

Russell Investments Master Trust
Summary of Significant Event Notices as at 7 September 2018

Division	Date Notice Issued	Event	Date of Event
RIMT - Diageo, Fujitsu, GE Australia, Harwood Employer and Retained, HJ Heinz, Jemena, Latitude, MSS Security, Resource Super, Russell Investments, Siemens	29-31 August 2018	Insurance changes which differ by division but which include: Change to insurer; change to fees (increase or decrease depending on age); change to waiting times for TPD; introduction of TPD tapering; new definitions for Terminal Illness, TPD and Date of Disablement; changes to overseas cover arrangements; changes to exclusions; changes to maximum cover amounts.	1 October 2018
Pension – iQ Retirement, Harwood, and Term Allocated Pension	26 March 2018	Change to Investment Fees as a result of changes to bring investment menu into alignment with accumulation superannuation investment menu	1 May 2018
All divisions - superannuation	20 March 2018 & 26 March 2018	Multiple product enhancements and system upgrades including: changes to the investment menu including 11 new options and the closure of 3 existing options; change to the administration and investment fees; change to timing of investment switches; change to buy/sell spreads; improved website and member app; automatic consolidation of ATO-held super where member consent has been provided; change to the timing of insurance fee calculations from annually to monthly; sending communications electronically where an email address has been provided.	1 May 2018
Fujitsu	1 February 2018	Employer to pay fixed dollar administration fee on behalf of members	1 January 2018
J&J	13 December 2017	Change in the investment portfolio for defined benefit assets and the Credited Interest Rate Account to the Diversified 50 PST	4 December 2017
News	17 November 2017 & 28 November 2017	Reduction in the administration fee payable by members	1 October 2017
All divisions	17 November 2017 & 28 November 2017	Broadening of the asset class allocation ranges for the following investment portfolios: Defensive, Diversified 50, Blended Balanced, Balanced, Balanced Opportunities, Growth, High Growth	27 September 2017
iQ Retirement	23 October 2017	Multiple product enhancements and system upgrades including: change to regular pension payment date, lower investment fees and a new fee structure, broadened investment menu, change to unit pricing and switch request cut offs, changes to buy/sell spreads	1 December 2017
Harwood Pension	23 October 2017	A change to the regular pension payment date, and a changed fee structure	1 December 2017
Lifetime Pension	19 October 2017	A change to the regular pension payment date	1 December 2017
Term Allocated Pension	19 October 2017	A change to the regular pension payment date, changes to the investment menu, changes to administration and investment fees, introduction of buy/sell spreads on some investment portfolios.	1 December 2017
AGL Energy	25 September 2017	Closure of the plan following a Successor Fund Transfer to Sunsuper	31 October 2017

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MSS Security	25 September 2017	Reduction in fees for Death Only and Death & TPD insurance cover	1 October 2017
All divisions	8 September 2017	Russell Investments will exclude securities from companies that manufacture tobacco, anti-personnel mines and nuclear weapons from the Global Opportunities Portfolio, the International Shares Portfolio, and the International Shares Portfolio - \$A Hedged.	1 July 2017
iQ Retirement	9 June 2017	Transfer of the assets of Transition to Retirement account holders from Tax Exempt to Taxed investment options	1 July 2017
Harwood Account Based Pension	31 May 2017	Closure of the Harwood Account Based Pension to new Transition to Retirement accounts, and transfer of existing Transition to Retirement accounts to the iQ Retirement division.	1 July 2017
J&J	26 May 2017	Introduction of member investment choice for defined benefit members with accumulation accounts	1 July 2017
iQ Super General, iQ Super Business, iQ Super Saver, iQ Super Personal	23 May 2017 to 30 May 2017	Change to insurance fees	1 July 2017
Nestle	23 May 2017 to 30 May 2017	Change to insurance fees. Removal of continuation option on cessation of employment as cover automatically continues in iQ Super – General division	1 July 2017
News	23 May 2017 to 30 May 2017	Change of insurer to CommInsure. Change to insurance fees and to insurance terms and conditions	1 July 2017
Gilbarco	23 May 2017 to 30 May 2017	Change of insurer to TAL Life Limited. Change to insurance fees and to insurance terms and conditions	1 July 2017
Arrium	3 March 2017	Closure of Arrium Group Superannuation Fund division and transfer of members to Arrium Australia Superannuation Fund division	18 April 2017
iQ Super and iQ Retirement	22 February 2017	Transfer of advised members to Russell Investments Super Series by Netwealth	1 April 2017
All divisions – members with an Accrued Default Amount	20 February 2017	Transfer of members with Accrued Default Amounts (ADAs) to the MySuper compliant investment option	24 March 2017
All divisions – defined benefit members	16 February 2017	Change to default investment option for some defined benefit members with additional accounts	24 March 2017
All divisions	9 November 2016	Change to online investment switching cut-off time.	1 February 2017
All divisions	9 November 2016	Update to Financial Services Guide for new Link Advice AFSL	9 December 2016
All divisions	9 November 2016	Change of Money Solutions name to Link Advice	1 July 2016
iQ Retirement	4 November 2016	Closure of ANZ Prime Cash Management Accounts	9 December 2016