



Mr Simon Sample
123 Sample Road
SAMPLEVILLE NSW 2000

1

Get connected, stay connected: Our quickest way to connect with you is by mobile phone or email. Do the 'Personal details' on page 2 show your current number and address? To make updates, log in at aonmastertrust.com.au, or complete a **Change member details** form, or simply **contact us**.

Boost your super: See page 2 for how much you paid into your account as member contributions in 2015/16. If you want to give your super an extra boost this year, make sure you stay within the **Government's contribution caps**. For contributions advice, ask your adviser or **contact us** to talk to a super specialist.

AON MASTER TRUST

your benefits for the year ended 30 June 2016

Name of plan: Aon Master Trust - XYZ Example Employer Super Fund Pty Ltd

At 30 June 2016, you had **\$158,739.91** in your account. 2
Are you on track for a comfortable lifestyle in retirement?

If you're not sure or would like some help to get on track, talk to your financial adviser or call us on 1300 880 588 to speak to a super specialist at no additional cost to you.

contact us

phone 1300 880 588 fax 1300 267 582 email contactaon@pillar.com.au web aonmastertrust.com.au

A step-by-step guide to your statement

- 1 Is this your correct address? You can update it **online** or by completing a **Change member details** form.
- 2 This is how much you had in your account at 30 June 2016. Are you on track for a comfortable lifestyle in retirement?



1. Your personal details

3

Name	Mr Simon Sample
Member no.	VC123456789
Category	Category A
Aon MySuper classification	MySuper
Age at 30 June 2016	54
Email	mrsample@xyzemployer.com.au
Communication preference	Email
Mobile no.	9999 999 999
Date joined company	30/07/2007
Date joined fund	11/06/2008
Tax file number supplied	Yes
Occupation category (insurance)	White Collar

4

2. Your benefit details at 30 June 2016

5

Preserved benefit	\$158,739.91
Unrestricted non-preserved benefit	\$0.00
Restricted non-preserved benefit	\$0.00
Total withdrawal benefit at 30 June 2016	\$158,739.91
Withdrawal benefit at 30 June 2015	\$128,466.28
Death benefit (including insurance cover below, if any) as at 1 July 2016	\$986,002.91
Death insurance cover as at 1 July 2016	\$829,263.00
Total & permanent disablement benefit (including insurance cover below, if any) as at 1 July 2016	\$986,002.91
Total & permanent disablement insurance cover as at 1 July 2016	\$829,263.00
Income protection benefit per month as at 1 July 2016 ¹	\$0.00

6

3. Your account summary

	Super Guarantee	Company	Member before-tax	Member after-tax	Surcharge	Rollovers	Total
Opening balance at 01/07/2015	\$56,828.56	\$0.00	\$15,282.76	\$0.00	\$0.00	\$56,354.96	\$127,466.28
PLUS Contributions							
Contributions	\$8,532.36	\$0.00	\$27,000.00	\$0.00	\$0.00	\$0.00	\$35,532.36
Government co-contributions	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
PLUS Net earnings²	\$1,940.45	\$0.00	\$1,159.11	\$0.00	\$0.00	\$1,919.13	\$5,018.69
PLUS Rebates							
Contribution tax rebate ³	\$873.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$873.09
LESS Insurance Premiums¹							
Group life premiums	\$4,488.79	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,488.79
LESS Fees and costs							
Member fee	\$100.86	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100.86
Asset admin fee - Aon MySuper	\$460.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$460.94
Adviser service fee	\$770.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$770.04
LESS Contribution tax	\$1,279.88	\$0.00	\$4,050.00	\$0.00	\$0.00	\$0.00	\$5,329.88
LESS Partial withdrawals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Closing balance at 30/06/2016	\$61,073.95	\$0.00	\$39,391.87	\$0.00	\$0.00	\$58,274.09	\$158,739.91

¹ see Insurance in Section 14.
² see Net earnings in Section 14.
³ see Tax rebates in Section 13.

3

The personal, contact and occupation details we have in our records. Do you need to make any changes?

You can update your personal and contact details or supply your tax file number by completing a **Change member details** form.

You can go **online** to change your contact details or communication preference.

The occupation we have on record for you affects the insurance premium you pay. If you need to update your occupation status, please complete an **Insurance update** form.

4

If you have an authorised financial adviser, their contact information will be provided here. You should contact them if you have any queries about your super and your financial plans. If you don't have an adviser you can **email** us or call us on 1300 880 588 to ask about the financial advice services you can access through the Aon Master Trust.

5

The preserved benefit is the amount that you must keep in the super system, generally until you retire. You can access your unrestricted non-preserved benefit at any time. If you leave your current employment, you can generally access your restricted non-preserved benefit.

6

If you had left the Aon Master Trust at close of business on 30 June 2016 (eg if you left service or retired) this represents the amount that would have been payable.



1. Your personal details

Name	Mr Simon Sample
Member no.	VC123456789
Category	Category A
Aon MySuper classification	MySuper
Age at 30 June 2016	54
Email	mrsample@xyzemployer.com.au
Communication preference	Email
Mobile no.	9999 999 999
Date joined company	30/07/2007
Date joined fund	11/06/2008
Tax file number supplied	Yes
Occupation category (insurance)	White Collar

2. Your benefit details at 30 June 2016

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- 7 If you had died or become totally and permanently disabled on 1 July 2016, these represent the amounts that would have been payable (subject to approval by the insurer and the trustee). We've shown how much comes from your insurance cover. You may be eligible to **apply to buy extra insurance** cover if you wish.
- 8 If you were totally disabled due to sickness or injury and unable to work, this represents the monthly income benefit that would have been payable based on the latest salary information we have for you at 1 July 2016. If it says \$0.00, it means you don't have this type of cover, but you can **apply for it**. Use the insurance quote **calculator** to see the cost of different types and levels of insurance cover in the Aon Master Trust.

NOTES

The insurance references in this guide assume that you are covered by the standard AIA Australia insurance policy. 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**.

Premiums shown on this statement are for the cover you had during the year ended 30 June 2016. Premiums for cover from 1 July 2016 will appear on next year's benefit statement. You can double check your current cover and premiums **online**.



1. Your personal details

Name	Mr Simon Sample
Member no.	VC123456789
Category	Category A
Aon MySuper classification	MySuper
Age at 30 June 2016	54
Email	mrsample@xyzemployer.com.au
Communication preference	Email
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¹ see Insurance in Section 14.
² see Net earnings in Section 14.
³ see Tax rebates in Section 13.

9 This shows how the different types of transactions affected each of your accounts. The final column shows your total account balance at the start and end of the year and the total of each type of transaction made in between. Need an update? Go [online](#) for a summary of recent transactions.

10 Although the surcharge does not apply to contributions made on or after 1 July 2005, a Tax Office assessment may have been received this year for contributions made before that date.

11 ‘Net earnings’ are the total earnings on your accounts over the period (expressed as a dollar amount) and are after investment fees and investment tax.

If you are invested in the direct investment option (DIO), net earnings include earnings applied to DIO less any fees and taxes deducted directly from your DIO cash account. Go to the [DIO portal](#) for more information.

12 Insurance premiums and administration fees paid directly by you are tax deductible. The tax rebate attributable to those deductible amounts is calculated at year end as 15% of the total deductible expenses.

Making your own super contributions is optional but even small contributions may make a big difference to your benefits over time. Use the super [calculator](#) to see how the amount you do (or don’t) contribute can affect your super savings.

If you want to make your own contributions this year, make sure you stay within the [Government’s contribution caps](#).



13 4. Managed investment options - returns to 30 June 2016

Managed investment options	Date of inception	Compound average net return from date of inception to 30 June 2016 ¹	5-year compound average net return to 30 June 2016 ²	10-year compound average net return to 30 June 2016 ³
Aon MySuper				
Aon MySuper – High Growth	31/01/2014	8.1%	N/A*	N/A*
Aon MySuper – Defensive	31/01/2014	4.4%	N/A*	N/A*
Pre-mixed				
High Growth - Index	15/08/2004	6.1%	9.9%	4.4%
High Growth - Active	31/12/1999	5.0%	9.2%	4.4%
Growth - Index	15/08/2004	6.1%	9.6%	4.8%
Growth - Active	30/06/1998	5.7%	8.8%	4.9%
Balanced Growth - Index	22/10/2004	5.7%	8.7%	4.9%
Balanced Growth - Active	30/06/1998	5.9%	8.2%	4.7%
Moderate - Index	01/10/2004	5.6%	7.1%	5.4%
Moderate - Active	30/06/1998	5.5%	6.8%	5.0%
Defensive - Index	01/10/2004	4.5%	4.3%	4.6%
Defensive - Active	30/06/1998	4.9%	4.5%	4.6%
Sector				
Aust Shares - Index	16/09/2004	7.1%	6.5%	4.6%
Aust Shares - Diversified	30/06/2001	6.7%	7.6%	4.8%
Aust Shares - Core	30/09/2008	5.4%	7.3%	N/A*
Aust Shares - Socially Responsible	30/09/2008	-0.2%	-1.0%	N/A*
Aust Shares - Opportunities	30/09/2008	6.7%	8.2%	N/A*
Intl Shares - Index	16/09/2004	5.7%	13.1%	4.3%
Intl Shares - Index (\$A hdg)	07/09/2008	7.5%	9.7%	N/A*
Intl Shares - Diversified	30/06/2001	2.4%	10.0%	3.4%
Intl Shares - Core	30/09/2008	5.9%	11.0%	N/A*
Intl Shares - Core (\$A hdg)	30/09/2008	6.3%	7.9%	N/A*
Intl Shares - Emerging Markets	30/09/2008	4.0%	4.0%	N/A*
Property - Aust Index	05/08/2004	4.0%	15.3%	2.3%
Property - Diversified	30/06/2001	6.2%	12.6%	4.5%
Property - Global Listed (\$A hdg)	30/09/2008	6.5%	9.5%	N/A*
Alternative - Diversified	01/06/2007	1.3%	5.1%	N/A*
Fixed Interest - Aust	30/09/2008	5.5%	5.1%	N/A*
Fixed Interest - Aust Index	15/08/2004	4.6%	5.2%	4.8%
Fixed Interest - International	30/09/2008	7.1%	7.1%	N/A*
Fixed Interest - Intl Index (\$A hdg)	05/09/2004	6.0%	6.3%	6.3%
Fixed Interest - Diversified	30/06/2001	6.1%	6.2%	5.9%
Cash	30/06/2001	3.5%	2.2%	3.2%

This table shows rates of return that the managed investment options have achieved. These rates do not necessarily reflect your individual rate of return. See Section 7 for annual returns for your selected managed investment options. Your individual rate depends on the timing of the transactions on your account, any switches you have made and the actual mix of options that your account has been invested in.

1 Compound average net return from date of inception to 30 June 2016

This is the compound average annual net return from the date the option commenced to 30 June 2016 where the option has been operating for at least one year. Where the option has been operating for less than one year, this is the actual return from the date the option commenced to 30 June 2016.

2 5-year compound average net return to 30 June 2016

This is the compound average of annual net returns for the five years to 30 June 2016.

3 10-year compound average net return to 30 June 2016

This is the compound average of annual net returns for the ten years to 30 June 2016.

* Option is not offered for the whole 5-year or 10-year period.

13 This table shows the rates of return that the managed investment options have achieved. These rates do not necessarily reflect your individual rate of return.

5. Your binding death benefit nomination

You have nominated the people listed here to receive your superannuation in the stipulated amounts in the event of your death. This nomination is binding on the trustee, as long as it remains valid. You can renew your binding death benefit nomination at any time for another three year period, as long as you renew it before the date of expiry. See *Section 14* for more information on how to change, renew or revoke your nomination.

14	Name	Type of beneficiary	% of benefit
	Sarah Sample	Spouse	100.00%

This nomination is current and will expire on 16/04/2017.

6. Your investment strategy for future cashflows

15	Investment option	%
	Aon MySuper	100

7. Your investment details at 30 June 2016

16	Investment option	Units held	Unit price at 30/06/2016	Total value	Net investment return ¹	18
	Aon MySuper - Defensive	68,612.10448	\$1.11182	\$76,284.31	4.9%	
	Aon MySuper - High Growth	70,282.04990	\$1.17321	\$82,455.60	2.1%	
	TOTAL			\$158,739.91		

¹ The rates of return shown are those achieved by the particular investment option over the last financial year. They are not necessarily reflective of your individual return. Your individual rate of return depends on the timing of transactions, any switches you may have made and the actual mix of options that make up your account. See Net earnings in *Section 14* for more information. For details of long-term investment returns please refer to *Section 4*.

Dashboards

Dashboards contain important information about the return, risk, and investment mix of the managed investment options. Go to aonmastertrust.com.au/invest.htm and select an investment option.

19 Aon MySuper

Aon MySuper uses a lifecycle investment approach where the investment mix is automatically adjusted based on your age. The investment mix shifts gradually by 4% each year once you are age 42 from the High Growth portfolio to Defensive portfolio. If there have been automatic adjustments in your investment between the High Growth portfolio and Defensive portfolio, you will see these in *Section 8*. See the reference guide *Your investment options* for more information on how Aon MySuper works.

14 Details of your death benefit nomination (if any) will be noted here. It is important that you review your death benefit nomination as your (and your beneficiaries) personal circumstances change. You can make or update a non-binding death benefit **online** or by completing and returning a **Change member details** form. A valid **binding death benefit nomination** stays in force for a (renewable) three year period and the trustee must pay the benefit to the beneficiaries you have nominated in the proportions that you have stipulated. If you wish to make, renew or revoke a binding death benefit nomination, you can complete and return the **relevant form** to us.

15 This shows the managed investment option(s) you have chosen for your future contributions. You can change these option(s) **online** or by completing a **Switching managed investment options** form.

16 This shows the managed investment option(s) your current account balance was invested in as at 30 June 2016. You can change these option(s) **online** or by completing a **Switching managed investment options** form.

17 This shows the number, price and total value of units you held in each of your managed investment options at 30 June 2016.

18 The net investment return is the percentage rate of return for the year after tax and investment management fees.

19 This section applies only if you are invested in Aon MySuper.

20 8. Investment switches

This table shows all switches during the period, including (if applicable) automatic adjustments in relation to Aon MySuper.

Effective date of switch	Investment options before switch	Assets before switch	Investment options after switch	Assets after switch
20/07/2015	Aon MySuper - Defensive	\$57,450.46	Aon MySuper - Defensive	\$58,673.69
	Aon MySuper - High Growth	\$72,935.53	Aon MySuper - High Growth	\$71,712.30
20/10/2015	Aon MySuper - Defensive	\$62,161.70	Aon MySuper - Defensive	\$61,694.41
	Aon MySuper - High Growth	\$71,956.58	Aon MySuper - High Growth	\$72,423.87
20/01/2016	Aon MySuper - Defensive	\$63,693.74	Aon MySuper - Defensive	\$63,144.59
	Aon MySuper - High Growth	\$70,656.43	Aon MySuper - High Growth	\$71,205.58
20/04/2016	Aon MySuper - Defensive	\$68,102.83	Aon MySuper - Defensive	\$70,916.52
	Aon MySuper - High Growth	\$79,639.93	Aon MySuper - High Growth	\$76,826.24

21 9. Transition of Accrued Default Amount

Trustees of superannuation funds offering a MySuper product will need to transfer the existing balances of their default members ('Accrued Default Amount') to a MySuper product by 1 July 2017. Your existing balances were transitioned into Aon MySuper in January 2014, or you joined the fund after 1 January 2014.

As at 30 June 2016, the balance of your Accrued Default Amount is \$0.00

22 10. Transaction details - contributions, rebates and rollovers

Date allocated	Source	Description	Amount (gross)	Amount (net of tax)
10/08/2015	Employer	Superannuation Guarantee	\$1,076.10	\$914.68
03/09/2015	Employer	Superannuation Guarantee	\$601.10	\$510.93
09/10/2015	Employer	Superannuation Guarantee	\$601.10	\$510.93
05/11/2015	Employer	Superannuation Guarantee	\$838.60	\$712.81
11/12/2015	Employer	Superannuation Guarantee	\$601.10	\$510.93
02/02/2016	Employer	Superannuation Guarantee	\$601.10	\$510.93
04/02/2016	Employer	Superannuation Guarantee	\$1,123.60	\$955.06
03/03/2016	Employer	Superannuation Guarantee	\$601.10	\$510.93
07/04/2016	Employer	Superannuation Guarantee	\$622.14	\$528.82
05/05/2016	Employer	Superannuation Guarantee	\$622.14	\$528.82
11/06/2016	Employer	Superannuation Guarantee	\$622.14	\$528.82
29/06/2016	Employer	Superannuation Guarantee	\$622.14	\$528.82
		Superannuation Guarantee Total	\$8,532.36	\$7,252.48
30/06/2016	Federal Govt.	Contribution Tax Rebate	\$873.09	\$873.09
		Contribution Tax Rebate Total	\$873.09	\$873.09
10/08/2015	Member	Contribution - Before-tax	\$2,250.00	\$1,912.50
03/09/2015	Member	Contribution - Before-tax	\$2,250.00	\$1,912.50
09/10/2015	Member	Contribution - Before-tax	\$2,250.00	\$1,912.50
05/11/2015	Member	Contribution - Before-tax	\$2,250.00	\$1,912.50
11/12/2015	Member	Contribution - Before-tax	\$2,250.00	\$1,912.50
02/02/2016	Member	Contribution - Before-tax	\$2,250.00	\$1,912.50
04/02/2016	Member	Contribution - Before-tax	\$2,250.00	\$1,912.50
03/03/2016	Member	Contribution - Before-tax	\$2,250.00	\$1,912.50
07/04/2016	Member	Contribution - Before-tax	\$2,250.00	\$1,912.50
05/05/2016	Member	Contribution - Before-tax	\$2,250.00	\$1,912.50
11/06/2016	Member	Contribution - Before-tax	\$2,250.00	\$1,912.50
29/06/2016	Member	Contribution - Before-tax	\$2,250.00	\$1,912.50
		Contribution - Before-tax Total	\$27,000.00	\$22,950.00

20 This shows any managed investment option switches made during the year.

21 This explains the transition of your Accrued Default Amount to Aon MySuper.

22 Your benefit statement shows every single transaction made in your Aon Master Trust account during the year, and who made them. It's set out like a typical bank statement so you'll find it easier to see how contributions, fees and costs affected your super, and when.

This shows **amounts that came into your account** during the year and used to purchase units in your chosen managed investment option(s).

Concessional contributions are taxed at 15% on entry to your account. These include employer contributions. Here, you can see the gross (before-tax) amount as well as the net (after-tax) amount credited to your account.

23 11. Transaction details - fees and costs, taxes, withdrawals

Date deducted	Description	Amount
25/07/2015	Adviser Service Fee	\$64.17
25/08/2015	Adviser Service Fee	\$64.17
25/09/2015	Adviser Service Fee	\$64.17
25/10/2015	Adviser Service Fee	\$64.17
25/11/2015	Adviser Service Fee	\$64.17
25/12/2015	Adviser Service Fee	\$64.17
25/01/2016	Adviser Service Fee	\$64.17
25/02/2016	Adviser Service Fee	\$64.17
25/03/2016	Adviser Service Fee	\$64.17
25/04/2016	Adviser Service Fee	\$64.17
25/05/2016	Adviser Service Fee	\$64.17
25/06/2016	Adviser Service Fee	\$64.17
	Adviser service fee Total	\$770.04
31/07/2015	Member Fee	\$23.53
31/08/2015	Member Fee	\$7.03
30/09/2015	Member Fee	\$7.03
31/10/2015	Member Fee	\$7.03
30/11/2015	Member Fee	\$7.03
31/12/2015	Member Fee	\$7.03
31/01/2016	Member Fee	\$7.03
29/02/2016	Member Fee	\$7.03
31/03/2016	Member Fee	\$7.03
30/04/2016	Member Fee	\$7.03
31/05/2016	Member Fee	\$7.03
29/06/2016	Member Fee	\$7.03
	Member Fee Total	\$100.86
27/07/2015	Asset Admin Fee - Aon MySuper	\$36.42
27/08/2015	Asset Admin Fee - Aon MySuper	\$35.78
27/09/2015	Asset Admin Fee - Aon MySuper	\$35.12
27/10/2015	Asset Admin Fee - Aon MySuper	\$37.93
27/11/2015	Asset Admin Fee - Aon MySuper	\$37.12
27/12/2015	Asset Admin Fee - Aon MySuper	\$38.53
27/01/2016	Asset Admin Fee - Aon MySuper	\$37.72
27/02/2016	Asset Admin Fee - Aon MySuper	\$36.59
27/03/2016	Asset Admin Fee - Aon MySuper	\$40.66
27/04/2016	Asset Admin Fee - Aon MySuper	\$40.22
27/05/2016	Asset Admin Fee - Aon MySuper	\$42.95
27/06/2016	Asset Admin Fee - Aon MySuper	\$41.90
	Asset Admin Fee - Aon MySuper Total	\$460.94
31/07/2015	Group Life Premium	\$380.19
31/08/2015	Group Life Premium	\$380.21
30/09/2015	Group Life Premium	\$367.93
31/10/2015	Group Life Premium	\$380.20
30/11/2015	Group Life Premium	\$367.93
31/12/2015	Group Life Premium	\$380.20
31/01/2016	Group Life Premium	\$380.20
29/02/2016	Group Life Premium	\$355.66
31/03/2016	Group Life Premium	\$380.21
30/04/2016	Group Life Premium	\$367.93
31/05/2016	Group Life Premium	\$380.20
29/06/2016	Group Life Premium	\$367.93
	Group Life Premium Total	\$4,488.79
10/08/2015	Contribution Tax	\$498.92
03/09/2015	Contribution Tax	\$427.67
09/10/2015	Contribution Tax	\$427.67

23 This shows **amounts that were taken out of your account** during the year.





Date deducted	Description	Amount
05/11/2015	Contribution Tax	\$463.29
11/12/2015	Contribution Tax	\$427.67
02/02/2016	Contribution Tax	\$427.67
04/02/2016	Contribution Tax	\$506.04
03/03/2016	Contribution Tax	\$427.67
07/04/2016	Contribution Tax	\$430.82
05/05/2016	Contribution Tax	\$430.82
11/06/2016	Contribution Tax	\$430.82
29/06/2016	Contribution Tax	\$430.82
	Contribution Tax Total	\$5,329.88

The deduction of your group life insurance premiums includes an insurance administration fee of 10%



12. Fees

Fees can be charged in two different ways:

- Deducted **directly** from your account
- Deducted **indirectly** from your investments

The total fees you paid for the period are as follows:

Fees deducted directly from your account (see *Note 1*)
 Investment fees (see *Note 2*)
 Total fees you paid (see *Note 3*)

24	\$1,331.84	25
	\$374.28	
	-----	\$1,706.12	

Note 1: Fees deducted directly from your account

These include, if applicable, contribution fees, member fees, asset administration fees, adviser fees and activity fees. These fees are listed under *Fees and costs* in *Section 3* and itemised in *Section 11*.

Note 2: Investment fees

Investment fees are deducted from the returns on your managed investment options. They include the fees of the fund managers managing your investments (including performance fees, if applicable).

From 1 July 2013, the trustee increased its operational risk reserve by deducting an additional amount of 0.05% pa from all unit prices. This deduction ceased on 30 June 2016.

Note 3: Total fees you paid

This amount includes all the fees and costs (net of any rebates) which affected your account during the period.

24 Investment fees, which are deducted from the returns on your investment options, include the fees of the fund managers that manage your investments (including performance fees, if applicable).

25 This amount includes all the fees and costs (net of any rebates) that affected your account during the year.



26 13. Additional explanation of taxes, fees and costs

Contribution tax

All superannuation contributions are taxable on entry except non-concessional member contributions, Government co-contributions and low income superannuation contributions. Contributions tax for the 2015/2016 financial year is calculated as 15% of contributions. If your income exceeds \$300,000, the Australian Taxation Office (ATO) may issue you a Division 293 assessment, which will increase the tax on your contributions to 30%. Your income includes your taxable income and concessional contributions.

Tax rebates

Insurance premiums and administration fees paid directly by you are tax deductible to the fund. The trustee passes on the benefits of the tax deduction back to your account.

14. Notes

This statement is a guide to your benefits in the Aon Master Trust (the fund) as at 30 June 2016.

The trustee pays benefits in accordance with the rules of the Trust Deed and Government superannuation legislation. The trustee is obliged to provide any information reasonably required for you to understand your benefit entitlement.

This statement should be read in conjunction with the enclosed *Directions* newsletter and the annual report which will be made available on our website in the fourth quarter of this year.

For more details about your benefits refer to the Product Disclosure Statement (PDS).

Check your personal details

If you believe any of the details on this statement are incorrect, or if you wish to update your personal details, you can do so online or complete and return a *Change member details* form. Forms are available from our website aonmastertrust.com.au or you can contact us for a copy.

Privacy

Aon is committed to protecting your personal information in accordance with the Australian Privacy Principles under the *Privacy Act 1988 (Cth)*. We collect, use and disclose personal information to offer, promote, provide, manage and administer the many financial services and products we and our group of companies are involved in as set out in the *Aon Privacy Notice*. In order to do this, we may also share your information with other persons or entities who assist us in providing or promoting our services as set out in the *Aon Privacy Notice*.

Further information about our privacy practices can be located in the *Aon Australia Group Privacy Policy Statement*. The *Aon Privacy Notice* and *Aon Australia Group Privacy Policy Statement* can be viewed on our website at aon.com.au or copies can be sent to you on request by your Aon representative.

You may also gain access to your personal information, or modify your privacy preferences, by contacting your Aon representative or our Privacy Officer:

By email: privacyofficer@aon.com.au
By mail: GPO Box 4189, Sydney NSW 2001
By phone: (02) 9253 7000

Tax file number (TFN)

The fund will only be able to accept non-concessional contributions if your TFN has been supplied. If you have not supplied your TFN to the trustee, concessional contributions will be taxed at the top marginal tax rate plus Medicare levy.

You can supply your TFN by completing the relevant section in the *Change member details* form or completing a *Tax file number notification* form. Forms are available from our website or you can contact us for a copy.

Once your form has been returned and processed, a refund of the additional tax will be credited back to your account. The ATO only allows this refund to be made for up to a maximum three previous financial years where it had previously been deducted. Additional tax paid in years prior to the last three financial years cannot be refunded.

Withdrawal benefit

Your withdrawal benefit is the amount payable if you had left the fund on 30 June 2016 and were not eligible for another type of benefit. In most instances the withdrawal benefit is the total of all your accounts.

Your actual benefit will change due to changes in investment earnings, tax, fees and insurance premiums (if applicable). An exit fee of \$80 applies when this benefit is paid or rolled over on your behalf. You should seek updated information before accessing your benefits.

The account balances shown on this statement are calculated on a cash basis as at close of business on 30 June 2016 and do not include contributions due but received after 30 June 2016.

Preservation of benefits

To ensure that your benefit is held in the superannuation system until you retire, the Government has placed certain restrictions on when you can access your benefits.

Most of the money in the superannuation system is preserved. Refer to the PDS for details. The preservation status of your benefit is set out in *Section 2*.

26 These notes will help you understand the information in your benefit statement.



Insurance

Insurance benefits are shown on this statement as at 1 July 2016. They include any additional insurance cover that has been accepted by the insurer and notified to you.

27

Payment of your insured benefits is subject to acceptance by the insurer. Eligibility may be impacted by factors such as your employment status (full-time, part-time or casual), your hours worked, and your occupation and duties. For further important information regarding your insurance eligibility and entitlements please refer to the PDS and the Insurance reference guide available on our website.

Insurance premiums deducted from your account will depend on the occupational category listed in *Section 1*. It is **important that you check this**. Your occupation category affects the cost of your insurance. You should also make sure that your account balance is sufficient to support the deduction of insurance premiums. We may cancel your insurance if your balance gets too low, but we will write to you before doing this.

With regard to total and permanent disablement benefit, any voluntary cover you hold will be reduced linearly each year from age 60 to zero at age 65.

Any salary-related benefits are calculated on the latest salary information held on our fund records. The amount paid to you (or your dependants) may be different to the amount shown on this statement. The amount paid may be affected by changes in your age, salary and insurance cover, or other factors as described in the PDS.

Any income protection cover you hold will cease on the date you terminate employment. However, cover will not be cancelled until we are notified by your employer (cover and premiums will be cancelled retrospectively). If you wish to notify us that you have ceased employment, please contact us.

In addition, if you are a casual employee or working less than 15 hours per week you are not eligible for income protection cover.

For details of the insurance cover available to you, or to change the level of cover or occupational category, refer to your PDS or contact us.

Contributions

Additional concessional or non-concessional contributions can be made to the fund at any time.

If the fund received a Government co-contribution or low-income superannuation contribution for you before 30 June 2016, it will be invested in your account. The total amount of Government co-contributions and low-income superannuation contributions received during the 2015/2016 income year are shown as 'Government co-contributions' in *Section 3*.

You can contact us to request a breakdown of Government contributions received during the 2015/2016 income year.

This statement shows the contributions paid for you. The trustee is not normally aware of the amount of contributions payable and you should therefore check this amount.

BPAY

You may use these BPAY numbers to make after-tax contributions to your account. There are rules about who can contribute and how much – see the *Contributions* factsheet on our website or contact us.



Billers code: 898890
Ref: 1234567890

28

Surcharge

The surcharge account shows the balance of any surcharge liability paid to the Australian Taxation Office on your behalf. This account will be deducted from your benefits. No allowance has been made for any surcharge liability that may have accrued for you that had not been paid by 30 June 2016.

The surcharge does not apply to superannuation contributions and termination payments made or received on or after 1 July 2005. The surcharge will continue to apply to contributions and payments made or received before that date and surcharge assessment notices in respect of a period ending before 1 July 2005 may be received by the fund after that date. The balance in your surcharge account will still be deducted from your benefits.

Net earnings

The net earnings shown in *Section 3* are the total earnings on your accounts over the period, expressed as a dollar amount. They are net of investment fees and investment tax.

If you are invested in the Direct Investment Option (DIO), net earnings include the movement in your DIO portfolio. This is calculated as the earnings applied to DIO less any fees and taxes deducted directly from your DIO cash account. Log in to the DIO portal at aonmastertrust.com.au for more information.

Your death benefit nomination

If you have made a binding death benefit nomination on your account, the details including date of expiry will be shown in *Section 5* as *Your binding death benefit nomination*. You can renew, revoke or amend/change your binding nomination at any time by completing and returning the relevant form to us.

Legislation requires the trustee to pay the death benefit only to your dependants (as defined under superannuation law) or legal personal representative and only if the amounts are clearly stated on the nomination form.

27 Your eligibility for insurance cover can be affected by a number of factors. If you have any questions or concerns about your eligibility, please email us or call us on 1300 880 588.

28 If you want to make an after-tax contribution by BPAY, here are the Biller Code and your unique Customer Reference Number.



If you have made a non-binding or discretionary nomination, these details will be shown in *Section 5* as *Your non-binding death benefit nomination*. Non-binding nominations do not expire. You can change your nomination at any time by completing and returning a *Change member details* form or by logging in to your account online (username and password required).

All forms are available on our website or by contacting us.

Automatic transfers to the Aon Eligible Rollover Fund (ERF)

If you have been a member of the Aon Master Trust for more than 12 months and your balance falls below \$2,000, your account balance may be transferred to the Aon ERF*. You will be invited to top up your account to avoid the transfer. The trustee may also transfer you to the Aon ERF under 'lost member' provisions.

If you are transferred to the Aon ERF, your Aon Master Trust membership, insurance and all other benefits will cease, and your account will be invested in a defensive investment strategy, which is likely to produce lower long-term investment returns than a balanced or growth strategy. Your account will receive investment earnings and be charged fees by the Aon ERF.

* The Aon ERF is a super fund designed to be a temporary repository for small or lost superannuation balances. Its primary aim is to reunite members with their lost super and encourage them to consolidate their super benefits into their nominated 'active' super account. The Aon ERF cannot accept contributions. For more information, go to erf.aon.com.au.

Complaints and dispute resolution

The fund has a procedure for dealing with complaints. For details, contact us or refer to your PDS.

Need help understanding your statement?

See *Your guide to your super benefit statement* available in the resources section of our website at aonmastertrust.com.au

29 If you need any more help, please contact us. Our contact details are on the front page of this statement.

Making financial decisions? **30**

As a member, you have access to our intra-fund advice team who can help you make the most of your investment in the fund. The team provides phone-based advice focused on helping you achieve your retirement goals. They can help you answer questions such as:

- Will you have enough super to fund a comfortable retirement?
- Should you be contributing more to your super to meet your retirement goals?
- Is your super invested in the best investment option for you?
- Do you have adequate insurance cover in the fund to meet your financial and family obligations?
- You can call the team on **1300 880 588** or speak to your financial adviser.

Instant service online **31**

Going online is a quick and convenient way to:

- update your personal details (including providing your email address, contact number and communication preference)
- check your transactions
- change your investment strategy for your account balance and/or future contributions
- register for and invest in the direct investment option
- update your non-binding death benefit nomination
- get previous statements
- calculate an estimated benefit payment

To go online, you need your **member number** and **password**.

If you have forgotten your password, email contactaon@pillar.com.au or phone us on **1300 880 588** and we will help you to get online.

You also have access to other useful information, including:

- monthly investment returns and market commentary
- education tools and fact sheets to help you make the most of your super
- regular newsletters and annual reports
- forms
- Product Disclosure Statements (PDSs)

32

29 For more information about the features and benefits of the Aon Master Trust:

- ↳ see your [Product Disclosure Statement](#)
- ↳ **email** us, or
- ↳ call us on 1300 880 588.

30 Talking to a financial adviser can help you take control, get on track with your financial plan, and get where you want to be. If you don't have an adviser, ask us about the advice services you can access through the Aon Master Trust. At no additional cost to you, our intra-fund advice team can structure your Aon Master Trust account to help achieve your superannuation goals. For help with contributions, investments, insurance and your overall retirement adequacy, **email** us or call us on 1300 880 588.

31 Here is a list of all the things you can do **online** at aonmastertrust.com.au. You'll need your member number (see Section 1 of your statement) and password to log in. If you've forgotten your password, **email** us or call us on 1300 880 588.

32 You don't need to log in for this useful information—just go to aonmastertrust.com.au

