

AON MASTER TRUST CORPORATE SUPER

Employer ■ Services and benefits

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

THE INFORMATION IN THIS DOCUMENT FORMS PART OF THE PRODUCT DISCLOSURE STATEMENT AON MASTER TRUST CORPORATE SUPER – EMPLOYER, DATED 1 JULY 2011

Services for employers

Transition services

When you join the Aon Master Trust as a participating employer, your account manager and, if required, a specialist transition team can coordinate the transfer of data from a previous super plan. If you have any questions about the Aon Master Trust or superannuation in general, contact your account manager for assistance.

Superannuation statements, newsletters and online services access information will be delivered to each member's home address on your behalf—just provide us with contact details and we'll do the rest.

Consulting services

Your account manager can provide the following consulting services at no cost:

- ↳ assist in up to two policy committee meetings per year
- ↳ where requested, present the investment options and structure of your plan to members at your workplace through introductory and ongoing annual information sessions
- ↳ answer technical questions on the Aon Master Trust or on super in general.

Consultants are also available to complete any assignments agreed with you on a time-cost basis.

Financial planning services

If 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.

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.

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

Your account manager can attend meetings of the policy committee to discuss the following agenda items:

- ↳ investment update
- ↳ administration update
- ↳ developments in superannuation
- ↳ developments within the Aon Master Trust
- ↳ other issues affecting you, the policy committee and members.

Annual member information sessions

Aon Hewitt can arrange information sessions to explain superannuation, investment performance and other relevant information for members. Please contact us for more information.

Annual information sessions can include financial planning information for members. These sessions typically run for around an hour. If you want to offer your employees more detailed financial education or advice (eg seminars covering tax and social security, or pre-retirement counselling) we can also provide services at a negotiated cost.

Annual consolidation service

Aon Hewitt can arrange an annual consolidation service to assist employees to consolidate other superannuation accounts into their Aon Master Trust account. Your account manager can arrange to run the session at a suitable time and place with you.

Employer contributions made easy

AON HEWITT'S* EMPLOYER ONLINE SERVICES PROVIDE YOU WITH A SECURE SUPER SOLUTION TO TAKE THE HASSLE OUT OF SUPERANNUATION ADMINISTRATION AND FREE UP TIME FOR YOUR PAYROLL STAFF. ONCE YOUR ONLINE SERVICES ACCESS HAS BEEN SET UP, MAKING PAYMENTS, ADDING NEW EMPLOYEES AND MODIFYING MEMBER DETAILS CAN ALL BE DONE ONLINE.

Aon Hewitt's online services include a 'clearing house' that allows you to pay all your superannuation contributions by direct debit (preferred) and Electronic Funds Transfer (EFT) to the Aon Master Trust or by direct debit to any other eligible super fund that your employees nominate.

To access Aon Hewitt's secure online services, complete and return a registration form and Westpac PayDeduct authority form available from your account manager. When your account is established, we will send your nominated authorised employees usernames and passwords.

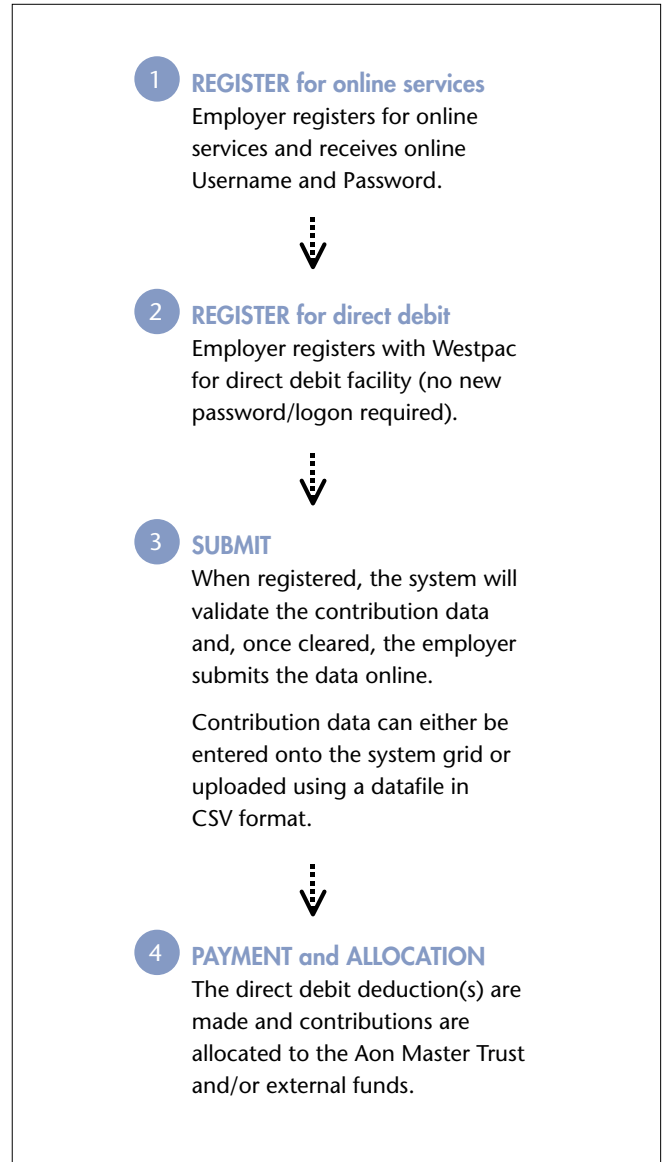
Once you are registered, you can start making contributions, as summarised in the diagram at right. Your payroll staff can enter your employees' choices and other contribution data through a series of menu-driven screens. They can select from a list of complying super funds to ensure your employees' choices are valid. The contribution file is then loaded onto the administration platform.

Contributions are managed through our streamlined 'straight-through processing' system. In conjunction with daily unit pricing, this means that contributions are allocated and records are updated as soon as possible on receipt via the banking system.

Aon Hewitt's secure online services give you online access to:

- ↳ electronic funds transfer
- ↳ simplified payments via authorised direct debit
- ↳ new member additions and member record modifications, taking the hassle out of administration
- ↳ real-time validation, ensuring only valid data is transferred
- ↳ integration of information with our super administration system to avoid double handling
- ↳ straight-through processing of contributions from payroll to employees' super accounts
- ↳ encrypted data protection to ensure confidentiality.

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



Choice of fund services

Under our standard service terms, you are responsible for processing any completed *Choice of fund* forms. This includes checking the eligibility of chosen funds, resolving any errors or problems, updating fund choices, and maintaining compliance records.

Medicare clearing house facility for small businesses

If you run a small business with less than 20 employees, you can use the free clearing house facility offered by Medicare Australia to manage your SG contributions to the Aon Master Trust for your employees.

To use the service, you must register your business details at medicareaustralia.gov.au/super.

Benefits for your employees

Competitive fees and insurance premiums

The Aon Master Trust has a competitive fee structure. You can negotiate employees' fees and costs—see *Fees and costs* on page 4 of the Product Disclosure Statement.

We regularly review the competitiveness of premium rates and terms and conditions offered by the group insurance policy taken out by the trustee. Employers with five or more employees gain the advantages of group insurance premiums with automatic acceptance levels for members joining the Trust when first eligible. See the *Insurance and super* section of the Product Disclosure Statement for indicative premium rate options, subject to loading depending on the characteristics of your employees and workplace.

Investment and insurance choice and flexibility

With over 30 investment options to choose from, your employees can invest according to their needs.

The Aon Master Trust offers insurance options to cover most employee needs.

Concessional and non-concessional contributions can be made regularly from your employees' salary. One-off contributions (eg a bonus payment) can be accepted as well. We accept spouse contributions and rollovers from other complying funds.



Aon Hewitt's flexible my ebenefits program offers your employees online, phone and email support for financial, health and lifestyle service providers at no additional cost.

- ↳ tax and legal helpline
- ↳ general insurance
- ↳ financial planning
- ↳ home loans
- ↳ travel
- ↳ shopping
- ↳ adventure and leisure
- ↳ health
- ↳ entertainment.

It is available to all Aon Master Trust members and their family members.

Go online at aonmastertrust.com.au, call us on **1300 880 588** or email the team at info@myeben.com.au.

WeCare

There are times in life when we all need some help to get by. Being able to get that help quickly and easily can make all the difference. For Aon Master Trust members who need assistance in difficult times, it's just a phone call away with WeCare*.

Aon Master Trust members and their family have access to:

- ↳ counselling
- ↳ home and care services
- ↳ funeral assistance
- ↳ legal and tax advice.

There is no charge to members for WeCare's phone counselling and advice services. Simply call **1800 828 736**.

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

Online services

Aon Master Trust members receive online access to their account.

Secure access

Members will receive secure online access to view and transact on their account. Going online is a quick and convenient way to:

- ↳ update personal details
- ↳ update non-binding nominations
- ↳ change investment options for future contributions and current account balances
- ↳ review transactions (contributions, fees and expenses)
- ↳ calculate an estimated benefit payment.

Log on information for members

Members can call us on **1300 880 588** to get their username once they have received their *welcome pack*. They can then go to **aonmastertrust.com.au** and register to obtain their password.

Log on information for employers

You can log onto your account details once access to Aon's online services has been established.

Benefits on leaving

When an employee leaves your company, they have the option to keep their super benefit in the Aon Master Trust. The benefit will be transferred automatically to Aon Master Trust Personal Super, where the employee can continue their insurance and investment options subject to some changes in fees.

For those employees retiring we provide a pension division for employees who wish to receive regular income payments during retirement.

This document has been prepared by Aon Consulting Pty Limited (ABN 48 002 288 646, AFSL 236667) trading as Aon Hewitt a related body corporate of the trustee of the Aon Master Trust (ABN 68 964 712 340), Aon Superannuation Pty Limited (ABN 83 057 982 822, AFSL 237465). This is a relationship that might reasonably be expected to be capable of influencing Aon Hewitt when the company provides financial product advice to clients in respect of the Aon Master Trust.

Contact us

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

my**e**benefits[®] is a registered trademark of Aon Consulting Pty Limited (ABN 48 002 288 646, AFSL 236667)
© 2011 Aon Hewitt A0277_198F 0711