and no withdrawal or entry fee on transfer. If they are insured under the standard AIA policy, they'll also have the same amount of death and total and permanent disablement insurance cover as they had in Corporate Super (no health evidence required).

If we hear that a member is leaving your employment, we'll write to them with more information about the automatic transfer and its timing.

It is important that you provide the termination advice within a reasonable time period as members may have the option, on transfer to Personal Super, to continue any income protection cover they may have, subject to applying within **60 days** of leaving your employment.

### 2.4.2.2 Balances under \$5,000: transfer to the Aon Eligible Rollover Fund

If a member with less than \$5,000 in their Aon Master Trust account leaves your employment, their benefit will be transferred automatically to the *Aon Eligible Rollover Fund (ERF)*.

## 2.5 Insurance claims

Insurance benefit design and entitlements are not covered in this document. If you would like further information please refer to the *Product Disclosure Statement* for your Plan. Alternatively, please contact your account manager.

### 2.5.1 Death claims

In the event of a member's death, you must complete a *Membership termination advice and schedule* (Excel format) to advise us of the member's death.

The administrator will calculate the death benefit and advise the insurer if any insured amount is payable.

The trustee of the Aon Master Trust must determine the eligible beneficiaries of the member at the date of death. The trustee considers:

- the members advice to the Plan (latest nomination of dependants by the member, either by a form or via the internet)
- individuals who were financially dependent on the deceased
- the last will of the deceased, and
- personal statements from dependants and relatives of the deceased.

The trustee will gather the relevant information and make a determination. The trustee will issue a notice that will include details of the Internal Disputes Resolutions Mechanism, the Superannuation Complaints Tribunal and state the specified period of 28 days for making a complaint and details of the proposed distribution of the death benefit.

If there are no complaints received within the 28 days, the death benefit is paid out to the dependant(s) determined by the trustee.

If there is a complaint, it is managed according to the Aon Master Trust *Enquiries and Complaints* procedure.

### 2.5.2 Total and permanent disablement claims

In the event of a total and permanent claim, you must complete a *Membership termination advice and schedule* to advise us of the member's permanent disablement.

If there is an insured benefit attached the trustee and the insurer will need proof of permanent disablement.

You will be asked to complete a statement that advises the trustee and insurer of the date the member was last at work, the nature of the injury and the intentions of the employer.

We will be able to help you complete the forms.

When all the information is gathered the trustee will make a decision on the qualification of the member for a total and permanent disablement benefit.

The trustee will send its determination to the member and issue a notice that will include details of the Internal Disputes Resolutions Mechanism, the Superannuation Complaints Tribunal and state the specified period of 28 days for making a complaint.

The process of determining a total and permanent disablement benefit can take a substantial period. Typically we would expect this type of claim to take between six to twelve months from being advised by the employer.

### 2.5.3 Income protection claims

In the event of an income protection claim, you must complete a *Membership termination advice and schedule* to advise us of the member's disablement.

The insurer will need proof of temporary permanent disablement.

You will be sent claim forms to complete to advise the insurer of the date the member was last at work, the nature of the injury and the intentions of the employer. The determination of a member's eligibility for this benefit is subject to acceptance by the insurer. It can take up to six months before a claim is approved.

The income protection benefit will be reduced by any payments the member has received, for example workers' compensation payments, sick leave payments and other Commonwealth payments.

The insurer will continue to send out update forms to the member to ensure that they are eligible to continue to receive the insured benefit. If the member does not complete these forms the insurer will cease payments.

Please refer to *Your corporate plan outline* for details of waiting periods.

## 2.6 Investment switching

Investment switching is a **member-only** function. An employer cannot advise us to switch the assets of a member within the Aon Master Trust. However, it is important that you understand the processes we go through for the members. Investment switches can be submitted online or by form, and can be for future contributions and current account balances.

It is important to note that any investment switch will take up to five working days to complete, regardless whether of we receive the advice online or by paper. Changes to future contribution allocation are effective immediately if done online and processed within five days if received via a form.

## 2.7 Annual review

The purpose of the annual review is to ensure that members' insurance and other benefits are correctly reflected on the system and subsequently on benefit statements.

The review is effective at June 30. As part of the review, we check and confirm that the personal information, contributions received, salary and category are correct and up-to-date.

In June, we will send you a pre-review listing, which contains active members' name, date of birth, address, salary and category. It also allows us to capture any members who have been terminated who have not been reported to us, and also employees that should be members.

The information we send to you will typically be in an excel spreadsheet that is designed to allow you to make changes quickly and simply. Alternatively you can send us a file from your payroll system, which updates this information. However if this option is chosen we would ask that you confirm exits, new entrants and any category changes.

Employers will generally be given a timeframe of one month to return the pre-review listing in order for us to complete the review and issue member 30 June annual benefit statements. Late lodgement of the pre-review listing to us may result in members not receiving their full benefit and insurance entitlements. Cut off dates for returning the pre-review listing will be detailed when we send the pre-review listing to you in June.

# 3.WEBSITE FEATURES AND SERVICES—EMPLOYERS

The Aon Master Trust website [aonmastertrust.com.au](http://aonmastertrust.com.au) provides employers and members with simple access to a wide variety of information including the latest investment returns, economic and legislative updates, calculators and general education material.

All our *Product Disclosure Statements, forms, factsheets* and other publications are available for viewing and can be downloaded from the website.

Employers can log in to access certain Plan information online. This allows HR and payroll staff to view and track the progress of certain tasks within the Aon Master Trust administration system.



# 4. WEBSITE FEATURES AND SERVICES—MEMBERS

The Aon Master Trust website [aonmastertrust.com.au](http://aonmastertrust.com.au) provides members with simple access to a wide variety of information including the latest investment returns, economic and legislative updates, calculators and general education material.

All our *Product Disclosure Statements, forms, factsheets* and other publications are available for viewing and can be downloaded from the website.

Members can also log in to access their own personal account details including:

- ↳ transaction history
- ↳ benefit quotes
- ↳ change investments functions
- ↳ my ebenefits (see next page) and
- ↳ change password function.



Newsletters, Product Disclosure Statements, annual reports and factsheets

Member forms

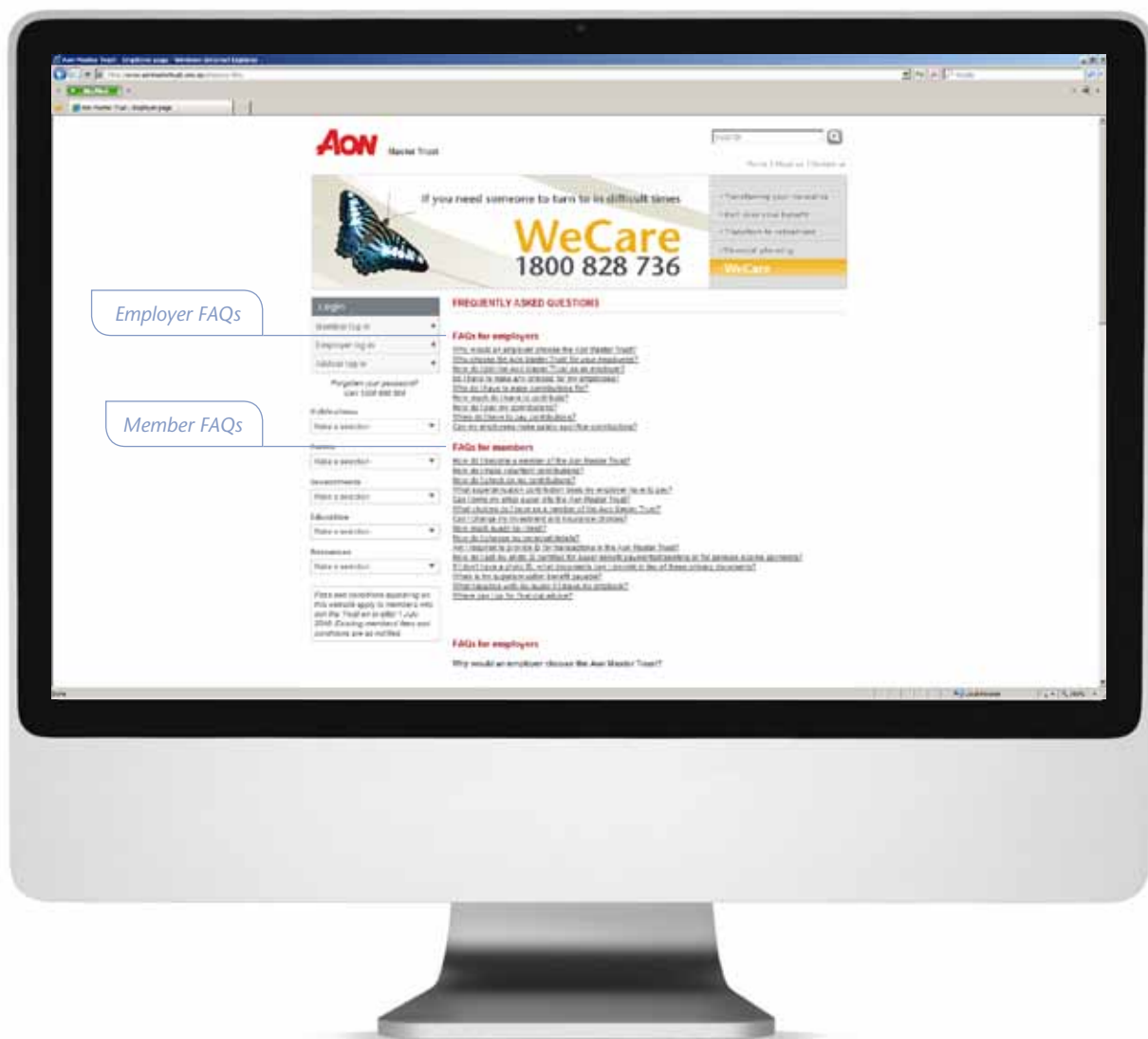
Latest investment returns and market updates

Financial planning, calculators, FAQs and useful links

# 5. FREQUENTLY ASKED QUESTIONS (FAQS)

The Aon Master Trust website contains commonly-asked questions and answers for both *employers* and *members*.

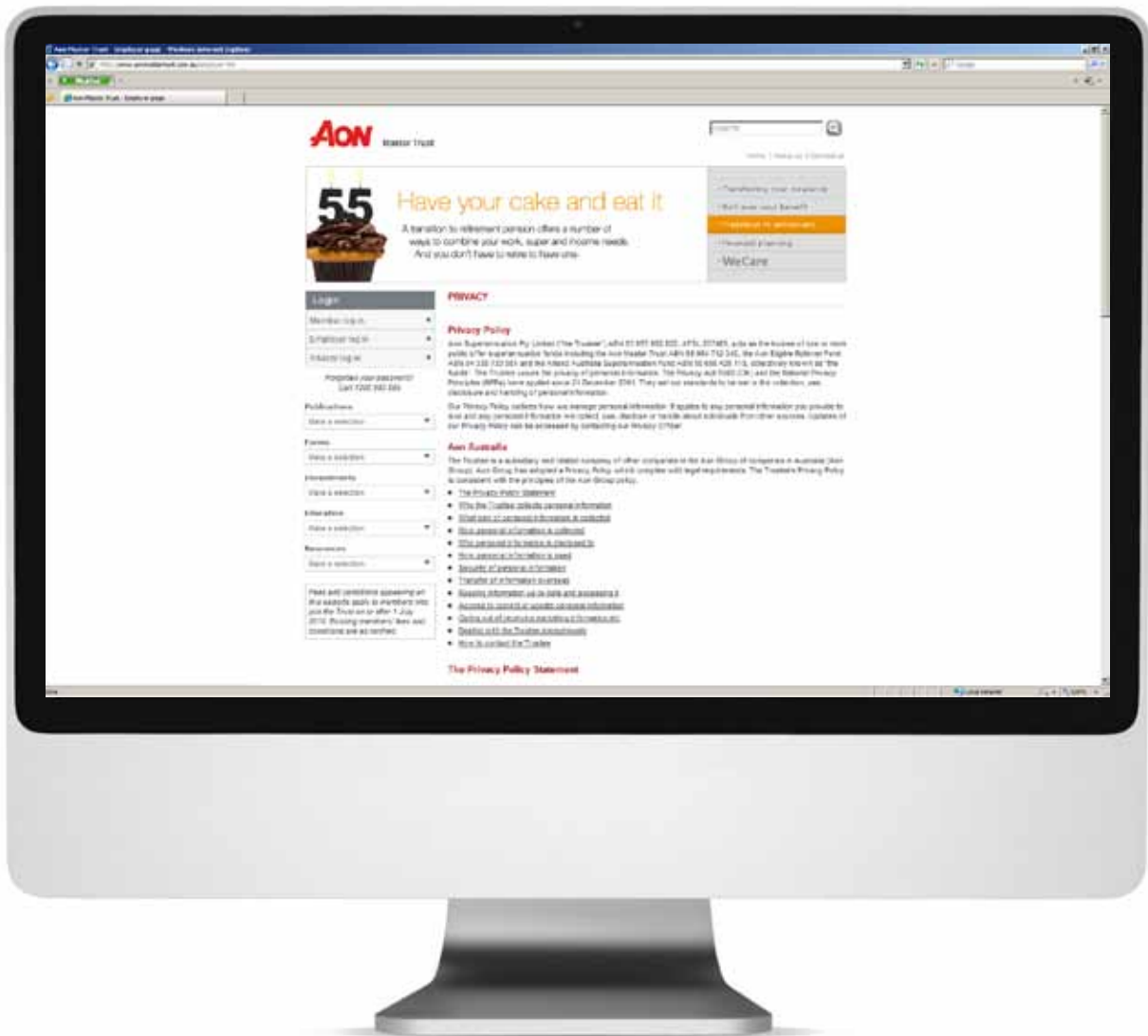
If you require further assistance or information please contact us or your account manager.



# 6.PRIVACY POLICY

The Privacy Amendment (Private Sector) Act 2000 protects individuals by formalising the rules and regulations for the treatment of personal information. The legislation prevents us from sending the employer copies of the benefit statements and other personal information regarding members' entitlements.

A copy of the Trust's *Privacy policy statement* or the full policy and management plan, can be obtained from the Privacy Officer.



**Administrator**

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