**12 June 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 | 0.08% / 0.09% |
| Global Fixed Income - $A Hedged | 0.15% / 0.15% |
| 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% / 0.20% |
| 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 | 0.04% / 0.04% |
| Third Party Indexed Global Shares | 0.05% / 0.05% |
| Third Party Indexed Global Shares - $A Hedged | 0.06% / 0.06% |

^ 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.

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**12 June 2026**

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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 | 0.08% / 0.09% |
| Global Fixed Income - $A Hedged | 0.15% / 0.15% |
| 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% / 0.20% |
| 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 | 0.04% / 0.04% |
| Third Party Indexed Global Shares | 0.05% / 0.05% |
| Third Party Indexed Global Shares - $A Hedged | 0.06% / 0.06% |
| **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.

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**12 June 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% |

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