

1 April 2026

Russell Investments Master Trust - Buy-Sell Spreads

The following table provides the buy-sell spreads that are currently applied to calculate the entry and exit prices for a specific Option in the Russell Investments Master Trust. The buy/sell spreads for certain Funds may be adjusted from time to time as required. Any changes to the buy-sell spreads for a particular Option will be updated in the table below.

iQ Super[^], Resource Super and Nationwide Super

Diversified Options	Buy-Sell Spreads
GoalTracker #	0.00% / 0.00%
Defensive #	0.00% / 0.00%
Balanced Growth #	0.00% / 0.00%
Growth #	0.00% / 0.00%
Sector Portfolios / Options	Buy-Sell Spreads
Australian Cash	0.00% / 0.00%
Australian Floating Rate	0.09% / 0.09%
Australian Fixed Income	0.04% / 0.08%
Global Fixed Income - \$A Hedged	0.20% / 0.20%
Listed International Property Securities - \$A Hedged	0.18% / 0.13%
Global Shares	0.14% / 0.12%
Global Shares - \$A Hedged	0.16% / 0.14%
Emerging markets	0.20% / 0.25%
Australian Shares	0.12% / 0.12%
Socially Responsible Options	Buy-Sell Spreads
Low Carbon Australian Shares	0.12% / 0.12%
Low Carbon Global Shares	0.14% / 0.12%
Single Manager, Indexed, Third Party Options	Buy-Sell Spreads
Third Party Indexed Australian Shares	0.05% / 0.05%
Third Party Indexed Global Shares	0.06% / 0.06%
Third Party Indexed Global Shares- \$A hedged	0.07% / 0.07%

[^] iQ Super includes iQ Super - For Life, iQ Super - Employer, iQ Super - Business and iQ Super - Retained.

Typically there is no buy/sell spread for the Diversified Portfolios / Options, however if you make more than five switches in or out of the Diversified Portfolios / Options in a financial year, any subsequent switches in or out of those diversified options may attract a fee of 0.20% of the switched amount.

Issued by Total Risk Management Pty Ltd ABN 62 008 644 353, AFSL 238790. This communication provides general information only and has not been prepared having regard to your objectives, financial situation or needs. Before making an investment decision, you need to consider whether this information is appropriate to your objectives, financial situation and needs. Any potential investor should consider the latest Product Disclosure Statement ("PDS") in deciding whether to acquire, or to continue to hold, an investment in the Russell Investments Master Trust.

1 April 2026

Russell Investments Master Trust - Buy-Sell Spreads

The following table provides the buy-sell spreads that are currently applied to calculate the entry and exit prices for a specific Option in the Russell Investments Master Trust. The buy/sell spreads for certain Funds may be adjusted from time to time as required. Any changes to the buy-sell spreads for a particular Option will be updated in the table below.

iQ Retirement (Contributions / Transition to Retirement (TtR) Account), iQ Retirement (Pension Account), Harwood Account Based Pension* & Term Allocated Pension*

Diversified Options	Buy-Sell Spreads
Defensive #	0.00% / 0.00%
Balanced Growth #	0.00% / 0.00%
Growth #	0.00% / 0.00%
Sector Portfolios / Options	Buy-Sell Spreads
Australian Cash	0.00% / 0.00%
Australian Floating Rate	0.09% / 0.09%
Australian Fixed Income	0.04% / 0.08%
Global Fixed Income - \$A Hedged	0.20% / 0.20%
Listed International Property Securities - \$A Hedged	0.18% / 0.13%
Global Shares	0.14% / 0.12%
Global Shares - \$A Hedged	0.16% / 0.14%
Emerging markets	0.20% / 0.25%
Australian Shares	0.12% / 0.12%
Socially Responsible Portfolios / Options	Buy-Sell Spreads
Low Carbon Australian Shares	0.12% / 0.12%
Low Carbon Global Shares	0.14% / 0.12%
Single Manager, Indexed, Third Party Portfolios / Options	Buy-Sell Spreads
Third Party Indexed Australian Shares	0.05% / 0.05%
Third Party Indexed Global Shares	0.06% / 0.06%
Third Party Indexed Global Shares- \$A hedged	0.07% / 0.07%
Shariah Compliant Options	Buy-Sell Spreads
Salaam Defensive	0.00% / 0.00%
Salaam Balanced	0.00% / 0.00%
Salaam Growth	0.00% / 0.00%

Typically there is no buy/sell spread for the Diversified Portfolios / Options, however if you make more than five switches in or out of the Diversified Portfolios / Options in a financial year, any subsequent switches in or out of those diversified options may attract a fee of 0.20% of the switched amount.

* Harwood Account Based Pension and Term Allocated Pension have a restricted investment menu. For more information, please refer to the Product Disclosure Statement or call us on 1800 555 667.

Issued by Total Risk Management Pty Ltd ABN 62 008 644 353, AFSL 238790. This communication provides general information only and has not been prepared having regard to your objectives, financial situation or needs. Before making an investment decision, you need to consider whether this information is appropriate to your objectives, financial situation and needs. Any potential investor should consider the latest Product Disclosure Statement ("PDS") in deciding whether to acquire, or to continue to hold, an investment in the Russell Investments Master Trust.

1 April 2026

Russell Investments Master Trust - Buy-Sell Spreads

The following table provides the buy-sell spreads that are currently applied to calculate the entry and exit prices for a specific Option in the Russell Investments Master Trust. The buy/sell spreads for certain Funds may be adjusted from time to time as required. Any changes to the buy-sell spreads for a particular Option will be updated in the table below.

Salaam superannuation

Shariah Compliant Options	Buy-Sell Spreads
Salaam Defensive	0.00% / 0.00%
Salaam Balanced	0.00% / 0.00%
Salaam Growth	0.00% / 0.00%

Issued by Total Risk Management Pty Ltd ABN 62 008 644 353, AFSL 238790. This communication provides general information only and has not been prepared having regard to your objectives, financial situation or needs. Before making an investment decision, you need to consider whether this information is appropriate to your objectives, financial situation and needs. Any potential investor should consider the latest Product Disclosure Statement ("PDS") in deciding whether to acquire, or to continue to hold, an investment in the Russell Investments Master Trust.