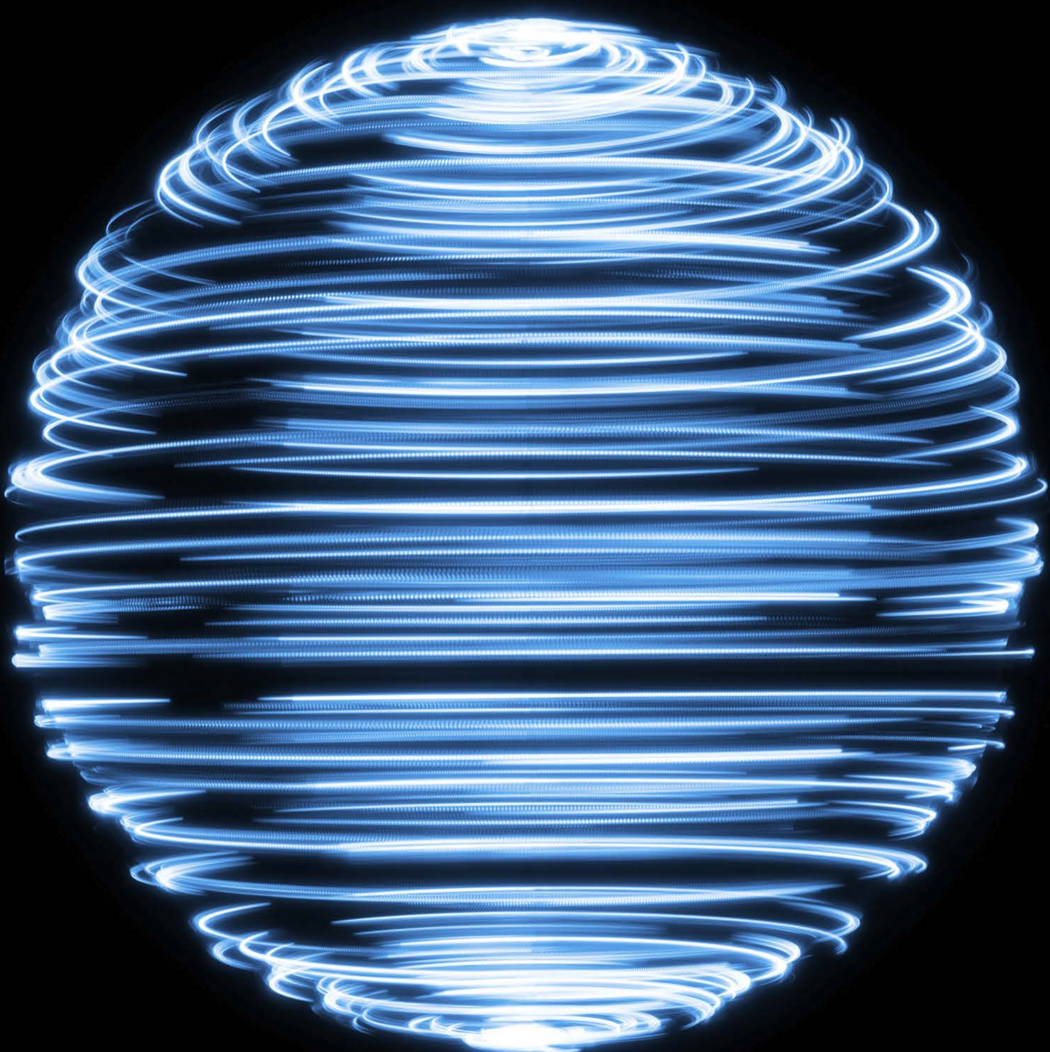
DYNAMIC

Russell Investments

Russell Investments Managed Accounts

Blending leading managers and strategies in a diversified, adaptive and efficient portfolio.



russellinvestments.com.au

Introducing our Managed Accounts

As advisers and business owners you recognise that time is highly valuable and often in short supply. Managed accounts are an investment option that can help you gain leverage over your **time**, allowing you to build **scale**, consistency and **efficiency** into your business.

What is a Managed Account?

A managed account is a portfolio made up of individual securities that are managed by an investment solutions partner like Russell Investments, on behalf of the investor. This means investors can leave the portfolio decision making to investment professionals whilst still closely monitoring the performance of their investments.

Why consider managed account for your clients?

Let's look at some key benefits:

Personalisation

Managed accounts provide you and your clients the opportunity to truly collaborate on ensuring the portfolio stays aligned to a clients financial goals. Giving clients the control to customise their portfolio to assist with specific needs like tax circumstances or personal investing preferences.

Transparency

Clients can have full transparency of their portfolio, allowing them to see at any time, how the portfolio is tracking. Providing comprehensive reporting showing the securities the client owns and current positions.

Diversification

Managed accounts offer broad diversification across multiple asset classes. It is an easy way for clients to diversify their portfolios and stay within their risk profile.

Key Partners can create efficiencies

A partnership to complement your business's investment philosophy.

Time

Regain time to focus more on your business

Efficiency

Build scale across your business

Transparency

Provide greater access to your clients

Tax efficiency

Clients can gain greater control over certain tax aspects. As the owner of the underlying assets, they are able to manage their own unique tax circumstances.

Professional Management

You and your clients have access to professional investment managers who will actively manage the portfolio. Working with an investment partner like Russell Investments gives you access to robust research, global capabilities, insight and expertise.

The benefits to advisers

Making your investment process Agile

A — **Align with your client needs**
- Provides professional investment management
- Cost effective and transparent holdings

G — **Good Governance**
- Benefit from global investment governance process
- Ease the burden on your investment process and investment committee requirements

I — **Implementation efficiency**
- Real time dynamic management in your portfolio

L — **Leverageable across your client base**
- Fair and equitable client portfolio changes
- No ROAs / operational requirements for portfolio updates
- Other users have found time saving on average of 12 hrs/week[1]

E — **Expertise and insights**
- Leverage skills
- FASEA Code Of Ethics requires Advisers to act With Competence and to undertake “professional judgement of when to augment your knowledge, skills and experience with assistance from other professionals"

1. Investment Trends February 2018 Managed Accounts Report, based on a survey of 841 financial planners

Good for your clients

Tax efficient, transparent and flexible structure

Good for your business

Improves your efficiency and re-inforces the value of your advice

Institutional grade asset allocation expertise

Our approach to asset allocation and diversification is based on one simple insight. No one asset class or style always outperforms. No single manager is great at everything. History repeats this story time and time again.

This insight informs our approach. Our expertise extends well beyond traditional stocks and bonds, with extensive expertise in non-traditional asset classes including infrastructure and private equity—over 170 asset categories in total.

Access to the world's leading managers and strategies

We take a global, best-of-breed approach to manager research, with researchers strategically placed around the world, searching for future out-performers. Our process, refined over almost 5 decades, is rigorous, ongoing, and ultimately effective. A huge body of historical data and research informs our analysis.

We know start-up managers are more likely to add alpha. And a diversified set of managers with more concentrated stock positions can add additional alpha, without additional volatility.

Robust processes to adapt responsibly to changing markets

We have the insight and infrastructure to respond quickly and insightfully. This isn't about tactically adjusting every minute. It's about a rigorous process to identify risks and opportunities, and act on them in a timely fashion well beyond the quarterly meeting inherent in other approaches.

With professionals in every major timezone, we monitor investment markets day and night. When it's time to act, our internal trading desk can implement trades around the clock. Even if the event occurs 'out of hours', we can alert local teams, briefing them on the current situation. Local portfolio managers can then begin to take steps to adjust portfolios immediately through our 24-hour trading desk—potentially protecting portfolios before local operations start their day

Our tax efficient and transparent Russell Investments Managed Portfolios

Leading active strategies

(where it matters)

Real-time adaptability

(35% of the portfolio)

Compelling price

(as low as 63.3bps)

Fee is based on the Russell Investments Diversified 50 Managed Portfolio as at September 2021. Fees may vary between platform providers.

Core ingredients

The portfolios draw from our complete toolkit of active, factor and passive strategies.

Real return dynamic core

Dynamic real return multi-asset strategies

Active strategies: Active strategies are incorporated where skill is most likely to be rewarded with excess returns.

Direct ownership of Australian stocks

Australian equity managed portfolios

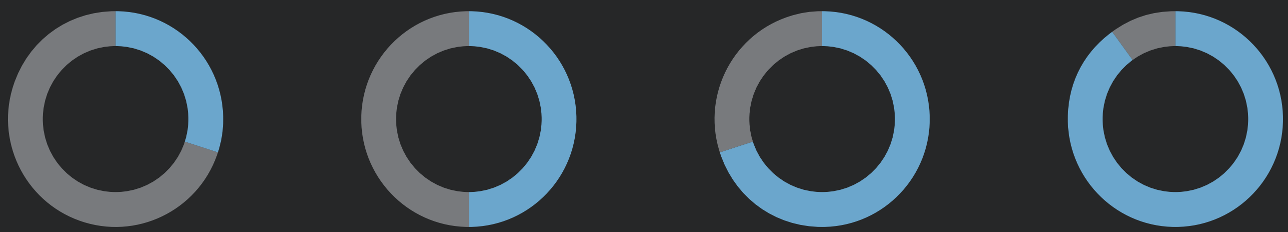
Direct ownership: We believe that certain factors will provide long run tailwinds. Developed by our global strategist team, our firm-wide factor beliefs capture the exposures we expect to provide an excess return premia over a market cycle.

Passive ETFs

Equity and fixed income exchange traded funds

Real-time adaptability: A greater ability to respond in real-time to market movements and short-term strategic insights.

Across four risk adjusted portfolios



Conservative	Diversified	Balanced	Growth
30/70	50/50	70/30	90/10

Industry recognition

Superior SQM Research

IMAP Managed Account Award Finalist Multi Asset

Platform availability

Our Russell Investments Managed Portfolios are available on:

Want to know more?

For more information please visit our website russellinvestments.com.au
or contact your Russell Investments representative.

IMPORTANT INFORMATION

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