

YOUR INCOME PROTECTION BENEFIT

Your Income Protection benefit provides important protection if you are temporarily unable to work because of an illness or accident.

UNDERSTANDING HOW YOUR INCOME PROTECTION BENEFIT WORKS

Should you become totally and temporarily disabled while a member of the Russell Investments Master Trust (the Fund), you may be eligible for an Income Protection benefit.¹ This benefit usually provides a payment of 75% of your salary while you are unable to work for up to two years. However, different benefit structures and payment periods may apply. Check your Product Disclosure Statement (PDS) and the Insurance, Fees and Costs Guide for full details of the benefits that apply to you.

If you are not eligible for Income Protection through super, check with your employer to see if a policy is held for you outside the Fund. If there is a policy outside your super, your Human Resources department should be able to help you with the application process.

CLAIMS PROCESS

Waiting period

A waiting period applies to Income Protection claims. The waiting period is commonly 90 days, but can vary. Check your PDS and the Insurance, Fees and Costs Guide for confirmation.

You can contact us to obtain claim forms before you have served the waiting period. This will give you time to review the requirements in detail before applying.

Our initial letter to you will include the definition of disability that you must meet to be approved for a benefit.

What you need to provide

Initially we will need you to provide:

- **Privacy Consent Form:** This gives us your consent to pass on your sensitive information when required to process your claim, for example to the insurer. This also provides your consent for the Fund to obtain information from your employer regarding your work history and work abilities.
- **Member's Statement:** This provides us with details of your claim.
- **Disability Medical Report:** This is a form, provided at your cost, for your doctor to complete about your condition.
- **Identification documents:** This can be a copy of your birth certificate, driver's licence or passport and must be certified.²

We will send the required forms to you when you contact us to make a claim.

What happens next?

After we have received the above documents from you, we will contact your employer to have them complete an Employer's Statement. This form requests details regarding the duties you were required to perform at work, your job history with the company and confirmation of your last date of work. Please note that at the outset, we will request that you provide the Employer Statement completed by your employer, if your employer is not part of iQ Super.

When this form has been received, we will forward it, along with the other information you provided, to the insurer. The insurer will then begin to assess your claim.

The insurer may need more information from you, your treating doctors or your employer to complete their assessment. You may need to have further medical tests or examinations.

We, or the insurer, will contact you regularly to let you know how your claim is progressing and if you need to provide further evidence or attend medical examinations. The insurer will meet the cost of any additional examinations or tests they request.

How long will it take?

Every claim is different, but the assessment process can typically take several months, depending on the number and type of medical examinations required. If the insurer appoints a specialist for you to see, then the insurer will pay the cost.

If your claim is approved by the insurer, the insurer will make payment directly to you. The insurer will approve payment for a set period. Your payments are generally made monthly in arrears. If you return to work during the period, your payments will cease. However, if you return to work on reduced hours you may be eligible to receive a partial disablement benefit.

If you remain disabled at the end of the approved period you may be able to apply for your payments to continue. The insurer will request you to submit a Continuing Claim Form and the treating doctor's report each month if this is the case. The insurer will need to assess your Continuing Claim Form and your treating doctor's report before making further payments to you.

¹ Also referred to as Salary Continuance Insurance or Total and Temporary Disablement Benefit.

² Certified means that an authorised person (such as a Justice of Peace) has sighted the original and copy, and provided written certification on the copy that it is a true copy of the original.

WHAT IF MY CLAIM IS DECLINED?

If your claim is declined, we will provide you details of all the evidence that was considered. If you would like to object to the decision, you may write to our Enquiries and Complaints Officer. The mailing address is:

**Enquiries and Complaints Officer
iQ Series by Russell Investments
Locked Bag A4094
SYDNEY SOUTH NSW 1235**

You may also provide any additional evidence that you would like to have considered. The Enquiries and Complaints Officer will advise you of the outcome as soon as possible.

NEED MORE INFORMATION?

Log in to your online account at russellinvestments.com.au/login to download a copy of your PDS and the Insurance, Fees and Costs Guide, which describe the Income Protection benefit available to you and give the definition of disability you need to meet.



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



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
- visit russellinvestments.com.au/super

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