



Mr Patrick Berry  
34 Wisteria Cresent  
CHERRYBROOK NSW 2126

**Want to change your investments  
or beneficiaries or see your current balance?**  
You can do it online. Log in at [aonmastertrust.com.au](http://aonmastertrust.com.au)

**Need some advice?**  
See page 2 for your financial adviser's details.  
If you don't have an adviser, ask us about advice  
services you can access through the Aon Master Trust.

# AON MASTER TRUST

your benefits for the year ended 30 June 2017

**Name of plan: Aon Master Trust - Veolia Water Australia**

At 30 June 2017, you had **\$227,370.06** in your account.  
Are you on track for a comfortable lifestyle in retirement?

If you're not sure or would like some help to get on track, talk to  
your financial adviser or call us on 1300 880 588 to speak to a  
super specialist at no additional cost to you.

**contact us**

phone 1300 880 588 fax 1300 267 582 email [contactaon@pillar.com.au](mailto:contactaon@pillar.com.au) web [aonmastertrust.com.au](http://aonmastertrust.com.au)

## 1. Your personal details

Name	Mr Patrick Berry
Member no.	VC49199
Category	Veolia
Aon MySuper classification	Choice
Age at 30 June 2017	47
Email	patrick.berry@veolia.com
Communication preference	Email
Mobile no.	0458 278 449
Date joined company	19/05/2008
Date joined fund	19/05/2008
Tax file number supplied	Yes
Occupation category (insurance)	White Collar
IP benefit period	Age 65
IP waiting period	60 days

## 2. Your benefit details at 30 June 2017

Preserved benefit	\$227,195.32
Unrestricted non-preserved benefit	\$0.00
Restricted non-preserved benefit	\$174.74
<b>Total withdrawal benefit at 30 June 2017</b>	<b>\$227,370.06</b>
Withdrawal benefit at 30 June 2016	\$197,032.13
Death benefit (including insurance cover below, if any) as at 1 July 2017	\$1,192,660.72
Death insurance cover as at 1 July 2017	\$965,290.66
Total & permanent disablement benefit (including insurance cover below, if any) as at 1 July 2017	\$1,192,660.72
Total & permanent disablement insurance cover as at 1 July 2017	\$965,290.66
Income protection benefit per month as at 1 July 2017 <sup>1</sup>	\$8,190.00

## 3. Your account summary

	Super Guarantee	Company	Member before-tax	Member after-tax	Surcharge	Rollovers	Total
<b>Opening balance at 01/07/2016</b>	\$124,556.92	\$3,040.49	\$0.00	\$0.00	\$0.00	\$69,434.72	\$197,032.13
<b>PLUS Contributions</b>							
Contributions	\$15,082.43	\$1,686.87	\$0.00	\$0.00	\$0.00	\$0.00	\$16,769.30
Government co-contributions	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>PLUS Net earnings<sup>2</sup></b>	\$13,727.36	\$390.63	\$0.00	\$0.00	\$0.00	\$6,769.95	\$20,887.94
<b>PLUS Rebates</b>							
Contribution tax rebate <sup>3</sup>	\$847.75	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$847.75
<b>LESS Insurance Premiums<sup>1</sup></b>							
Group life premiums	\$2,830.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,830.98
Income protection premiums	\$2,395.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,395.89
<b>LESS Fees and costs</b>							
Member fee	\$105.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$105.10
Asset admin fee - Other	\$319.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$319.71
<b>LESS Contribution tax</b>	\$2,262.35	\$253.03	\$0.00	\$0.00	\$0.00	\$0.00	\$2,515.38
<b>LESS Partial withdrawals</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Closing balance at 30/06/2017</b>	\$146,300.43	\$4,864.96	\$0.00	\$0.00	\$0.00	\$76,204.67	\$227,370.06

<sup>1</sup> see *Insurance* in Section 13.

<sup>2</sup> see *Net earnings* in Section 13.

<sup>3</sup> see *Tax rebates* in Section 12.

## 4. Managed investment options - returns to 30 June 2017

Managed investment options	Date of inception	Compound average net return from date of inception to 30 June 2017 <sup>1</sup>	5-year compound average net return to 30 June 2017 <sup>2</sup>	10-year compound average net return to 30 June 2017 <sup>3</sup>
<b>Aon MySuper</b>				
Aon MySuper – High Growth	31/01/2014	9.4%	N/A*	N/A*
Aon MySuper – Defensive	31/01/2014	3.3%	N/A*	N/A*
<b>Pre-mixed</b>				
High Growth - Index	15/08/2004	6.6%	13.1%	4.2%
High Growth - Active	31/12/1999	5.5%	12.9%	4.3%
Growth - Index	15/08/2004	6.4%	11.9%	4.6%
Growth - Active	30/06/1998	6.0%	11.7%	4.4%
Balanced Growth - Index	22/10/2004	5.9%	10.3%	4.6%
Balanced Growth - Active	30/06/1998	6.1%	10.4%	4.4%
Moderate - Index	01/10/2004	5.3%	6.4%	4.9%
Moderate - Active	30/06/1998	5.5%	6.6%	4.5%
Defensive - Index	01/10/2004	4.2%	2.9%	4.2%
Defensive - Active	30/06/1998	4.7%	3.3%	4.1%
<b>Sector</b>				
Aust Shares - Index	16/09/2004	7.6%	10.5%	3.5%
Aust Shares - Diversified	30/06/2001	7.1%	11.7%	3.7%
Aust Shares - Core	30/09/2008	6.2%	11.5%	N/A*
Aust Shares - Socially Responsible	30/09/2008	-0.5%	1.7%	N/A*
Aust Shares - Opportunities	30/09/2008	7.7%	12.6%	N/A*
Intl Shares - Index	16/09/2004	6.3%	16.1%	4.9%
Intl Shares - Index (\$A hdg)	07/09/2008	8.7%	14.1%	N/A*
Intl Shares - Diversified	30/06/2001	3.3%	14.5%	4.5%
Intl Shares - Core	30/09/2008	6.9%	14.8%	N/A*
Intl Shares - Core (\$A hdg)	30/09/2008	7.8%	13.0%	N/A*
Intl Shares - Emerging Markets	30/09/2008	5.7%	10.4%	N/A*
Property - Aust Index	05/08/2004	3.2%	11.8%	-0.3%
Property - Diversified	30/06/2001	5.7%	11.0%	2.5%
Property - Global Listed (\$A hdg)	30/09/2008	6.2%	9.9%	N/A*
Alternative - Diversified	01/06/2007	1.8%	6.7%	1.8%
Fixed Interest - Aust	30/09/2008	4.9%	3.3%	N/A*
Fixed Interest - Aust Index	15/08/2004	4.2%	3.2%	4.4%
Fixed Interest - International	30/09/2008	6.5%	5.2%	N/A*
Fixed Interest - Intl Index (\$A hdg)	05/09/2004	5.5%	4.2%	5.9%
Fixed Interest - Diversified	30/06/2001	5.7%	4.3%	5.4%
Cash	30/06/2001	3.3%	1.7%	2.7%

This table shows rates of return that the managed investment options have achieved. These rates do not necessarily reflect your individual rate of return. See *Section 7* for annual returns for your selected managed investment options. Your individual rate depends on the timing of the transactions on your account, any switches you have made and the actual mix of options that your account has been invested in.

### <sup>1</sup> Compound average net return from date of inception to 30 June 2017

This is the compound average annual net return from the date the option commenced to 30 June 2017 where the option has been operating for at least one year. Where the option has been operating for less than one year, this is the actual return from the date the option commenced to 30 June 2017.

### <sup>2</sup> 5-year compound average net return to 30 June 2017

This is the compound average of annual net returns for the five years to 30 June 2017.

### <sup>3</sup> 10-year compound average net return to 30 June 2017

This is the compound average of annual net returns for the ten years to 30 June 2017.

\* Option is not offered for the whole 5-year or 10-year period.

## 5. Your non-binding death benefit nomination

You have nominated the people listed here to receive your superannuation in the event of your death. This nomination is not binding on the trustee and is used only as a guide to determine who should receive your death benefit. You may change this nomination at any time.

Name	Type of beneficiary	% of benefit
Tarja T Berry	Wife	85.00%
Aaron K T Berry	Son	5.00%
Anna C Tuulia	Daughter	5.00%
Alec J Johanna	Son	5.00%

## 6. Your investment strategy for future cashflows

Investment option	%
Australian Shares - Diversified	10
Balanced Growth - Active	10
High Growth - Active	50
International Shares - Emerging Markets	10
Property - Diversified	10
Property - Global Listed (\$A hedged)	10

## 7. Your investment details at 30 June 2017

Investment option	Units held	Unit price at 30/06/2017	Total value	Net Investment return <sup>1</sup>
Australian Shares - Diversified	4,830.17458	\$2.80203	\$13,534.29	13.5%
Balanced Growth - Active	45,685.30015	\$2.21668	\$101,269.70	9.7%
High Growth - Active	33,635.46953	\$2.11930	\$71,283.64	13.4%
International Shares - Emerging Markets	8,299.36889	\$1.56986	\$13,028.85	20.1%
Property - Diversified	6,600.82283	\$2.16094	\$14,263.98	-1.1%
Property - Global Listed (\$A Hedged)	8,365.33262	\$1.67233	\$13,989.60	4.0%
<b>TOTAL</b>			<b>\$227,370.06</b>	

<sup>1</sup> The rates of return shown are those achieved by the particular investment option over the last financial year. They are not necessarily reflective of your individual return. Your individual rate of return depends on the timing of transactions, any switches you may have made and the actual mix of options that make up your account. See Net earnings in *Section 13* for more information. For details of long-term investment returns please refer to *Section 4*.

## Dashboards

Dashboards contain important information about the return, risk, and investment mix of the managed investment options. Go to [aonmastertrust.com.au/invest.htm](http://aonmastertrust.com.au/invest.htm) and select an investment option.

## 8. Investment switches

Our records indicate that you did not elect to have your assets switched during the financial year.

## 9. Transaction details - contributions, rebates and rollovers

Date allocated	Source	Description	Amount (gross)	Amount (net of tax)
20/07/2016	Employer	Superannuation Guarantee	\$1,246.48	\$1,059.51
27/09/2016	Employer	Superannuation Guarantee	\$1,246.48	\$1,059.51
28/10/2016	Employer	Superannuation Guarantee	\$1,246.48	\$1,059.51
23/11/2016	Employer	Superannuation Guarantee	\$1,246.48	\$1,059.51
16/12/2016	Employer	Superannuation Guarantee	\$1,246.48	\$1,059.51
24/01/2017	Employer	Superannuation Guarantee	\$1,246.48	\$1,059.51
22/02/2017	Employer	Superannuation Guarantee	\$1,246.48	\$1,059.51
21/03/2017	Employer	Superannuation Guarantee	\$2,468.05	\$2,097.84
27/04/2017	Employer	Superannuation Guarantee	\$1,296.34	\$1,101.89

Date allocated	Source	Description	Amount (gross)	Amount (net of tax)
27/05/2017	Employer	Superannuation Guarantee	\$1,296.34	\$1,101.89
21/06/2017	Employer	Superannuation Guarantee	\$1,296.34	\$1,101.89
		<b>Superannuation Guarantee Total</b>	<b>\$15,082.43</b>	<b>\$12,820.08</b>
30/06/2017	Federal Govt.	Contribution Tax Rebate	\$847.75	\$847.75
		<b>Contribution Tax Rebate Total</b>	<b>\$847.75</b>	<b>\$847.75</b>
02/08/2016	Employer	Contribution - Employer Additional	\$129.02	\$109.67
02/08/2016	Employer	Contribution - Employer Additional	\$123.48	\$104.96
29/08/2016	Employer	Contribution - Employer Additional	\$142.75	\$121.34
11/10/2016	Employer	Contribution - Employer Additional	\$142.85	\$121.42
29/11/2016	Employer	Contribution - Employer Additional	\$161.93	\$137.64
03/02/2017	Employer	Contribution - Employer Additional	\$138.32	\$117.57
03/02/2017	Employer	Contribution - Employer Additional	\$143.51	\$121.98
27/02/2017	Employer	Contribution - Employer Additional	\$143.51	\$121.98
19/05/2017	Employer	Contribution - Employer Additional	\$144.47	\$122.80
30/05/2017	Employer	Contribution - Employer Additional	\$131.03	\$111.38
30/05/2017	Employer	Contribution - Employer Additional	\$140.57	\$119.48
29/06/2017	Employer	Contribution - Employer Additional	\$145.43	\$123.62
		<b>Contribution - Employer Additional Total</b>	<b>\$1,686.87</b>	<b>\$1,433.84</b>

## 10. Transaction details - fees and costs, taxes, withdrawals

Date deducted	Description	Amount
31/07/2016	Income Protection Premium	\$203.49
31/08/2016	Income Protection Premium	\$203.48
30/09/2016	Income Protection Premium	\$196.93
31/10/2016	Income Protection Premium	\$203.48
30/11/2016	Income Protection Premium	\$196.92
31/12/2016	Income Protection Premium	\$203.49
31/01/2017	Income Protection Premium	\$203.49
28/02/2017	Income Protection Premium	\$183.79
31/03/2017	Income Protection Premium	\$203.49
30/04/2017	Income Protection Premium	\$196.92
31/05/2017	Income Protection Premium	\$203.49
29/06/2017	Income Protection Premium	\$196.92
	<b>Income Protection Premium Total</b>	<b>\$2,395.89</b>
31/07/2016	Member Fee	\$7.14
31/08/2016	Member Fee	\$7.14
30/09/2016	Member Fee	\$7.14
31/10/2016	Member Fee	\$26.56
30/11/2016	Member Fee	\$7.14
31/12/2016	Member Fee	\$7.14
31/01/2017	Member Fee	\$7.14
28/02/2017	Member Fee	\$7.14
31/03/2017	Member Fee	\$7.14
30/04/2017	Member Fee	\$7.14
31/05/2017	Member Fee	\$7.14
29/06/2017	Member Fee	\$7.14
	<b>Member Fee Total</b>	<b>\$105.10</b>
27/07/2016	Asset Admin Fee - Other	\$26.14
27/08/2016	Asset Admin Fee - Other	\$26.24
27/09/2016	Asset Admin Fee - Other	\$25.09
27/10/2016	Asset Admin Fee - Other	\$25.89
27/11/2016	Asset Admin Fee - Other	\$25.24
27/12/2016	Asset Admin Fee - Other	\$26.90

Date deducted	Description	Amount
27/01/2017	Asset Admin Fee - Other	\$26.89
27/02/2017	Asset Admin Fee - Other	\$25.01
27/03/2017	Asset Admin Fee - Other	\$27.86
27/04/2017	Asset Admin Fee - Other	\$27.49
27/05/2017	Asset Admin Fee - Other	\$28.81
27/06/2017	Asset Admin Fee - Other	\$28.15
	<b>Asset Admin Fee - Other Total</b>	<b>\$319.71</b>
31/07/2016	Group Life Premium	\$240.44
31/08/2016	Group Life Premium	\$240.44
30/09/2016	Group Life Premium	\$232.68
31/10/2016	Group Life Premium	\$240.45
30/11/2016	Group Life Premium	\$232.68
31/12/2016	Group Life Premium	\$240.43
31/01/2017	Group Life Premium	\$240.45
28/02/2017	Group Life Premium	\$217.17
31/03/2017	Group Life Premium	\$240.43
30/04/2017	Group Life Premium	\$232.68
31/05/2017	Group Life Premium	\$240.45
29/06/2017	Group Life Premium	\$232.68
	<b>Group Life Premium Total</b>	<b>\$2,830.98</b>
20/07/2016	Contribution Tax	\$186.97
02/08/2016	Contribution Tax	\$37.87
29/08/2016	Contribution Tax	\$21.41
27/09/2016	Contribution Tax	\$186.97
11/10/2016	Contribution Tax	\$21.43
28/10/2016	Contribution Tax	\$186.97
23/11/2016	Contribution Tax	\$186.97
29/11/2016	Contribution Tax	\$24.29
16/12/2016	Contribution Tax	\$186.97
24/01/2017	Contribution Tax	\$186.97
03/02/2017	Contribution Tax	\$42.28
22/02/2017	Contribution Tax	\$186.97
27/02/2017	Contribution Tax	\$21.53
21/03/2017	Contribution Tax	\$370.21
27/04/2017	Contribution Tax	\$194.45
19/05/2017	Contribution Tax	\$21.67
27/05/2017	Contribution Tax	\$194.45
30/05/2017	Contribution Tax	\$40.74
21/06/2017	Contribution Tax	\$194.45
29/06/2017	Contribution Tax	\$21.81
	<b>Contribution Tax Total</b>	<b>\$2,515.38</b>

The deduction of your insurance premiums includes an insurance administration fee of 10%

## 11. Fees

Fees can be charged in two different ways:

- Deducted **directly** from your account
- Deducted **indirectly** from your investments

The total fees you paid for the period are as follows:

Fees deducted directly from your account (see <i>Note 1</i> )	\$424.81
Investment fees (see <i>Note 2</i> )	\$2,047.54
Total fees you paid (see <i>Note 3</i> )	<b>\$2,472.35</b>

### **Note 1: Fees deducted directly from your account**

These include, if applicable, contribution fees, member fees, asset administration fees, adviser fees and activity fees. These fees are listed under *Fees and costs* in *Section 3* and itemised in *Section 10*.

### **Note 2: Investment fees**

Investment fees are deducted from the returns on your managed investment options. They include the fees of the fund managers managing your investments (including performance fees, if applicable).

### **Note 3: Total fees you paid**

This amount includes all the fees and costs (net of any rebates) which affected your account during the period.

## 12. Additional explanation of taxes, fees and costs

### Contribution tax

All superannuation contributions are taxable on entry except non-concessional member contributions, Government co-contributions and low income superannuation contributions. Contributions tax for the 2016/2017 financial year is calculated as 15% of contributions. If your income exceeds \$300,000, the Australian Taxation Office (ATO) may issue you a Division 293 assessment, which will increase the tax on your contributions to 30%. Your income includes your taxable income and concessional contributions.

### Tax rebates

Insurance premiums and administration fees paid directly by you are tax deductible to the fund. The trustee passes on the benefits of the tax deduction back to your account.

## 13. Notes

This statement is a guide to your benefits in the Aon Master Trust (the fund) as at 30 June 2017.

The information in this statement is based on information available to the trustee at the time of production and is subject to change.

The trustee pays benefits in accordance with the rules of the Trust Deed and Government superannuation legislation. The trustee is obliged to provide any information reasonably required for you to understand your benefit entitlement.

This statement should be read in conjunction with the enclosed *Directions* newsletter and the annual report which will be made available on our website in the fourth quarter of this year.

For more details about your benefits refer to the Product Disclosure Statement (PDS).

### Check your personal details

If you believe any of the details on this statement are incorrect, or if you wish to update your personal details, you can do so online or complete and return a *Change member details* form. Forms are available from our website [aonmastertrust.com.au](http://aonmastertrust.com.au) or you can contact us for a copy.

### Privacy

Aon is committed to protecting your personal information in accordance with the Australian Privacy Principles under the *Privacy Act 1988 (Cth)*. We collect, use and disclose personal information to offer, promote, provide, manage and administer the many financial services and products we and our group of companies are involved in as set out in the *Aon Privacy Notice*. In order to do this, we may also share your information with other persons or entities who assist us in providing or promoting our services as set out in the *Aon Privacy Notice*.

Further information about our privacy practices can be located in the *Aon Australia Group Privacy Policy Statement*. The *Aon Privacy Notice* and *Aon Australia Group Privacy Policy Statement* can be viewed on our website at [aon.com.au](http://aon.com.au) or copies can be sent to you on request by your Aon representative.

You may also gain access to your personal information, or modify your privacy preferences, by contacting your Aon representative or our Privacy Officer:

By email: [privacyofficer@aon.com.au](mailto:privacyofficer@aon.com.au)

By mail: GPO Box 4189, Sydney NSW 2001

By phone: (02) 9253 7000

### Tax file number (TFN)

The fund will only be able to accept non-concessional contributions if your TFN has been supplied. If you have not supplied your TFN to the trustee, concessional contributions will be taxed at the top marginal tax rate plus Medicare levy.

You can supply your TFN by completing the relevant section in the *Change member details* form or completing a *Tax file number notification* form. Forms are available from our website or you can contact us for a copy.

Once your form has been returned and processed, a refund of the additional tax will be credited back to your account. The ATO only allows this refund to be made for up to a maximum three previous financial years where it had previously been deducted. Additional tax paid in years prior to the last three financial years cannot be refunded.

### Withdrawal benefit

Your withdrawal benefit is the amount payable if you had left the fund on 30 June 2017 and were not eligible for another type of benefit. In most instances the withdrawal benefit is the total of all your accounts.

Your actual benefit will change due to changes in investment earnings, tax, fees and insurance premiums (if applicable). An exit fee of \$80 applies when this benefit is paid or rolled over on your behalf. You should seek updated information before accessing your benefits.

The account balances shown on this statement are calculated on a cash basis as at close of business on 30 June 2017 and do not include contributions due but received after 30 June 2017.

### Preservation of benefits

To ensure that your benefit is held in the superannuation system until you retire, the Government has placed certain restrictions on when you can access your benefits.

Most of the money in the superannuation system is preserved. Refer to the PDS for details. The preservation status of your benefit is set out in *Section 2*.



## Insurance

Insurance benefits are shown on this statement as at 1 July 2017. They include any additional insurance cover that has been accepted by the insurer and notified to you.

Payment of your insured benefits is subject to acceptance by the insurer. Eligibility may be impacted by factors such as your employment status (full-time, part-time or casual), your hours worked, and your occupation and duties. For further important information regarding your insurance eligibility and entitlements please refer to the PDS and the *Insurance* reference guide available on our website.

Insurance premiums deducted from your account will depend on the occupational category listed in *Section 1*. **It is important that you check this.** Your occupation category affects the cost of your insurance. You should also make sure that your account balance is sufficient to support the deduction of insurance premiums. We may cancel your insurance if your balance gets too low, but we will write to you before doing this.

With regard to total and permanent disablement benefit, any voluntary cover you hold will be reduced linearly each year from age 60 to zero at age 65.

Any salary-related benefits are calculated on the latest salary information held on our fund records. The amount paid to you (or your dependants) may be different to the amount shown on this statement. The amount paid may be affected by changes in your age, salary and insurance cover, or other factors as described in the PDS.

Any income protection cover you hold will cease on the date you terminate employment. However, cover will not be cancelled until we are notified by your employer (cover and premiums will be cancelled retrospectively). If you wish to notify us that you have ceased employment, please contact us.

In addition, if you are a casual employee or working less than 15 hours per week you are not eligible for income protection cover.

For details of the insurance cover available to you, or to change the level of cover or occupational category, refer to your PDS or contact us.

## Contributions

Additional concessional or non-concessional contributions can be made to the fund at any time.

If the fund received a Government co-contribution or low-income superannuation contribution for you before 30 June 2017, it will be invested in your account. The total amount of Government co-contributions and low-income superannuation contributions received during the 2016/2017 income year are shown as 'Government co-contributions' in *Section 3*.

You can contact us to request a breakdown of Government contributions received during the 2016/2017 income year.

This statement shows the contributions paid for you. The trustee is not normally aware of the amount of contributions payable and you should therefore check this amount.

## BPAY

You may use these BPAY numbers to make after-tax contributions to your account. There are rules about who can contribute and how much – see the *Contributions* factsheet on our website or contact us.



Bill code: 898890  
Ref: 102800000491993

## Surcharge

The surcharge account shows the balance of any surcharge liability paid to the Australian Taxation Office on your behalf. This account will be deducted from your benefits. No allowance has been made for any surcharge liability that may have accrued for you that had not been paid by 30 June 2017.

The surcharge does not apply to superannuation contributions and termination payments made or received on or after 1 July 2005. The surcharge will continue to apply to contributions and payments made or received before that date and surcharge assessment notices in respect of a period ending before 1 July 2005 may be received by the fund after that date. The balance in your surcharge account will still be deducted from your benefits.

## Net earnings

The net earnings shown in *Section 3* are the total earnings on your accounts over the period, expressed as a dollar amount. They are net of investment fees and investment tax.

If you are invested in the Direct Investment Option (DIO), net earnings include the movement in your DIO portfolio. This is calculated as the earnings applied to DIO less any fees and taxes deducted directly from your DIO cash account. Log in to the DIO portal at [aonmastertrust.com.au](http://aonmastertrust.com.au) for more information.

## Your death benefit nomination

If you have made a binding death benefit nomination on your account, the details including date of expiry will be shown in *Section 5* as *Your binding death benefit nomination*. You can renew, revoke or amend/change your binding nomination at any time by completing and returning the relevant form to us.

Legislation requires the trustee to pay the death benefit only to your dependants (as defined under superannuation law) or legal personal representative and only if the amounts are clearly stated on the nomination form.

If you have made a non-binding or discretionary nomination, these details will be shown in *Section 5* as *Your non-binding death benefit nomination*. Non-binding nominations do not expire. You can change your nomination at any time by completing and returning a *Change member details* form or by logging in to your account online (username and password required).

All forms are available on our website or by contacting us.

### **Automatic transfers to the Aon Eligible Rollover Fund (ERF)**

If you have been a member of the Aon Master Trust for more than 12 months and your balance falls below \$2,000, your account balance may be transferred to the Aon ERF\*. You will be invited to top up your account to avoid the transfer. The trustee may also transfer you to the Aon ERF under 'lost member' provisions.

If you are transferred to the Aon ERF, your Aon Master Trust membership, insurance and all other benefits will cease, and your account will be invested in a defensive investment strategy, which is likely to produce lower long-term investment returns than a balanced or growth strategy. Your account will receive investment earnings and be charged fees by the Aon ERF.

\* The Aon ERF is a super fund designed to be a temporary repository for small or lost superannuation balances. Its primary aim is to reunite members with their lost super and encourage them to consolidate their super benefits into their nominated 'active' super account. The Aon ERF cannot accept contributions. For more information, go to [erf.aon.com.au](http://erf.aon.com.au)

### **Complaints and dispute resolution**

The fund has a procedure for dealing with complaints. For details, contact us or refer to your PDS.

## **Need help understanding your statement?**

See *Your guide to your super benefit statement* available in the resources section of our website at [aonmastertrust.com.au](http://aonmastertrust.com.au)

If you need any more help, please contact us. Our contact details are on the front page of this statement.

### **Making financial decisions?**

As a member, you have access to our intra-fund advice team who can help you make the most of your investment in the fund. The team provides phone-based advice focused on helping you achieve your retirement goals. They can help you answer questions such as:

- Will you have enough super to fund a comfortable retirement?
- Should you be contributing more to your super to meet your retirement goals?
- Is your super invested in the best investment option for you?
- Do you have adequate insurance cover in the fund to meet your financial and family obligations?
- You can call the team on **1300 880 588** or speak to your financial adviser.

### **Instant service online**

Going online is a quick and convenient way to:

- update your personal details (including providing your email address, contact number and communication preference)
- check your transactions
- change your investment strategy for your account balance and/or future contributions
- register for and invest in the direct investment option
- update your non-binding death benefit nomination
- get previous statements
- calculate an estimated benefit payment

To go online, you need your **member number** and **password**.

If you have forgotten your password, email [contactaon@pillar.com.au](mailto:contactaon@pillar.com.au) or phone us on **1300 880 588** and we will help you to get online.

You also have access to other useful information, including:

- monthly investment returns and market commentary
- education tools and fact sheets to help you make the most of your super
- regular newsletters and annual reports
- forms
- Product Disclosure Statements (PDSs)