



INVESTMENT VOLATILITY: WHAT TO EXPECT AND HOW TO FIND YOUR MATCH



Expectations

As an investor, one thing you need to consider before choosing investment options for your portfolio is the expected risk of those options. Risk comes in many forms, including volatility of returns and the risk of capital loss.

The graphs on the next page depict risk characteristics of the Aon Master Trust's Pre-mixed Active investment options. As you can see, the risk of a negative return and the likely range of returns differ between options and over different time periods. The longer you stay invested in an option, the probability of suffering a loss on your initial investment decreases.

These graphs are stylised representations designed to help you understand expected investment behaviour*. They are not precise indicators of future performance.

* When looking at the graphs, bear in mind that they do not represent actual historic experience. The data behind them uses calculated probabilities based on estimates of long-term returns which, in turn, are based on fundamental expectations of the return each asset class should generate above inflation. Return estimates are forward-looking but volatility and correlation measures are drawn from historic data.

Need some help?

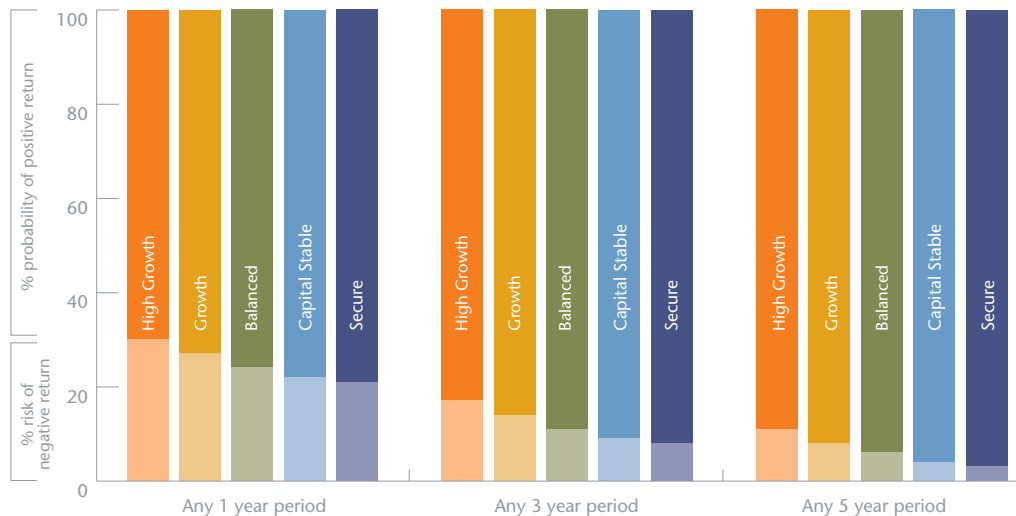
As well as helping you find your investment match, an adviser can help you with all aspects of your financial life – from budgeting and debt management, through to tax strategies and estate planning. If you don't have a financial adviser, but would like to be put in touch with one, please contact us.

Finding your match

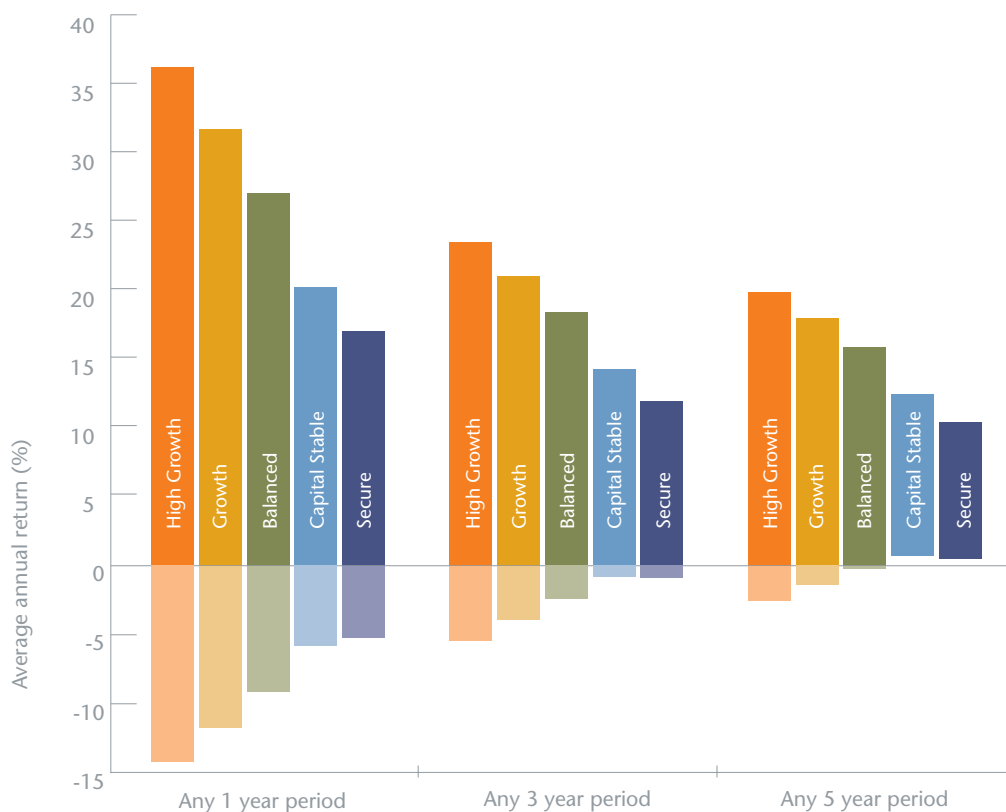
The right portfolio of investments for you should (a) help you achieve your financial goals and (b) suit your financial risk tolerance. To help you find your match, think about:

- ↳ your financial goals:
 - > how much you want to have
 - > when you want to have it
 - > how long you want it to last.
- ↳ your tolerance to financial risk:
 - > how comfortable you would be risking a poorer outcome in the hope of getting a better one
 - > how much a poor outcome would affect your ability to maintain your original goals.

Probability of positive return vs risk of negative return



Likely range of returns



contact us

email contactaon@pillar.com.au
 phone 1300 880 588
 fax 1300 267 582
 mail PO Box 1949
 Wollongong NSW 2500

aonmastertrust.com.au

The information in this factsheet 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 advice before making any decisions about your super.

This factsheet 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) as trustee for the Aon Master Trust (ABN 68 964 712 340).

© 2009 This work is copyright. Apart from any use permitted under the Copyright Act 1968, no part may be reproduced by any process nor may any other exclusive right be exercised without the permission of Aon Consulting Pty Limited.

June 2009 ACON390

