

eDIRECTIONS

Aon Master Trust



TRANSACTION PROCESSING HOLD IN EARLY APRIL

Find out more >

FEATURES

Interesting read — map of the world's countries rearranged by population

If this happened, we'd all be moving to Spain and we'd be neighbours with Kyrgyzstan. [Read more.](#)

HAVE YOUR SAY

Find out more >

How small actions help you take control of your finances

Deciding to save \$5 means you're being nice to your future self. When you see that \$5 grow, you start to feel a trace of control over your money. That's when your financial life really turns around. [Read more.](#)

TIDY UP YOUR SUPER WITH OUR FREE SERVICE

4 months to go

If you're intending to top up your super from after-tax or before-tax money, remember that the annual contribution caps are going to be significantly lower from 1 July 2017. In line with the 2016 Federal Budget super changes, the annual caps will change as follows:

	Current caps	Caps from 1 July 2017
After-tax (non-concessional) contributions	\$180,000 (or \$540,000 if you use the two-year bring forward rule)	\$100,000 (or \$300,000 if you use the two-year bring forward rule)
Before-tax (concessional) contributions	\$35,000 if you were age 49 or over at 30 June 2016 \$30,000 if you were under age 49 at 30 June 2016	\$25,000 for all ages

IT'S EASY TO TOP UP YOUR SUPER BY

B PAY

find out how >

For summaries and factsheets on the changes, see [Superannuation reforms](#) on the Treasury website. Remember, if you'd like some expert advice but don't have an adviser, [ask us about the advice services](#) you can access through the Aon Master Trust.

Living the dream — courtesy of your super membership

Your Aon Master Trust membership gives you access to complimentary

WANT SOME FINANCIAL ADVICE?
Ask us about the services you can access.

IN THE SPOTLIGHT

advice to help you make the most of your super. There's **no additional cost to you**.

How it works

Focusing on your super in the Aon Master Trust, Aon's intra-fund advice team will help you make informed decisions about the contributions you can make, the investments you can choose, and the insurance cover you can select.

The advice they give you will help to answer four important questions:

- What is the best way for me to contribute to my super?
- What is the right investment mix for my super?
- How much insurance cover do I need?
- What can I do now to boost my retirement income?

How to get advice

email aac@aonhewitt.com

call 1300 859 047

If you're looking for advice beyond your Plan needs (for example, estate planning), the team can also help with that or put you in touch with Aon's network of financial advisers.

FUND NEWS

Notice of significant event: Transaction processing hold in early April

In April 2017, the Aon Master Trust will be finalising the transition of many members' superannuation assets to Aon MySuper, as required by legislation*. To ensure that all members' account data is protected during the transition phase, transaction processing will be put on hold for approximately one week commencing Monday, 3 April 2017.

This hold will apply to paper and online transaction requests ie contributions, rollovers, investment switches, benefit quotations† and benefit payments.

To allow us to process transaction requests before the processing hold, we must receive them (together with required documents) by Tuesday, 28 March 2017. If we receive them after this date we will process them as quickly as possible, in order of date received, once processing resumes. We process within time limits that conform to standards maintained by the trustee, using the price applicable on the date of processing.

We regret any inconvenience that the transaction processing hold may cause. We're making every effort to minimise the duration of the hold while protecting account data during the transition phase. To keep members up to date on progress, we will post updates on the [website](#) in the 'News' section and [member online service](#). Please [email](#) or call us on 1300 880 588 if you have any queries.

* Not all members are involved in this transition. If you are involved, you would have received written notice from us in December 2016.

† During the hold period, we will be able to provide benefit quotations using the last calculated unit prices however these may not necessarily reflect the value of your benefit as at the date you request the quote.

Your opinion

What do you think about this issue of eDirections? We'd love to know. Just [email our member experience team](#). Thanks.

Top 10 for insurance



Aon Master Trust Corporate Super has been recognised as a Top 10 product (out of 141 super products) for the quality of its insurance features.

How much you'll need to retire on

The ASFA Retirement Standard calculates the annual budget needed by Australians to support a comfortable or modest standard of living in their post-work years. Data is produced quarterly to reflect inflation and provides detailed budgets of what singles and couples would need to fund their preferred lifestyle. View the most recent [ASFA Retirement Standard](#).



Set the record straight

How much you pay for your insurance cover in the Aon Master Trust depends, in part, on the occupation we have on record for you. If our records don't match the work you actually do, you could be paying more for your cover than you should.

When calculating the premium (cost) for each member, the standard premium rate is multiplied by an occupation factor that relates to the type of work we have on record for the member. Factors range from 0.85 for 'Professional' to 3.00 for 'Heavy blue collar'. In broad terms, the premium rate for a manual worker (such as a tradesperson) is higher than the rate for a non-manual worker (such as an office worker). For more details, go to the [Corporate Super insurance reference guide](#) (page 9) or [Personal Super insurance reference guide](#) (page 8).

A mis-match could happen if we haven't been advised of the type of work you do (in which case we apply a 'Blue collar' occupation category to your premium calculation) or you may have changed your occupation but not let us know.

To check the occupation we have on record for you, [email us](#) or see your most recent benefit statement—you can [log in to your account](#) to view it online in the 'Statements' section. If you want to update your occupation, please use the [Insurance—reclassify your occupation form](#).

Investment updates

View the latest Asia Pacific market [background](#) and Aon Master Trust investment returns to 31 January 2017.

INFORMATION CENTRAL

Aon Master Trust

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Our website has all the
information you need



Member login
Access to the member
area for your super details

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