

13 June 2024

## 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<sup>^</sup>, iQ Retirement (Contributions / Transition to Retirement (TtR) Account), Resource Super and Nationwide Super

<b>Diversified Options</b>	<b>Buy-Sell Spreads</b>
GoalTracker #	0.00% / 0.00%
Defensive #	0.00% / 0.00%
Diversified 50 #	0.00% / 0.00%
Balanced Growth #	0.00% / 0.00%
Growth #	0.00% / 0.00%
High Growth #	0.00% / 0.00%
<b>Sector Portfolios / Options</b>	<b>Buy-Sell Spreads</b>
Australian Cash	0.00% / 0.00%
Australian Floating Rate	0.10% / 0.10%
Australian Fixed Income	0.06% / 0.06%
Global Fixed Income - \$A Hedged	0.15% / 0.15%
Listed International Property Securities - \$A Hedged	0.15% / 0.10%
Global Shares	0.12% / 0.10%
Global Shares - \$A Hedged	0.14% / 0.12%
Emerging markets	0.20% / 0.25%
Australian Shares	0.12% / 0.12%
<b>Socially Responsible Options</b>	<b>Buy-Sell Spreads</b>
Low Carbon Australian Shares	0.10% / 0.10%
Low Carbon Global Shares	0.12% / 0.10%
<b>Single Manager, Indexed, Third Party Options</b>	<b>Buy-Sell Spreads</b>
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%

<sup>^</sup> iQ Super includes iQ Super - For Life, iQ Super - Employer and iQ Super - Business.

# 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.

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## 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 (Pension Account), Harwood Pension Account & Term Allocated Pension Account

<b>Diversified Options</b>	<b>Buy-Sell Spreads</b>
Defensive #	0.00% / 0.00%
Diversified 50 #	0.00% / 0.00%
Balanced Growth #	0.00% / 0.00%
Growth #	0.00% / 0.00%
High Growth #	0.00% / 0.00%
<b>Sector Portfolios / Options</b>	<b>Buy-Sell Spreads</b>
Australian Cash	0.00% / 0.00%
Australian Floating Rate	0.10% / 0.10%
Australian Fixed Income	0.06% / 0.06%
Global Fixed Income - \$A Hedged	0.15% / 0.15%
Listed International Property Securities - \$A Hedged	0.15% / 0.10%
Global Shares	0.12% / 0.10%
Global Shares - \$A Hedged	0.14% / 0.12%
Emerging markets	0.20% / 0.25%
Australian Shares	0.12% / 0.12%
<b>Socially Responsible Portfolios / Options</b>	<b>Buy-Sell Spreads</b>
Low Carbon Australian Shares	0.10% / 0.10%
Low Carbon Global Shares	0.12% / 0.10%
<b>Single Manager, Indexed, Third Party Portfolios / Options</b>	<b>Buy-Sell Spreads</b>
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%

# 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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