

# AON MASTER TRUST PERSONAL SUPER – ESSENTIALS

## Product Disclosure Statement

Issued on 1 July 2011 by Aon Superannuation Pty Limited ABN 83 057 982 822 AFSL 237465 as trustee of the Aon Master Trust ABN 68 964 712 340

### About this Product Disclosure Statement (PDS)

This PDS is a summary of the main features of Aon Master Trust Personal Super – Essentials which has been prepared in accordance with the shorter PDS regime. It includes a number of reference documents each of which forms part of this PDS, which you should consider prior to making a decision about Aon Master Trust Personal Super – Essentials. All reference documents are available on our website at [aonmastertrust.com.au/pds.htm](http://aonmastertrust.com.au/pds.htm).

The information contained in this PDS about the Aon Master Trust is general in nature and should not be relied on as advice (personal or otherwise) because your personal needs, objectives and financial situation have not been considered. Before deciding whether a particular Aon Master Trust product is right for you, please consider the relevant PDS or contact us to speak to an adviser.

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### About the Aon Master Trust

The Aon Master Trust (the Trust) is a registered superannuation fund which invests for the benefit of members.

The Trust has over \$2 billion in assets, over 55,000 members, and over 350 participating employers.

The Aon Master Trust is managed by Aon Superannuation Pty Limited, an approved trustee regulated by the Australian Prudential Regulation Authority (APRA). Aon Superannuation Pty Limited (the trustee) is a wholly-owned subsidiary of Aon Consulting Pty Limited trading as Aon Hewitt, part of the Aon group of companies.

#### Contact us

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### How super works

Superannuation is a long-term investment with a number of tax advantages that encourage people to save for their own retirement rather than rely on the age pension.

#### Contributing to super

For most people your employer must contribute an amount into your super. This is known as the Superannuation Guarantee (SG). You can also make extra contributions including:

- voluntary (after-tax) contributions
- additional (before-tax) employer contributions
- rollovers from other superannuation funds.

#### Benefits of investing in super

The Government provides tax advantages and other incentives to invest in super:

- concessional tax rate on employer contributions put into super and on investment earnings in super
- the Government co-contribution if you make after-tax contributions and earn under a certain limit
- tax-free benefits paid to members over age 60.

Depending on your circumstances there may be a number of other options available to you to make your super more tax effective. In addition, there are other benefits such as:

- you may be able to access death, disability or income protection insurance with value-for-money premiums paid from your super
- the option to take your benefit as a lump sum, an income stream, or a combination of both.

#### Are there any restrictions on super?

The Government has set some restrictions for investing in super. For example:

- there are limits on the amount you can contribute to super each year
- in most circumstances you will not be able to access your super benefit until you reach your 'preservation' age.

#### The choice is yours

Under choice of fund legislation most people can choose which super fund your employer pays SG contributions into.

If you wish to choose the Aon Master Trust to receive your SG contributions, the *It's your choice* form on the Aon Master Trust website will give you and your employer all the information you need.

#### Want to know more?

You can find further information about superannuation on the Australian Securities and Investments Commission (ASIC) website [moneysmart.gov.au](http://moneysmart.gov.au) or the Australian Taxation Office website [ato.gov.au/super](http://ato.gov.au/super).

## Benefits of investing with the Aon Master Trust

Our range of products gives you options for every stage of your working life and beyond.

### Super benefits

The Aon Master Trust offers the following payment options for when you approach retirement:

- ↳ lump sum benefit
- ↳ retirement pension
- ↳ transition to retirement pension.

### Investment options

You can choose an investment option or mix of options that suits you. There are over 30 options to choose from—see page 3 for further details.

### Insurance options

There are three types of insurance cover to choose from and you can combine cover (see pages 6 and 7 for further details):

- ↳ death
- ↳ total and permanent disablement (TPD)
- ↳ income protection.

You can choose the type and level of insurance that suits you. A minimum level of death and TPD cover is automatically provided to you. Income protection is subject to acceptance by the insurer. You must maintain at least \$5,000 in your account to retain your insurance cover.

### Online services

The Aon Master Trust provides you with online access to your account.

Once you become a member you will receive **secure** online access to view and transact on your account. Going online is a quick and convenient way to:

- ↳ update your personal details
- ↳ update your non-binding nomination
- ↳ change your investment options for future contributions and current account balances
- ↳ review your transactions (contributions, fees and expenses)
- ↳ get a benefit estimate.

### Extra benefits

The Aon Master Trust offers extra benefits outside of super.

- ↳ **WeCare**—there are times in life when we all need some help to get by. Our WeCare program\* can help you get through those difficult times
- ↳ **myObenefits**®—an extra benefits program that delivers ‘the other things in life’ via a great range of products and services.

Visit our website [aonmastertrust.com.au](http://aonmastertrust.com.au) for further information on our extra benefits.

\*WeCare is a telephone counselling and advice service provided by AIA Australia Limited (ABN 79 004 837 861, AFSL 230043).

## Risks of super

Risk can be simply defined as the possibility that an outcome will be different to the outcome expected. Like any investment, there are risks of investing in super and it's important to understand what these risks are.

### Investment risk

Risk is an inevitable part of investing. Even money sitting in the bank isn't entirely without risk. All investors face a number of investment risks. The four main types of investment risk are:

- ↳ **market risk**—the chance that the value of your investment may be different to your expected return. Returns are not guaranteed and you may lose some of your investment. While historical returns can be used as a guide, the actual returns may be different than historical performance
- ↳ **inflation risk**—the chance that the value of your money won't keep pace with inflation and that you could lose some of the value of your investment over time
- ↳ **interest rate risk**—refers to fluctuations in the cost of borrowing, as well as the danger that fixed interest investments will lose value if interest rates rise
- ↳ **liquidity risk**—the chance that an asset cannot be readily sold at a reasonable price (ie the asset is illiquid). Some assets (including direct property and some alternative investments) are, by their nature, illiquid. Other assets can become illiquid because of extreme market conditions.

Each investment carries its own level of risk depending on the asset allocation of the investment. Strategies which contain a higher level of growth assets may expect higher levels of returns in the long term. However they can also be expected to have greater volatility over the short term including significant falls and rises.

### Other risks

There are a number of other risks that need to be considered. These include the risk that:

- ↳ the level of contributions put into super, combined with investment returns, may not be enough to provide you with the level of income you expect in retirement
- ↳ you do not have sufficient insurance to cover you and your beneficiaries in the event you become disabled or die
- ↳ future changes in superannuation laws may affect how and when you can access your super.

### What is your acceptable level of risk?

The level of risk that is acceptable to each person will vary depending on a range of factors, including:

- ↳ your age
- ↳ investment timeframe of when you expect to draw down on your investment
- ↳ where other parts of your wealth are invested
- ↳ your risk tolerance.

The trustee has in place a risk management plan which identifies the risks specific to the Aon Master Trust and outlines strategies and controls to ensure that all risks are managed in line with the overall objectives of the Trust.

## How we invest your money

Aon Master Trust members may choose one option or a mix of options from the lists below (minimum 5% per chosen option). You can make a different choice for your current super balance and your future contributions unless you choose automatic rebalancing.

If you do not choose an investment option when you complete your *Personal Super – Essentials: Member application* form, your superannuation will be invested in the default option, currently **Balanced – Index (pre-mixed)**.

The following is a list of available pre-mixed and sector options available to choose from. When selecting your investment option(s) you must consider the likely investment return of the option, the level of risk associated with the option and whether or not the option matches your investment timeframe.

### PRE-MIXED

- High Growth – Index
- High Growth – Active
- Growth – Index
- Growth – Active
- Balanced – Index
- Balanced – Active
- Capital Stable – Index
- Capital Stable – Active
- Secure – Index
- Secure – Active

### SECTOR

- Australian Shares – Index
- Australian Shares – Diversified
- Australian Shares – Core
- Australian Shares – Socially Responsible
- Australian Shares – Opportunities
- International Shares – Index
- International Shares – Index (\$A hedged)
- International Shares – Diversified
- International Shares – Core
- International Shares – Core (\$A hedged)
- International Shares – Emerging Markets
- International Shares – Opportunities
- Property – Australian Index
- Property – Diversified
- Property – Global Listed (\$A hedged)
- Alternative – Diversified
- Fixed Interest – Australian Index
- Fixed Interest – Australian
- Fixed Interest – International Index (\$A hedged)
- Fixed Interest – International (\$A hedged)
- Fixed Interest – Diversified
- Cash
- Diversified – Maple-Brown Abbott

### Balanced – Index

**Description**—Invests in a mix of growth and defensive assets including Australian and international shares, property, fixed interest and cash. Intended to be suitable for those who can tolerate negative returns in some years because they intend to remain invested in this option for the suggested minimum timeframe.







**Objective**—To provide a return at least 4% above CPI over rolling five-year periods.

**Suggested minimum timeframe**—4 to 5 years.

**Investment strategy**—Invests 70% of the portfolio in growth assets and 30% in defensive assets.

**Risk/return profile**—There is likely to be volatility in returns in the short to medium term but volatility tends to decline over longer periods.

**Strategic asset allocation**—The asset allocations shown below are strategic benchmarks. Actual allocations may vary.

Australian shares		32%
International shares		32%
Property		6%
Aust. fixed interest		12.5%
Int'l fixed interest		12.5%
Cash		5%

**Management fee**—0.46% pa.

**Performance fee**—Nil.

You should read the important information about *Your investment options* before making a decision. Go to [aonmastertrust.com.au/pds.htm](http://aonmastertrust.com.au/pds.htm). The material relating to your investment options may change between the time you read this PDS and the day when you sign the application form.

You can change your investment options for future cashflows and/or switch your existing balance to new options at any time by completing a *Switching investment options* form available on our website.

The trustee reserves the right to close or terminate the options (either to refuse to accept new money or enforce reduction of assets) or change underlying products at any time. The trustee will inform you as soon as practicable if this affects your nominated choice.

## Fees and costs

### DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns.

For example, total annual fees and costs of 2% of your fund balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the fund or your financial adviser.

### TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website ([moneysmart.gov.au](http://moneysmart.gov.au)) has a superannuation calculator to help you check out different fee options.

This document shows fees and other costs that you may be charged if you are invested in the Balanced – Index option. These fees and costs may be deducted from:

- ↳ your money (account balance)
- ↳ the returns on your investment
- ↳ the Trust assets as a whole.

For where to find the details of insurance costs see the *Insurance in your super* section of this document on page 6.

Member fees and asset administration fees are deducted directly from your account. Other management fees are debited from the Trust's investment return. All fees paid are shown on your annual benefit statement. Any exit fees charged to your benefit payment when you leave the Trust will be shown on your exit statement.

### Increases or alteration in charges

The member fee will be indexed annually with changes in the Average Weekly Ordinary Time Earnings (AWOTE) index. We may also increase the withdrawal fee in line with AWOTE on an annual basis. We can also change your fees at any time if we give 30 days written notice to you.

Type of fee or cost	Amount
<b>Fees when your money moves in or out of the fund</b>	
<b>Establishment fee</b> —The fee to open your account	Nil
<b>Contribution fee</b> —The fee on each amount contributed to your investment, either by you or your employer	Nil
<b>Withdrawal fee</b> —The fee on each amount you take out of your investment, including any spouse split payments and family law payments per person	\$80
<b>Termination fee</b> —The fee to close your investment	Nil
<b>Management costs</b>	
<b>Member fee</b> —The fee for administering your member account	\$72.72 pa
<b>Asset administration fee</b> —The fee for administering your assets/investments	0.5% pa of your account balance. A portfolio rebate applies for balances over \$250,000
<b>Management fee</b> —Calculated using an Indirect Cost Ratio (ICR). This fee covers the cost of managing your investments and includes investment fees, custodial fees and cost recoveries	0.46% pa

You can use this information to compare fees and costs between different superannuation funds.

You should read the important information about specific management fees for each investment option before making a decision. Go to the document *Your investment options* at [aonmastertrust.com.au/pds.htm](http://aonmastertrust.com.au/pds.htm). The material relating to specific management fees may change between the time you read this PDS and the day when you sign the application form.

You should also read the important information about fees, including service fees you may be charged if you have requested planning and financial advice from a financial planner. Go to the document *Fees and costs* at [aonmastertrust.com.au/pds.htm](http://aonmastertrust.com.au/pds.htm). The material relating to individual fees may change between the time you read this PDS and the day you sign the application form.

## Example of annual fees and costs

The table below gives an example of how the fees and costs in the Balanced – Index option can affect your superannuation investment over a one-year period. You can use this table to compare the Trust with other superannuation products.

EXAMPLE — Balanced – Index investment		BALANCE OF \$50,000 WITH TOTAL CONTRIBUTIONS OF \$5,000 DURING YEAR
Contribution fees / Transfer fees	Nil	For every additional \$5,000 you put in, you will be charged \$0.
PLUS Management costs	<ul style="list-style-type: none"> <li>↳ \$72.72 annual member fee (\$6.06 per month), plus</li> <li>↳ 0.5% asset administration fee, plus</li> <li>↳ 0.46% management fee</li> </ul>	For every \$50,000 you have in the Trust you will be charged \$480 each year, plus \$72.72 in member fees regardless of your balance.
EQUALS Cost of fund		<p>If you put in \$5,000 during a year and your balance was \$50,000, then for that year you will be charged:</p> <p style="text-align: center;"><b>\$552.72</b></p> <p><b>What it costs you will depend on the investment option you choose and the fees you negotiate with your fund or financial adviser.</b></p>

Establishment fee—\$0

And, if you leave the fund you may also be charged a **withdrawal fee** of \$80.

This example ignores the effect of contributions, earnings, tax and other deductions on the account balance, and their impact on management costs.

## How super is taxed

Super can be a tax-effective way for you to save. Generally your super may be taxed:

### When you make a contribution to the Trust

- ↳ Concessional contributions (employer and salary sacrifice contributions) are taxed at a concessional rate of 15%.
- ↳ Non-concessional (personal after-tax) contributions are not taxed in the Trust. If you are self-employed or substantially self-employed you may be eligible to claim a tax deduction on these contributions. Contributions for which you claim a deduction are taxed at 15%.
- ↳ Where your spouse earns less than \$13,800 a year, you may be eligible for a tax rebate of up to \$540 a year on non-concessional contributions made on behalf of your spouse.

### On your investment earnings

Complying superannuation funds are taxed on investment earnings at a lower rate than most types of investment. Tax of up to 15% is deducted from investment earnings prior to the unit price being determined.

### When your super is paid to you

No tax is paid on any tax-exempt component of your benefit. Tax may be payable on the taxable component of your benefit depending on your age at the time of withdrawal:

- ↳ under age 55: 21.5% (inclusive of Medicare levy)
- ↳ aged 55 to 59: first \$165,000 tax-free and the remainder taxed at 16.5% (inclusive of Medicare levy)
- ↳ aged 60 or over: tax-free.

### Providing your tax file number (TFN)

The trustee must request your TFN under the provisions of the *Superannuation Industry (Supervision) Act 1993*. You are not obliged to supply your TFN but, if you do, you will:

- ↳ be entitled to concessional rates of tax on your benefit
- ↳ aid the smooth transfer of benefits when you roll over from one fund to another
- ↳ make it easier to locate or consolidate your benefits in a fund.

You should provide your TFN as part of acquiring a superannuation product. If the trustee does not hold your TFN:

- ↳ we cannot accept non-concessional contributions on your behalf
- ↳ the top marginal tax rate plus Medicare levy will be applied to all concessional contributions.

Consequences of failing to provide a TFN may change in future.

### Concessional and non-concessional contributions caps

Favourable tax rates are available only up to the annual contribution caps set by the Government. If you exceed the contributions caps you will be required to pay additional tax on the amount above the cap of up to 46.5% (inclusive of Medicare levy).

You should read the important information about *Tax and super* before making a decision. Go to [aonmastertrust.com.au/pds.htm](http://aonmastertrust.com.au/pds.htm). The material relating to how your super is taxed may change between the time you read this PDS and the day when you sign the application form.

## Insurance in your super

### THIS SECTION SUMMARISES THE TERMS AND CONDITIONS APPLYING TO MEMBERS OF AON MASTER TRUST PERSONAL SUPER – ESSENTIALS WHO ARE INSURED THROUGH THE AON MASTER TRUST'S GROUP INSURANCE POLICY.

You should read the important information contained in *Insurance and your super* for details about insurance benefits before you make a decision. This includes details about the types of cover available, the cost of cover, when cover commences and ceases, definitions for TPD and any conditions or exclusions which may apply. Go to [aonmastertrust.com.au/pds.htm](http://aonmastertrust.com.au/pds.htm). The material relating to insurance terms and conditions may change between the time you read this PDS and the day when you sign the application form.

#### Cover and eligibility

The insurance cover shown in this PDS is available only to members who join Aon Master Trust Personal Super – Essentials on or after 1 July 2011. Terms and conditions under insurance policies may vary from time to time. Please refer to the policy documents for full details of the terms and conditions that will apply.

You are required to have a minimum of \$5,000 in your account to apply for full or voluntary cover and/or maintain your insurance cover.

#### Types of insurance available

The following insurance cover is available through Aon Master Trust Personal Super – Essentials subject to meeting eligibility criteria:

- ☒ death
- ☒ total and permanent disablement (TPD)
- ☒ income protection.

#### Minimum death and TPD insurance cover

##### Automatic minimum death and TPD insurance cover

On joining Aon Master Trust Personal Super – Essentials you will receive automatic minimum level insurance cover for death and TPD without having to provide any health evidence.

If you transfer from Aon Master Trust Corporate Super to Aon Master Trust Personal Super – Essentials you will maintain your death and TPD insurance cover on transfer with no underwriting requirements.

##### New events death and TPD cover for the first 24 months

For the first two years of your membership, your minimum level of insurance cover is for new events only. This means you are covered for claims arising from a sickness that became apparent, or an injury which occurred, on or after the date your cover commenced.

At your two-year anniversary you will automatically receive full cover subject to meeting the 'at work' criteria for at least one day.

You can elect to opt out of your minimum level of insurance cover at any time but any future applications for insurance cover will be subject to underwriting and the insurer's approval. If you do not wish to receive automatic minimum death and TPD insurance cover on joining Aon Master Trust Personal Super – Essentials simply tick the appropriate box in the *Personal Super – Essentials: Member application* form.

Unless you decline to acquire the minimum level of insurance cover, premiums will be deducted from your account on a monthly basis. The cost of your insurance depends on the annual premium rate for your age and the type of cover you have, the amount of your cover, and your occupation factor.

The below table outlines the automatic minimum death and TPD insurance cover levels as at 1 July 2011 based on your current age.

#### Minimum cover table

Age	Minimum death and TPD cover	Age	Minimum death and TPD cover
Up to 42	\$243,101	54	\$68,068
43	\$228,515	55	\$53,482
44	\$213,929	56	\$48,134
45	\$199,343	57	\$42,786
46	\$184,757	58	\$37,438
47	\$170,171	59	\$32,089
48	\$155,585	60	\$26,741
49	\$140,999	61	\$21,393
50	\$126,413	62	\$16,045
51	\$111,827	63	\$10,696
52	\$97,241	64	\$5,348
53	\$82,654	65	\$0

To ensure your level of cover keeps up with inflation, your minimum level of insurance cover will be increased each year on 1 July by 5% or the Consumer Price Index (CPI), whichever is higher.

#### Full cover

You can apply for full cover:

- ☒ on joining—by completing the appropriate section of the *Personal Super – Essentials: Member application* form
- ☒ at any time—by completing the *Personal statement and declaration of health* form available on our website [aonmastertrust.com.au](http://aonmastertrust.com.au).

You will need to provide full health evidence to the insurer and full cover is subject to the insurer's approval. If your application for full cover is not accepted, you will still retain your minimum level of insurance cover.

## Selecting the cover that suits you and your personal circumstances

You can choose the type of insurance and level of cover on joining and change it to suit your needs at any time.

### Increasing cover

You can apply to increase your level of cover at any time. You will need to provide health evidence and this voluntary cover over and above the minimum level of cover will be subject to acceptance by the insurer.

### Reducing or terminating cover

You can reduce or terminate your cover at any time by notifying the trustee in writing. If you wish to apply for insurance in future you will need to provide health evidence subject to acceptance by the insurer.

### Transferring existing cover

You can apply to transfer insurance cover you have in other super funds or retail policies into the Aon Master Trust, with no health evidence required (subject to limits). This includes cover for death, TPD and income protection. The transferred insurance will be in addition to the minimum level of insurance cover that you received for death and TPD when you joined the Trust.

### Life stages cover

When certain life stages events occur you can increase your existing death and TPD cover up to certain limits without having to provide health evidence.

### Death insurance

If you die, death cover provides an insurance payout of your amount insured subject to approval by the insurer and the trustee. If you are aged 64 or under, there is no limit on the maximum cover you can apply for. A maximum of \$2 million cover applies if you are aged 65 to 69. The death benefit will usually be paid to your beneficiaries or dependants.

**Terminal illness**—If you suffer from an illness or have incurred an injury that could result in death within a 12-month period and two registered medical practitioners (one must be a specialist) certify that, despite reasonable medical treatment, it is likely that you have less than twelve (12) months to live, you may also be eligible to receive your death benefit. Simply lodge a claim while cover is still effective and the policy is still in force.

### Total and permanent disablement (TPD) insurance

If you become totally and permanently disabled before age 65, TPD cover will provide an insurance payout of your amount insured (up to \$3 million) subject to approval by the insurer and the trustee.

You can apply to have TPD cover that is higher than your death cover. The insurer may require medical and other evidence. You will pay an additional 20% on the premium rate applying to the amount of TPD cover over your death cover amount.

### TPD definitions

There are four different types of definition for TPD which depend on your employment status and occupation:

- ↳ members working 15 hours or more per week
- ↳ members working less than 15 hours per week
- ↳ own occupation (if elected at application stage)
- ↳ home duties (if elected at application stage).

### Income protection insurance

Income protection insurance (also known as salary continuance) is available if you work 15 hours or more per week (excluding casuals). This cover can provide you with an income in the event of total or partial disability due to sickness or injury.

You have the choice of selecting either an agreed value or indemnity income protection benefit.

You can also choose the waiting period that will apply before the benefit is payable (30, 60 or 90 days) and the period the maximum benefit will be paid as follows:

- ↳ up to two years
- ↳ up to five years
- ↳ up to age 65.

You will need to provide full health evidence to the insurer for both agreed value benefit and indemnity benefit, subject to the insurer's approval. If you apply for an income protection benefit you must complete a *Personal statement and declaration of health* form (available on our website) and return it with your *Personal Super – Essentials: Member application* form.

### Agreed value benefit

If you are permanently and gainfully employed for at least 15 hours per week, you may apply for an agreed value income protection benefit based on:

- ↳ 75% of the first \$20,833 of your monthly income, plus
- ↳ 50% of next \$12,500 of your monthly income, plus
- ↳ 25% of next \$32,501 of your monthly income.

### Indemnity benefit

If you are permanently and gainfully employed for at least 15 hours a week, you may apply for an indemnity income protection benefit of up to 75% (plus 10% contributed to your super) of your pre-disability income or the amount insured, whichever is lesser (subject to a maximum of a \$30,000 monthly benefit).

## How to open an account

You should read this PDS including any reference documents before deciding to apply for membership in Aon Master Trust Personal Super – Essentials.

To apply for membership, complete and return the *Personal Super – Essentials: Member application* form which can be found in the *Personal Super – Essentials: Member Kit* available on our website or call us to send you a copy.

You should also consider any additional contributions you may wish to make, your investment strategy and any insurance requirements you may have.

### Making financial decisions?

If you do not have an adviser or you'd like advice on choosing investment options, deciding on insurance or comparing financial products, call us on **1300 880 588** for more information about financial planning services.

### Complaints resolution

The Aon Master Trust has a procedure for dealing with member complaints. Complaints should be made in writing to the Enquiries Officer, Aon Master Trust, PO Box 1949, Wollongong NSW 2500. The trustee will consider and respond to your complaint within 90 days (final resolution may take longer than 90 days). The trustee will advise you of any decision within 30 days of the decision being made.

If you are dissatisfied with the decision of the trustee, you may have the right to lodge a complaint with the Superannuation Complaints Tribunal (SCT). The SCT is an independent body that reviews trustee decisions relating to members. You can contact the SCT by phone on 1300 884 114 or write to Locked Bag 3060, Melbourne VIC 3001.

If the SCT accepts your complaint it will try to resolve it by conciliation. If this is not successful, the SCT will make a determination that is binding on all parties.

### Cooling-off period

You have a 14-day cooling-off period to ensure that the Trust satisfies your needs. The 14-day period commences on the earlier of the day you receive confirmation of membership or five days after your interest in the Trust is issued. Within this time you may cancel your membership and we will then adjust your contribution for any change in the unit price of the investment option(s) selected and tax if applicable. We can transfer your preserved benefits (if any) to a complying super fund of your choice (all contributions are preserved once in the superannuation system). You may elect to cash your non-preserved benefits (if any) in your contribution or choose to transfer them to a complying fund.

If you choose to cancel your membership within the cooling-off period you must notify the trustee in writing.

### Product ratings



Aon Master Trust Personal Super has been awarded a five star rating for 2011 by The Heron Partnership (for more information on the ratings system used and to view the Heron Financial Services Guide for Superannuation Ratings see [heronpartners.com.au](http://heronpartners.com.au)).

References to The Heron Partnership in this PDS have been authorised by the trademark holder.

The analysis and information upon which ratings are based are considered accurate at the time a particular product is rated. However, ratings agencies do not make any guarantees, warranties or representation about the product or accuracy of the third-party information provided to them. Ratings are produced without taking into account individual financial needs, circumstances and objectives. You should assess the appropriateness of the product with regard to your own financial situation and consult a licensed adviser.

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## Contact us

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