

There's a simple way to resolve any issues you have with us.

## DISPUTE RESOLUTION PROCESS

As we take great pride in providing exceptional service to you, we always take any inquiry or complaint very seriously. And that's why we created a very simple and straightforward dispute resolution process to help if you're dissatisfied.

### Step 1

Call us on 1800 555 667, because our friendly staff will generally be able to resolve any issue immediately.

If our representative cannot resolve the issue to your satisfaction, or you are unhappy with the outcome and wish to make a complaint, advise our representative. Alternatively, please contact us:

#### By mail

The Complaints Officer  
Russell Investments Master Trust  
Locked Bag A4094  
Sydney South NSW 1235

#### By phone

1800 555 667

#### By email

[RIMTcomplaints@russellinvestments.com.au](mailto:RIMTcomplaints@russellinvestments.com.au)

### Step 2

Once the Trustee receives your complaint, the Trustee will then consider your issue and a response will be provided to you as quickly as possible.

There are legislated time frames for the Trustee to provide a response:

TYPE OF COMPLAINT	TIME FRAME TO BE RESOLVED
Superannuation complaints	9.5%
Superannuation death benefit distribution complaints	10.0%

If you do not receive a response within the time frame required or you are not satisfied with the response, you may wish to take your complaint to the Australian Financial Complaints Authority (AFCA). Note, you can lodge a complaint with AFCA at anytime during the dispute resolution process.

### Step 3

AFCA is an independent body set up by the Federal Government to assist members or beneficiaries to resolve certain financial complaints.

Once AFCA accepts your complaint, it will attempt to resolve the matter through conciliation, which involves assisting the parties to come to a mutual agreement. If conciliation is unsuccessful, the complaint is formally referred to AFCA for a determination.

You should first ring to find out whether AFCA can handle your complaint and the type of information you need to provide. Further information can also be obtained from the AFCA website.

You can contact AFCA:

#### By mail

Australian Financial Complaints Authority  
GPO Box 3  
MELBOURNE VIC 3001

#### By phone

1800 931 678

#### By email

[info@afca.org.au](mailto:info@afca.org.au)

#### Online

[afca.org.au](http://afca.org.au)

If you are looking to lodge a complaint with AFCA via their website, please select "Russell Investments Master Trust, current trustee Total Risk Management Pty Ltd" from the list of names on AFCA's online complaints form.

For more information on our dispute resolution process, please see the Fund's [Complaints Policy](#).



### Advice that's right for you

Good financial advice is about making the most of what you have to help achieve your goals. That's what we offer—general information, personal advice over the phone, Retire Ready meetings (often at no cost) or comprehensive personal advice (complimentary first meeting).

Find out more at  
[russellinvestments.com.au/advice](https://russellinvestments.com.au/advice)



### We're here to help

If you have any questions, please contact us:

- call **1800 555 667** (Monday to Friday 8.30am to 5.30pm AEST)
- email [iq@russellinvestments.com.au](mailto:iq@russellinvestments.com.au)
- visit [russellinvestments.com.au/super](https://russellinvestments.com.au/super)

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