

AON MASTER TRUST CORPORATE SUPER

Employer ■ 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 the Aon Master Trust (the Trust) for Corporate Super employers which has been prepared in accordance with the shorter PDS regime. It will help you compare the Trust with other corporate superannuation funds. 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 Corporate Super. All reference documents are available on our website at 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. If you (the employer) are not a financial services licensee or an authorised representative of a financial services licensee, you must not give financial product advice about the Trust or recommend a superannuation product.

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About the Aon Master Trust

The Aon Master 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.

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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.

Contributions to super

As an employer you must contribute a minimum amount into super on behalf of your employees. This is known as the Superannuation Guarantee (SG). You can also make extra contributions including:

- additional (before-tax) employer contributions
- voluntary (after-tax) contributions.

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 employees make after-tax contributions and earn under a certain limit.

Employees may have a number of other options available to them to make their super more tax effective. In addition, super has other benefits such as:

- access to death, disability or income protection insurance with value-for-money premiums at group rates
- lump sum and/or income stream benefit options on retirement.

Are there any restrictions on super?

The Government has put some restrictions on investing in super. For example:

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

Choice of fund

Under choice of fund legislation most people can choose the super fund for their employer's SG contributions. If your employees are eligible to choose a super fund you should provide them with a *Standard Choice Form* (NAT 13080) available on the Australian Taxation Office (ATO) website.

Want to know more

You can find further information about superannuation on the Australian Securities and Investments Commission (ASIC) website moneysmart.gov.au or the ATO website ato.gov.au/super.

Benefits of investing with the Aon Master Trust

Aon Master Trust Corporate Super is designed to meet your needs as an employer, fulfilling your superannuation obligations with convenient and practical solutions and at the same time providing a comprehensive benefits offering to your employees.

Membership offers your employees options for every stage of their working life and beyond—a great savings vehicle with flexible insurance cover, a pension for when they retire, or a transition to retirement pension that members can have without retiring.

Benefits for you

To meet your superannuation needs the Aon Master Trust provides:

- Aon's* employer online services that allow you to make contribution payments to multiple funds, add new employees and modify existing members' details
- personal service for employers from our super services consultants
- administrative and consulting services (see page 8)
- assistance with policy committees (see page 8)
- annual member information sessions.

*Employer online services are made available by Aon and are not part of the Aon Master Trust.

Benefits for your employees

The Aon Master Trust offers your employees:

- member investment choice with over 30 options to choose from
- a range of insurance options with competitive premium rates
- personal service from our contact centre staff
- security—all assets are held by an independent custodian
- clear, flexible and competitive administration fees
- public offer status—members can move from Corporate Super to Personal Super within the Trust
- **WeCare**—there are times in life when we all need some help to get by. Our WeCare program can help members get through those difficult times
- **my@benefits***—an extra benefits program that delivers 'the other things in life' via a great range of lifestyle and financial products and services.

You should read the important information contained in *Services and benefits* for details of the employer and member services and benefits provided by the Aon Master Trust before making a decision. Go to aonmastertrust.com.au/pds.htm. The material relating to services and benefits may change between the time you read this PDS and the day when you sign the employer agreement.

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 your employees with the level of income they expect in retirement
- employees do not have sufficient insurance to cover them and their beneficiaries in the event they become disabled or die
- future changes in superannuation laws may affect how and when your employees can access their super.

What is an employee's acceptable level of risk?

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

- their age
- the investment timeframe for when they expect to draw down on their investment
- where other parts of their wealth are invested
- their risk tolerance.

The trustee has in place a risk management plan that 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 members' money

IF YOU DO NOT SELECT AN ALTERNATE INVESTMENT OPTION FOR YOUR EMPLOYEES, THE STANDARD DEFAULT OPTION IS BALANCED – INDEX.

HOWEVER, AON MASTER TRUST MEMBERS MAY CHOOSE ONE OPTION OR A MIX OF OPTIONS FROM THE LISTS BELOW (MINIMUM 5% PER CHOSEN OPTION). MEMBERS CAN MAKE DIFFERENT CHOICES FOR THEIR CURRENT SUPER BALANCE AND THEIR FUTURE CONTRIBUTIONS.

The following is a list of the pre-mixed and sector options available to choose from. When selecting investment options 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 employees' 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

The following provides more detailed information about the default investment option for the Aon Master Trust, the Balanced – Index option.

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.

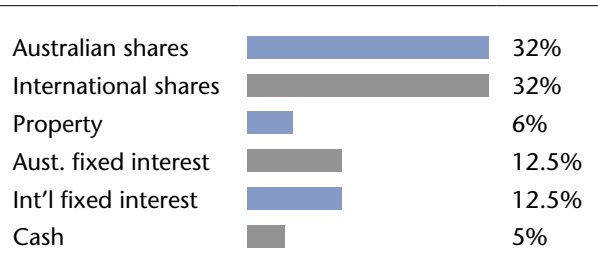
Objective—To provide a return at least 4% above CPI over rolling five-year periods.

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.



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. The material relating to investment options may change between the time you read this PDS and the day when you sign the employer agreement.

Your employees can change their investment options for future cashflows and/or switch their 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 members as soon as practicable if this affects their 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) has a superannuation calculator to help you check out different fee options.

Fees that apply can be negotiated with you depending on your plan requirements. An indication of the Aon Master Trust fee structure for members is shown in the table at right.

The trustee can change the fees that apply to your plan members with your consent or after 30 days written notice.

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

- ↘ the member's money (account balance)
- ↘ the returns on the member's investment
- ↘ the Trust assets as a whole.

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

Member fees and asset administration fees are deducted directly from members' accounts. Other management fees are deducted from the Trust's investment return. All fees paid are shown on members' annual benefit statements. Any exit fees charged to benefit payments when members leave the Trust will be shown on their exit statements. You may decide to pay any direct fees and/or insurance premiums on behalf of your members. You will be issued an invoice on a monthly basis.

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 fees at any time if we give 30 days written notice to you and to members.

Fees that apply to members' accounts are summarised below. You can negotiate a lower fee structure depending on the size of your plan. Additional fees may be applicable to employers if they require additional consulting services. These will be negotiated when applicable.

Type of fee or cost	Amount
Fees when your money moves in or out of the fund	
Establishment fee —The fee to open a member's investment	Nil
Contribution fee —The fee on each amount contributed to an investment, either by an employer or a member negotiated with their adviser, if applicable	Nil
Withdrawal fee —The fee on each amount a member takes out of their investment, including any spouse split payments and family law payments per person	\$80
Termination fee —The fee to close an investment	Nil
Management costs	
Member fee —The fee for administering a member's account	\$72.72 pa
Asset administration fee —The fee for administering a member's assets/investments, as negotiated with you as their employer	Up to 1.1% pa of your account balance
Management fee —Calculated using an Indirect Cost Ratio (ICR). This fee covers the cost of managing a member's 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 *Investment options* at 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 employer agreement.

You should also read the important Information about fees, including service fees that may be charged if members have requested planning and financial advice from a financial planner. Go to the document *Fees and costs* at 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 employer agreement.

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 a member’s 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	0%	For every additional \$5,000 you put in, you will be charged \$0.
PLUS Management costs	<ul style="list-style-type: none"> ↘ \$72.72 annual member fee (\$6.06 per month), plus ↘ 1.1% asset administration fee, plus ↘ 0.46% management fee 	For every \$50,000 you have in the Trust you will be charged \$780 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 fees of:</p> <p style="text-align: center;">\$852.72</p> <p>What it costs you will depend on the investment option you choose and the fees you negotiate with your fund or financial adviser.</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 your employees to save. Generally super may be taxed:

When members make a contribution to the plan

- ↘ 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 plan.

On 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 of the Trust.

When members access their super

No tax is paid on any tax-exempt component of a super benefit. Tax may be payable on the taxable component of a member’s benefit depending on their age at the time of withdrawal.

Concessional and non-concessional contributions caps

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

Providing tax file numbers (TFNs)

The trustee must request a member’s TFN under the provisions of the *Superannuation Industry (Supervision) Act 1993*.

Where a member makes a TFN declaration to you as their employer, this is taken to be an authority for you to quote the TFN to the superannuation fund to which you make contributions on the member’s behalf.

Members are not obliged to supply their TFN but, if they do, they will:

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

If the trustee does not hold a member’s TFN:

- ↘ we cannot accept non-concessional contributions on the member’s behalf
- ↘ the top marginal tax rate plus Medicare levy may be applied to all concessional contributions.

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

You should read the important information about *Tax and super* before making a decision. Go to aonmastertrust.com.au/pds.htm. The material relating to how super is taxed may change between the time you read this PDS and the day when you sign the employer agreement.

Insurance in super

THIS SECTION SUMMARISES EMPLOYERS' OPTIONS APPLYING TO MEMBERS OF AON MASTER TRUST CORPORATE SUPER WHO ARE INSURED THROUGH AN AIA AUSTRALIA LIMITED GROUP INSURANCE POLICY. CUSTOMISED CORPORATE PLANS MAY PLACE INSURANCE WITH ANOTHER INSURER. IN ALL CASES, TERMS AND CONDITIONS APPEAR IN THE MEMBER PDS.

You should read the important information contained in *Insurance and your super (Corporate)* 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 total and permanent disablement and any conditions or exclusions which may apply. Go to 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 employer agreement.

Cover and eligibility

The insurance cover and premiums shown in this PDS are current as at 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.

All insurance is subject to the insurer's acceptance. The insurer may decline cover, impose exclusions on any cover granted or add premium loadings where it believes there is an increased risk.

The Aon Master Trust offers insurance options to cover most employee needs, underpinned by a minimum level of default cover (see below). You can nominate differing levels of insurance cover for differing groups of employees and, as the employer, pay for all, or part, of the insurance premiums—your account manager can advise you on insurance options available.

Depending on the member's actual occupational activities, they may not be eligible for some types of insurance cover. This is at the insurer's discretion. If the trustee has not been advised of the member's occupation, they will be rated according to the employer plan default (if any). If there is no employer plan default the member will be rated 'Blue collar'.

Types of insurance available

The following insurance cover is available through the Trust:

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

Minimum level of insurance cover

The minimum level of death and TPD cover provided under an employer plan is \$243,101 up to age 42 inclusive, reducing to nil at age 65. Insurance is not compulsory. Your employees may stay with the default option, opt out of insurance cover, reduce or fix their cover at a dollar amount, or apply for additional insurance cover to meet their needs.

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

Increasing cover (voluntary)

A member can apply to increase their level of cover at any time. This increased insurance cover is regarded as 'voluntary'. They will need to provide health evidence and this increase in insurance cover will be subject to acceptance by the insurer.

Members have the opportunity to increase their cover (up to certain limits) with no health evidence required under life stages, when certain personal or business events occur as well as through our loyalty program at each five years of insured membership.

Reducing or fixing cover (voluntary)

A member can reduce or fix their level of cover at a dollar amount at any time by notifying the trustee in writing. The reduced or fixed level cover is regarded as 'voluntary' cover.

Opting out

A member can opt out of insurance cover at any time by notifying the trustee in writing. However, they need to be aware that any future applications for insurance cover will be subject to providing health evidence for consideration and acceptance by the insurer.

Transferring existing cover

Eligible members can apply to transfer insurance cover they have in other super funds or retail policies into the Aon Master Trust (subject to the maximums) with no health evidence required. This includes cover for death, total and permanent disablement and income protection.

Automatic acceptance levels (AALs) and evidence of insurability

As a benefit for employers who choose a default insurance option, their employees may be eligible for automatic insurance acceptance up to the limits shown in the tables below without the need to provide evidence of health.

In order for an AAL to apply, the following conditions must be satisfied:

- ↳ you must nominate the Aon Master Trust as the default fund
- ↳ you must have at least five eligible employees in the plan, and more than 75% of eligible members must be insured under the plan
- ↳ new members must join the plan on the date of commencing employment with you
- ↳ new members must be notified to the trustee within 120 days of commencing employment
- ↳ suitable eligibility conditions are clearly defined and the insurance benefit for each member is pre-determined using an acceptable basis.

Generally, members will need to provide medical evidence if:

- ↳ the above conditions are not met
- ↳ they are aged 65 or over on the date they commence employment or you join the Trust (if cover is available)
- ↳ they request additional cover over the default, or
- ↳ their calculated insured amount exceeds the AAL for their plan.

Eligible employees in plan	Death and TPD AAL in plan	Income protection AAL (per month)
5-9	\$350,000	\$5,000
10-19	\$400,000	\$6,000
20-29	\$450,000	\$7,000
30-49	\$550,000	\$8,000
50-99	\$600,000	\$9,000
100-199	\$850,000	\$11,000
200-299	\$950,000	\$11,500
300-499	\$1,000,000	\$12,000
500-749	\$1,100,000	\$12,500
750+	individual consideration	individual consideration

Death insurance

Death cover provides an insurance payout of a member's amount insured, subject to approval by the insurer and the trustee, if the member dies or is diagnosed as terminally ill. There is no limit on the maximum cover a member can apply for on a voluntary basis over and above any default cover selected by an employer. A maximum of \$2 million cover applies if the member is aged 65 to 69. The death benefit will usually be paid to the member's dependants or beneficiaries.

Total and permanent disablement (TPD) insurance

TPD cover provides an insurance payout of a member's amount insured (up to \$3 million), subject to approval by the insurer and the trustee, if a member becomes totally and permanently disabled before age 65, in accordance with the applicable TPD definition.

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

TPD definitions

There are two different types of definition for TPD which depend on your employee's employment status at the time they stopped work due to an illness or injury:

- ↳ members working 15 hours or more per week
- ↳ members working less than 15 hours per week.

Income protection insurance

Income protection insurance (also known as salary continuance) is available if members work 15 hours or more per week (excluding casuals). This cover can provide members with an income in the event of total or partial disability due to sickness or injury. Members can receive up to 75% (plus 10% contributed towards super) of their pre-disability income or the amount insured whichever is the lesser (subject to a maximum of \$30,000 per month).

As an employer, you can choose the default waiting period that will apply before the benefit is payable (30, 60 or 90 days) and the maximum benefit payment period as follows:

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

Insurance-only accounts

Death and TPD benefits paid from super are taxed more favourably than those paid outside of super.

Employers who wish to offer employees insurance-only accounts within super can do so through the Aon Master Trust provided the employer pays the insurance premiums and administration fees.

How to open an account

If you choose to join Aon Master Trust Corporate Super as a participating employer, an authorised officer of your company will need to complete an *Employer: Application agreement* form. Please contact us if you require more information about the options shown.

You can join your employees by completing and sending us a *New members advice and schedule* contained in the *Aon Master Trust Corporate Super—Employer Kit* or by sending us an extract from your payroll system.

Policy committees

If you have more than 49 employees in the Aon Master Trust, the trustee is required to set up a policy committee for your employees. If you have fewer than 50 members, a policy committee is only required at the request of at least five members.

We will keep in regular contact with your policy committee or with you if a policy committee is not established.

Financial planning services

If you or your employees require individual financial advice, we can arrange a consultation with a licensed adviser. If a financial plan is required, our licensed advisers* can develop a plan at a cost negotiated with the member, reflecting the level of advice required.

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

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 the complaint within 90 days (final resolution may take longer than 90 days). The trustee will advise the member of any decision within 30 days of the decision being made.

If the member is dissatisfied with the decision of the trustee, they 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. The member can contact the SCT by phone on 1300 884 114 or write to Locked Bag 3060, Melbourne VIC 3001.

If the SCT accepts their 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

Employers may have cooling-off rights in respect of an application to participate in the Aon Master Trust. The right must be exercised by notifying the trustee within 14 days from the date of confirmation of the transaction or 19 days from the date of issue. This right does not apply in the case of a 'successor fund' transfer.

Product ratings



Aon Master Trust Corporate 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) and a Platinum rating for 2011 by SuperRatings (for more information on the rating system used see superratings.com.au). References to The Heron Partnership and SuperRatings 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—any person should assess the appropriateness of the product with regard to their own financial situation and consult a licensed adviser.

Contact us

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