

<Title> <Given> <Surname>  
 <Address\_Line\_1>  
 <Address\_Line\_2>  
 <City> <State> <Postcode>  
 <Country>

## Aon MySuper

You may have heard from Aon recently about an upcoming change to your super. This document will help you make an informed decision about the change which, for the Aon Master Trust, will happen in April 2017.

### Summary of the change

Aon MySuper is the product Aon uses to meet the Government’s legislative requirements for default super contributions. Your accumulated balance in default investment option(s), which is known as your accrued default amount or ADA, is scheduled to move automatically to Aon MySuper in April 2017.

It is your choice whether your ADA moves to Aon MySuper or not, as follows:

- If you want your ADA to move automatically to Aon MySuper, there is nothing you need to do. See **A: No action** below.
- If you do not want your ADA to move to Aon MySuper, you will need to take action by 17 March 2017. See **B: Take action** below.

**A: No action**

If your ADA is still fully invested in the default option(s) as at 17 March 2017, it will move automatically to Aon MySuper in April 2017. There is nothing you need to do.

Following the move:

- your whole Aon Master Trust super balance will be invested in Aon MySuper’s lifecycle investment option (see over the page)
- standard Aon MySuper asset fees (see over the page) will apply to your whole Aon Master Trust super account
- contributions will continue to be made to Aon MySuper
- if you have death and total and permanent disablement and/or income protection insurance cover, the level of your cover will not change but your insurance premiums will be:
  - <Prem1>
  - <Prem2>

**B: Take action**

If you do not want your ADA to move to Aon MySuper in April 2017, you can:

**Opt out of the move**—your current investment, fee, contribution, insurance cover and premium arrangements will continue.

To opt out of the move, please read the form below then sign, date and return it by email or by post to the addresses provided on the form ensuring it arrives by 17 March 2017.

**OR**

**Switch part or all of your ADA out of the default option(s)** into any of our other managed investment options—your current fee, contribution, insurance cover and premium arrangements will continue.

Log in at [aonmastertrust.com.au](http://aonmastertrust.com.au) by 17 March 2017 to make an online switch, or complete a *Switching investment options* form (available from the website) and send it to the address on the form ensuring it arrives by 17 March 2017.

### What’s right for you?

**Please read this document carefully** so that you understand what your ADA moving to Aon MySuper will mean for your super in the Aon Master Trust. You may wish to seek financial advice before making your decision.

#### See over the page for:

- Your current default investment option(s)
- Aon MySuper’s lifecycle investment approach
- Fees

### Opt-out form

- I confirm that:
  - I have read both sides of the attached document *Aon MySuper*
  - I want my ADA to continue to be invested in my current default investment option(s).
- I elect to opt out of the ADA move to *Aon MySuper* as explained in the attached document *Aon MySuper*.
- I understand that, if this form is received by 17 March 2017, my current investment, fee, contribution, insurance cover and premium arrangements will continue.
- I understand that I can make an investment switch at any time.

Sign, date and return this form to us by email or by post.

- By email: scan and email the form to [aon\\_memberservices@pillar.com.au](mailto:aon_memberservices@pillar.com.au) by 17 March 2017.
- By post: detach the form and return it to **Aon Master Trust, Reply Paid 1949, Wollongong DC NSW 2500** (no stamp required) ensuring it arrives by 17 March 2017.

Employer code

<Employer\_code>

Member number

<Member\_number>

Member name

<Member\_name>

Signature

Date

## Your current default investment option(s)

Table 1 outlines the default investment option(s) in which your ADA is fully invested. To view and compare features with Aon MySuper, see the dashboards at [aonhewitt.com.au/Home/Aon-Master-Trust/Investments/Investment-menu-and-dashboards](http://aonhewitt.com.au/Home/Aon-Master-Trust/Investments/Investment-menu-and-dashboards)

Table 1 – Your current default investment option

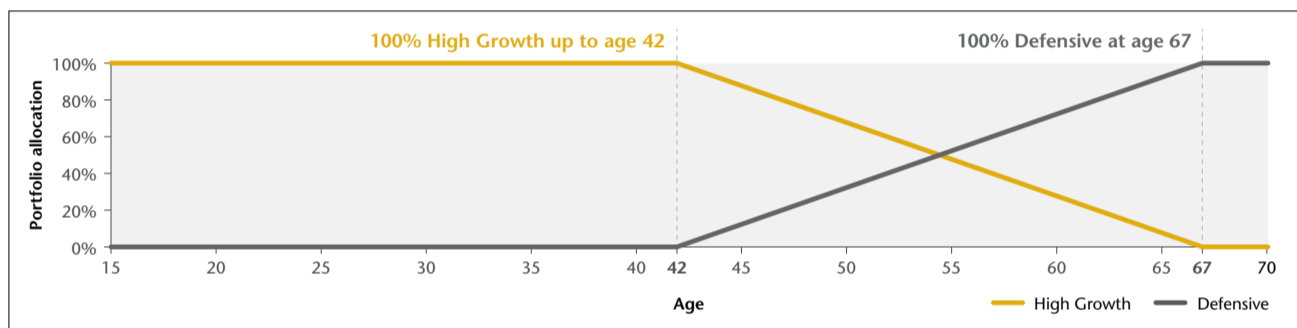
	Balanced Growth – Active
Objective	To provide a return at least 3.25% pa (after fees and taxes) above CPI over rolling 10-year periods.
Strategy	Invests 60–80% of the portfolio in growth assets and typically 30% in defensive assets.
Standard risk measure	4 (Medium). Estimated number of annual negative returns over any 20-year period is 2 to less than 3.

## Aon MySuper's lifecycle investment approach

In contrast to your current default investment mix which is fixed regardless of your age, Aon MySuper is designed to:

- focus on growth opportunities when you are younger, and
- reduce the risk of capital loss as you approach retirement.

Your investment mix in Aon MySuper will adjust gradually from all growth assets such as shares and property (which typically earn higher long-term returns but with a higher risk of capital loss) to all defensive assets such as fixed interest and cash (which typically earn lower returns but with a lower risk of capital loss) when approaching retirement.



For key features of Aon MySuper, including the investment mix based on age, see the Aon MySuper dashboard at [aonhewitt.com.au/Home/Aon-Master-Trust/Investments/Investment-menu-and-dashboards](http://aonhewitt.com.au/Home/Aon-Master-Trust/Investments/Investment-menu-and-dashboards)

## Your fees

For the majority of members, total asset fees will be lower in Aon MySuper than in their current default investment option(s). Table 2 compares asset fee rates for your current default investment option(s) and Aon MySuper. Please note that the asset fees in dollar terms will depend on the dollar value of your ADA and that the ADA move to Aon MySuper will not affect other fees.

Table 2

Asset fee type	Current (pa)	Aon MySuper (pa)	
Asset admin fee	<Fee1> <*>	<Fee4> <†>	Example: Based on these rates and a hypothetical ADA of \$50,000 you would pay <Fee7> in total asset fees on the ADA in Aon MySuper than in your current arrangement.
Investment management fee	<Fee2>	<Fee5>	
Total asset fees	<Fee3>	<Fee6>	

<Emp\_paid>

\* Paid by your employer.  
† Deducted monthly from your account. Your employer will reimburse you the current asset admin fee as additional employer contributions.

If you have any questions about Aon MySuper, please contact your adviser, call us on **1300 880 588** or email us at [contactaon@pillar.com.au](mailto:contactaon@pillar.com.au)

## aonmastertrust.com.au

The information in this document is general in nature and should not be relied on as advice (personal or otherwise) as 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 Product Disclosure Statement or talk with your financial adviser. Prepared by Aon Hewitt Limited (ABN 48 002 288 636, AFSL No 236667) a related body corporate of Aon Superannuation Pty Limited (ABN 83 057 982 822, AFSL No 237465) which is the trustee of the Aon Master Trust (ABN 68 964 712 340) and issuer of this document. © 2016 Aon Hewitt Limited. A0277\_1166 1116

Remember, it is your choice whether your ADA moves to Aon MySuper or not, as follows:

If you want your ADA to move automatically to Aon MySuper, there is nothing you need to do.

See **A: No action** on page 1.

If you do not want your ADA to move to Aon MySuper, you will need to

- opt out of the move (by using the form on page 1) or
- switch part or all of your ADA out of the default option(s).

See **B: Take action** on page 1.