

Financial Services Guide

Aon Superannuation Pty Limited

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ABN 83 057 982 822

Australian Financial Service Licence 237465

Version 2 – November 2014

Empower Results™

Introduction

The purpose of this Financial Services Guide (FSG) is to provide you with key information about the financial services and/or products that Aon Superannuation Pty Limited ('ASL', 'we', 'our' or 'us') are authorised to provide you under our Australian Financial Service Licence (AFSL).

This FSG explains:

- who we are,
- the services that relate to our AFSL,
- the remuneration that we and relevant persons receive for the services,
- any arrangements which may influence our advice to you,
- how we protect your privacy, and
- how we handle your complaints if you are not satisfied with the services provided.

The information in this FSG is not complete without the Adviser Profile which provides further information on the advisers who are authorised on behalf of ASL.

Please take the time to read this FSG. If there is anything you do not understand, or have questions about, please contact us.

Name of providing entity

Aon Superannuation Pty Limited is the providing entity of the FSG. ASL is the trustee and the responsible entity for the Aon Master Trust (R1000566). ASL holds an Australian Financial Services Licence (AFSL 237465) and is a Registrable Superannuation Entity Licensee (RSEL No L0000437). It is also authorised to offer a MySuper product (Identifier No 68964712340201). Additionally, ASL is the trustee for the Aon Eligible Rollover Fund (R1000573). Both the Aon Master Trust and the Aon Eligible Rollover Fund are Australian Prudential Regulation Authority (APRA) regulated superannuation funds.

How can you transact with us

You can give us instructions by telephone, fax, via the Aon Master Trust website (www.aonmastertrust.com.au) or other means agreed to by us.

The services we provide

ASL holds an AFSL which authorises us to carry on a financial services business and to provide advice and deal in superannuation to retail and wholesale clients.

Intra-fund personal and/or general advisory services may be provided depending on the circumstances. It is important you understand the difference.

Intra-fund personal advice is a recommendation or opinion given after taking into account your individual objectives, financial situation or needs. The personal advice provided will be limited to the Aon Master Trust for existing fund members on:

- contributions,
- insurance cover within the fund, and
- changing investment options.

If you receive intra-fund personal advice from us, you will also receive a Statement of Advice (SoA). The SoA will contain the advice, the basis on which it is given and more specific information about remuneration and any associations that may have influenced the provision of the advice.

In the event intra-fund personal advice is provided to you, you will be provided with an Aon Master Trust Product Disclosure Statement (PDS). A PDS contains information about the particular product, which is aimed to help you make an informed decision regarding the product. It contains information about the product's key features, benefits, risks and fees.

Any member requesting personal financial advice that extends beyond intra-fund advice will be referred to an authorised representative of Aon Hewitt Financial Advice Limited (AHFA) ABN 13 091 225 642 AFSL 239183. ASL does not receive a payment for this referral.

General advice is a general recommendation or opinion given without taking into account your individual objectives, financial situation or needs. Before you make an investment decision based on this advice, you need to consider, with or without the assistance of a licensed financial adviser, whether the advice is appropriate for your needs, objectives and financial circumstances.

If you receive general advice, you should not expect to receive a SoA from us. You should obtain a copy of the PDS relating to the particular product and consider the information contained in it before making a decision about whether to acquire an interest in the Aon Master Trust.

We act for you

When we provide services to you we act on our own authority, under our own licence and we act for you. In providing services to you we do not act on behalf of any other person or entity, eg an insurer.

How we get paid

The cost of ASL providing you with any intra-fund or general advice is included in the asset administration fee of the Aon Master Trust. Details of this fee can be found in the PDS for the Aon Master Trust.

Our trustee, directors and advisers are remunerated by wages/salary and bonus. Our advisers do not receive any commissions or fees for the services provided to you.

Relationships and associations

ASL is part of the Aon group of companies in Australia and is owned by Aon plc, a company listed in the United Kingdom. Aon plc is a member of the worldwide Aon group of companies.

We may refer you to other Aon companies, especially for services we think might be valuable to you and which ASL does not provide. In these cases, those providing entities may charge you.

If you use the financial services offered by AHFA, it may charge you fees. If fees are to be charged, these will be discussed with you prior to those fees being incurred. Any financial services provided to you by AHFA will be provided under its AFSL.

Conflicts of interest

Conflicts of interest may arise in circumstances where some or all of your interests as our client are or may be inconsistent with, or diverge from, some or all of our interests.

ASL has a conflict management policy, including training and monitoring to ensure we are aware of and manage any conflicts of interest. ASL and its representatives must comply with this policy and its associated procedures.

Aon companies may provide other services (and get paid for the services) to the same product issuer or other service providers.

Service issues and complaints

We are committed to providing quality services to our clients. This commitment extends to giving you easy access to people and processes that can resolve a service issue or complaint.

If you have a complaint about the service we have provided to you, you should contact:

- The Complaints Officer, Aon Superannuation Pty Limited, GPO Box 534, Sydney NSW 2001. Phone (02) 9253 7000. We will try to resolve your complaint quickly and fairly.
- If we cannot reach a satisfactory resolution, you can raise your concerns with the Financial Ombudsman Service Limited on 1300 780 808. ASL is a member of this complaints resolution service. The Australian Securities and Investments Commission (ASIC) also has a freecall Infoline on 1300 300 630 which you may use to make a complaint or obtain information about your rights.
- You 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. You can contact the SCT by phone on 1300 884 114 or write to Locked Bag 3060, Melbourne VIC 3001.
- ASL is a registered tax (financial) services provider, you may have the right to lodge a complaint with the Tax Practitioners Board (TPB) by visiting their website at www.tpb.gov.au or by phone on 1300 362 829.

Professional Indemnity Insurance

In accordance with the requirements of the Corporations Act, ASL maintains adequate professional indemnity insurance. This insurance cover extends to claims in relation to our conduct as an Australian Financial Services Licence holder, a Tax (Financial) Adviser and our employees and representatives, both past and present, to compensate clients or their beneficiaries for loss or damage suffered if we provide negligent advice.

Privacy

We value the privacy of personal information and are bound by the privacy laws when we collect, use, disclose or handle personal information. We collect personal information to offer, provide, manage and administer the services outlined in this FSG.

Please visit our website at www.aonmastertrust.com.au if you would like a copy of our Privacy Policy or wish to correct or seek access to the personal information we collect or disclose about you.

About Aon

Aon plc (NYSE:AON) is the leading global provider of risk management, insurance and reinsurance brokerage, and human resources solutions and outsourcing services. Through its more than 66,000 colleagues worldwide, Aon unites to empower results for clients in over 120 countries via innovative and effective risk and people solutions and through industry-leading global resources and technical expertise. Aon has been named repeatedly as the world's best broker, best insurance intermediary, best reinsurance intermediary, best captives manager, and best employee benefits consulting firm by multiple industry sources. Visit aon.com for more information on Aon and aon.com/manchesterunited to learn about Aon's global partnership with Manchester United.

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The partnership between Aon and Manchester United is founded in shared values such as teamwork, integrity and the pursuit of excellence.



Aon is a principal partner of Manchester United.

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**Aon Superannuation
Pty Limited**

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