

Russell Investments Master Trust

Your Super Plan

As at 30 June 2020

For members of the Harwood Account Based Pensioner Plan

The 2020 Annual Report comprises of:

1. This insert
2. Your Annual Report 2020.

Please read this insert to find out specific details about your Plan.

Each year, the Trustee reports on the operation of your Fund via two documents - Your Annual Report and this insert. The Annual Report covers the Fund's investment performance, financials and other information for the financial year ending 30 June 2020. This insert covers specific matters related to your Plan.

Your Plan's investments

Investment earnings are determined by the movement in daily unit prices of your selected investment options. The objective, strategy, asset allocation and investment returns for each of the investment options are provided in Your Annual Report 2020.

In December 2017, the assets supporting the Harwood Account Based Pension were combined with other Account Based Pension products in the Russell Investments Master Trust. Your investment options are known by the same names, however the historical performance may be different over any given period of time and the below table reflects the returns for the options currently available to you. If you would like to confirm returns in the Harwood Account Based Pension prior to December 2017, please contact us.

Portfolios	Inception date ¹	2020 % (p.a.)	2019 % (p.a.)	2018 % (p.a.)	5 years % (p.a.)	Since inception % (p.a.)
Diversified 50	01/07/07	-1.58	7.01	6.75	4.58	4.65
Balanced	01/07/07	-3.27	7.48	8.41	5.01	4.49
Growth	01/07/07	-4.42	7.76	10.02	5.42	4.05
Australian Cash#	24/11/17	0.76	1.68			1.30

Denotes an investment option which is a new option for Harwood Pension account holders and as such does not have a yearly return.

¹ The date the investment portfolio became available