



Mr Simon Sample
123 Sample Road
SAMPLEVILLE NSW 2000

1

Want to change your payment details, investments or beneficiaries?
You can do it online. Log in at aonmastertrust.com.au

Need some advice?
See page 2 for your financial adviser's details.
If you don't have an adviser, ask us about advice services you can access through the Aon Master Trust.

AON MASTER TRUST PENSION

your benefits for the year ended 30 June 2017

your withdrawal or death benefit at 30 June 2017

\$491,061.34

2

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 and options** form.
- 2 This represents the value of your pension benefit at 30 June 2017.



1. Your personal details

3	Name	Mr Simon Sample
	Member no.	123456789
4	Category	Transition to retirement pension
	Pension commencement date	24/04/2015
	Age at 30 June 2017	63
4	Email	Not recorded. Please provide.
	Mobile no.	9999 999 999
	Your financial adviser	No Adviser

2. Your benefit details at 30 June 2017

5	Preserved benefit	\$491,061.34
	Unrestricted non-preserved benefit	\$0.00
	Restricted non-preserved benefit	\$0.00
	Total withdrawal benefit at 30 June 2017	\$491,061.34
6	Withdrawal benefit at 30 June 2016	\$473,162.20
	Death benefit at 30 June 2017	\$491,061.34

3. Your account summary

Description	Amount
Opening balance at 1 July 2016	\$473,162.20
PLUS Transactions in	
Portfolio rebates	\$447.55
LESS Withdrawals	
Pensions paid (net of tax & fees)	\$18,530.04
LESS Fees and costs	
Pension payment fees	\$0.00
Member fees	\$85.68
Asset administration fees	\$2,371.36
PLUS Net Earnings¹	\$38,438.67
Balance at 30 June 2017	\$491,061.34

¹ see Net earnings in Section 11.

- 3** The personal and email address details we have in our records. You can update your details **online** or by completing a **Change member details and options** 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 pension 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 2017 (eg if you withdrew all of your pension account) this represents the amount that would have been payable.



1. Your personal details

Name	Mr Simon Sample
Member no.	123456789
Category	Transition to retirement pension
Pension commencement date	24/04/2015
Age at 30 June 2017	63
Email	Not recorded. Please provide.
Mobile no.	9999 999 999
Your financial adviser	No Adviser

2. Your benefit details at 30 June 2017

Preserved benefit	\$491,061.34
Unrestricted non-preserved benefit	\$0.00
Restricted non-preserved benefit	\$0.00
Total withdrawal benefit at 30 June 2017	\$491,061.34
Withdrawal benefit at 30 June 2016	\$473,162.20
Death benefit at 30 June 2017	\$491,061.34

7 3. Your account summary

Description	Amount
Opening balance at 1 July 2016	\$473,162.20
PLUS Transactions in	
Portfolio rebates	\$447.55
LESS Withdrawals	
Pensions paid (net of tax & fees)	\$18,530.04
LESS Fees and costs	
Pension payment fees	\$0.00
Member fees	\$85.68
Asset administration fees	\$2,371.36
PLUS Net Earnings¹	\$38,438.67
Balance at 30 June 2017	\$491,061.34

¹ see Net earnings in Section 11.

- 7 This 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.
- 8 'Net earnings' are the total earnings on your account over the period (expressed as a dollar amount) and are after management fees and investment tax.



9 4. Investment returns to 30 June 2017

Investment options	Date of inception	Compound average net return from date of inception to 30 June 2017 ¹	5-year compound average net return to 30 June 2017 ²	10-year compound average net return to 30 June 2017 ³
Pre-mixed				
High Growth - Index	31/08/2008	6.6%	14.7%	N/A*
High Growth - Active	18/08/2005	6.2%	15.1%	4.3%
Growth - Index	14/09/2008	8.0%	13.3%	N/A*
Growth - Active	1/10/2003	7.5%	13.7%	4.9%
Balanced Growth - Index	20/08/2008	6.3%	11.5%	N/A*
Balanced Growth - Active	16/09/2003	7.1%	11.9%	4.9%
Moderate - Index	21/11/2008	6.6%	7.1%	N/A*
Moderate - Active	16/09/2003	6.4%	7.7%	5.5%
Defensive - Index	1/09/2008	4.5%	3.4%	N/A*
Defensive - Active	1/10/2003	5.5%	3.9%	5.0%
Sector				
Aust Shares - Index	17/11/2005	6.6%	12.2%	3.8%
Aust Shares - Diversified	16/09/2003	8.3%	13.6%	3.6%
Aust Shares - Core	30/09/2008	7.2%	13.1%	N/A*
Intl Shares - Index	17/11/2005	5.9%	18.0%	5.2%
Intl Shares - Index (\$A hdg)	30/07/2008	8.9%	15.3%	N/A*
Intl Shares - Diversified	11/12/2003	7.2%	16.6%	5.6%
Intl Shares - Core	30/09/2008	8.1%	17.5%	N/A*
Intl Shares - Core (\$A hdg)	30/09/2008	8.8%	13.7%	N/A*
Property - Aust Index	12/10/2005	3.1%	13.8%	-0.2%
Property - Diversified	11/12/2003	4.4%	12.5%	1.0%
Fixed Interest - Aust	30/09/2008	5.9%	3.9%	N/A*
Fixed Interest - Aust Index	30/03/2006	5.1%	3.8%	5.4%
Fixed Interest - International	30/09/2008	7.3%	5.8%	N/A*
Fixed Interest - Intl Index (\$A hdg)	30/03/2006	6.3%	4.6%	6.5%
Fixed Interest - Diversified	11/12/2003	6.2%	4.9%	6.2%
Cash	16/09/2003	4.0%	2.0%	3.2%

This table shows the rates of return that the investment options have achieved. These rates do not necessarily reflect your individual rate of return. See Section 6 for annual returns for your selected 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 2017

This is the compound average annual net return from the date the option commenced to 30 June 2017 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 2017.

² 5-year compound average net return to 30 June 2017

This is the compound average of annual net returns for the five years to 30 June 2017.

³ 10-year compound average net return to 30 June 2017

This is the compound average of annual net returns for the ten years to 30 June 2017.

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

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



5. Your reversionary beneficiary nomination

You have nominated your spouse as a reversionary beneficiary on your account to receive a pension in the event of your death. See *Section 11* for more information.

10	Name	Type of beneficiary	Type and percentage of benefit
	Simone Sample	Spouse	100% of the death benefit to be paid as a pension

6. Your investment details at 30 June 2017

Investment option	Units held	Unit price at 30 June 2017	Total value	Net investment return ¹	12
Balanced Growth - Active	143,574.92958	\$2.44256	\$350,690.38	10.8%	13
Moderate - Index	78,904.86238	\$1.77899	\$140,370.96	3.3%	
TOTAL			\$491,061.34		

¹The 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 investment return* in *Section 11* 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 investment options. Go to aonmastertrust.com.au/invest.htm and select an investment option.

7. Transaction details - rebates and rollovers

Date	Source	Description	Amount (net of tax)
31/07/2016	Aon	Portfolio rebate	\$37.98
31/08/2016	Aon	Portfolio rebate	\$38.02
30/09/2016	Aon	Portfolio rebate	\$35.73
31/10/2016	Aon	Portfolio rebate	\$36.27
30/11/2016	Aon	Portfolio rebate	\$35.16
31/12/2016	Aon	Portfolio rebate	\$37.80
31/01/2017	Aon	Portfolio rebate	\$37.25
28/02/2017	Aon	Portfolio rebate	\$34.59
31/03/2017	Aon	Portfolio rebate	\$38.74
30/04/2017	Aon	Portfolio rebate	\$38.45
31/05/2017	Aon	Portfolio rebate	\$40.34
29/06/2017	Aon	Portfolio rebate	\$37.22
		TOTAL TRANSACTIONS IN	\$447.55

10 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 and options** 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.

11 This shows the investment option(s) your account balance was invested in as at 30 June 2017. You can change these option(s) **online** or by completing a **Change member details and options** form.

12 This shows the number, price and total value of units you held in each of your investment options at 30 June 2017.

13 The net investment return is the movement in the unit price of your options expressed as a percentage over the financial year.

14 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 the transactions affected your pension, and when.

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



15

8. Transaction details - fees and costs, taxes, withdrawals

Date	Description	Amount (net of tax & fees)
15/07/2016	Pension payment	\$1,544.17
31/07/2016	Member fee	\$7.14
31/07/2016	Asset administration fee	\$200.90
15/08/2016	Pension payment	\$1,544.17
31/08/2016	Member fee	\$7.14
31/08/2016	Asset administration fee	\$201.02
15/09/2016	Pension payment	\$1,544.17
30/09/2016	Member fee	\$7.14
30/09/2016	Asset administration fee	\$191.86
14/10/2016	Pension payment	\$1,544.17
31/10/2016	Member fee	\$7.14
31/10/2016	Asset administration fee	\$196.64
15/11/2016	Pension payment	\$1,544.17
30/11/2016	Member fee	\$7.14
30/11/2016	Asset administration fee	\$190.44
15/12/2016	Pension payment	\$1,544.17
31/12/2016	Member fee	\$7.14
31/12/2016	Asset administration fee	\$200.47
13/01/2017	Pension payment	\$1,544.17
31/01/2017	Member fee	\$7.14
31/01/2017	Asset administration fee	\$199.38
15/02/2017	Pension payment	\$1,544.17
28/02/2017	Member fee	\$7.14
28/02/2017	Asset administration fee	\$182.43
15/03/2017	Pension payment	\$1,544.17
31/03/2017	Member fee	\$7.14
31/03/2017	Asset administration fee	\$203.10
13/04/2017	Pension payment	\$1,544.17
30/04/2017	Member fee	\$7.14
30/04/2017	Asset administration fee	\$198.94
15/05/2017	Pension payment	\$1,544.17
31/05/2017	Member fee	\$7.14
31/05/2017	Asset administration fee	\$207.11
15/06/2017	Pension payment	\$1,544.17
29/06/2017	Member fee	\$7.14
29/06/2017	Asset administration fee	\$199.07
	TOTAL TRANSACTIONS OUT	\$20,987.08

15

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

Your pension payments

If you wish to change the amount or frequency of your pension payments or the investment options from which your payments are to be drawn, complete a [Change member details and options](#) form. You can also change your drawdown arrangement [online](#).



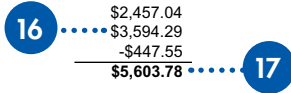
9. Fees

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)	\$2,457.04
Management fees (see Note 2)	\$3,594.29
Portfolio rebate (see Note 2.1)	-\$447.55
Total fees you paid (see Note 3)	\$5,603.78



Note 1: Fees deducted directly from your account

These include, if applicable, contribution fees, member fees, asset administration fees, adviser service fees and activity fees. These fees are listed under *Fees and costs* in Section 3 and itemised in Section 8.

Note 2: Management fees

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

The amount shown here is calculated by multiplying the indirect cost ratio (ICR) for each investment option by your average balance invested in that option over the reporting period. The ICR includes management fees and any trustee levies that may apply.

Note 2.1: Portfolio rebate

This is the rebate on your asset administration fee based on the size of your account balance. It is calculated at the end of each month.

Note 3: Total fees you paid

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

16 Management 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).

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



10. Additional explanation of taxes, fees and costs

Tax

A portion of each income payment may be deemed a return of capital, which is tax-free to the investor (the 'deductible amount'). The balance of each income payment is assessable for income tax purposes in the hands of the income recipient. Tax will be deducted from each payment in accordance with the income tax scales and rules. If you are 60 years of age or over your pension payments will be tax-free.

11. Notes

This statement is provided as a guide to your benefits in the Aon Master Trust (the fund) as at 30 June 2017.

The information in this statement is based on information available to the trustee at the time of production and is subject to change.

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

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 at:

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

Your withdrawal benefit

Your withdrawal benefit is the amount payable if you had commuted your benefit in the fund on 30 June 2017.

This amount will be affected by changes in investment earnings, tax and fees. 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.

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 management fees and investment tax.

Net investment return

The net investment return shown in *Section 6* is the movement in the unit price of your options expressed as a percentage over the financial year.

Investment returns in *Section 4* are long-term returns for the fund and are not necessarily reflective of your individual return.

Income payments

Your annual pension income payment must be above the minimum limit set by the Government based on your account balance and age at the beginning of each financial year.

If you have a transition to retirement pension, minimum and maximum limits apply to your annual pension income payment.

You may choose to receive your regular payments monthly, quarterly, half-yearly or yearly. Please refer to the PDS for more information.

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

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

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 and options* form or by logging into your account online (username and password required).

If you have nominated your spouse to receive a pension on your death, the details will be shown in *Section 5* as *Your reversionary beneficiary nomination*. Any changes to a reversionary beneficiary nomination will require you to commute your current pension and establish a new pension.

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

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 pension benefit statement* available in the resources section of our website at aonmastertrust.com.au

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

Financial planning

If you are making any decisions based on your superannuation, you should consider seeing an adviser.

If you do not have an adviser and would like to be put in touch with one, call us on **1300 880 588**.

Instant service online

Going online is a quick and convenient way to:

- update your personal details (including providing your email address and contact number)
- check your transactions
- change your investment strategy for your account balance and/or pension drawdown
- update your non-binding death benefit nomination
- get previous statements
- calculate an estimated benefit payment

To go online, you need your **username** and **password**.

If you don't have them handy, email contactaon@pillar.com.au or phone us on **1300 880 588**. Simply tell us your full name, your date of birth, and your membership number (see *Section 1*) and we will help you access our online services.

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 investment in retirement
- regular newsletters and annual reports
- forms
- Product Disclosure Statements (PDSs)

20

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.

21

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

19 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.

20 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.

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

