iQ Retirement

Russell Investments

Ad hoc Payment Form

Use this form to receive an ad hoc pension payment. Please complete the relevant sections in BLOCK LETTERS. If you wish to close your account, please complete a Closing Account Form.

1. Member details

! This form may only be used to request an ad hoc payment to your external bank account. You can typically apply for ad hoc pension payments no more than twice a year. If you need to adjust your regular pension payment amount to meet your regular income needs, please use the Change Pension Payment Details Form.

a. Title (please select)

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr ☐ Other ☐ >

b. Surname

c. First name(s)

d. Date of birth (DD MM YYYY)

e. Member number

f. If you have more than one Pension Account, you must identify the Pension Account to which your instructions on this form apply.

☐ I have one Pension Account. Please apply my instructions on this form to that account.

☐ I have more than one Pension Account. Please apply the instructions on this form to the account number:

g. Total ad hoc redemption required

$ .00

IN PREPARING THIS FORM THE TRUSTEE HAS NOT TAKEN INTO ACCOUNT THE INVESTMENT OBJECTIVES, FINANCIAL SITUATION AND PARTICULAR NEEDS (FINANCIAL CIRCUMSTANCES) OF ANY PERSON. ACCORDINGLY, BEFORE ACTING ON ANY ADVICE, YOU SHOULD ASSESS WHETHER THE ADVICE IS APPROPRIATE IN LIGHT OF YOUR OWN FINANCIAL CIRCUMSTANCES.

TOTAL RISK MANAGEMENT PTY LIMITED, ABN 62 008 644 353, AFSL 238790, TRUSTEE OF THE RUSSELL INVESTMENTS MASTER TRUST, ABN 89 384 753 567. R_P_IQ_F_ADHOC_V1F_2009

2. Payment strategy

Please nominate the payment strategy you would like to use for the ad hoc payment. Select one of the following:

☐ I would like to use my existing nominated payment strategy.

OR

☐ I would like to use the payment strategy I have nominated below.

(Please note, you must have sufficient funds in the options nominated in your payment strategy.)

Diversified options	
Defensive	$ .00
Diversified 50	$ .00
Blended Balanced	$ .00
Balanced Growth	$ .00
Growth	$ .00
High Growth	$ .00
Outcome-oriented options	
Multi-Asset Income Strategy	$ .00
Multi-Asset Growth Strategy	$ .00
Sector options	
Australian Cash	$ .00
Australian Floating Rate	$ .00
Australian Fixed Income	$ .00
Australian Opportunities	$ .00
Global Fixed Income – $A Hedged	$ .00
Global Opportunities – $A Hedged	$ .00
Global Opportunities	$ .00
International Property Securities – $A Hedged	$ .00
Emerging Markets	$ .00
Responsible options	
Responsible Australian Shares	$ .00
Responsible Global Shares	$ .00
Third Party options	
Third Party Indexed Australian Shares	$ .00
Third Party Indexed Global Shares	$ .00
Third Party Indexed Global Shares – $A Hedged	$ .00
Total allocation =	$ .00

3. Ad hoc payment type

You have the flexibility to choose whether your ad hoc payment is treated as an additional pension income payment or a lump sum withdrawal. If you are not sure of the difference between these two payment types, please speak to your financial adviser or call us on **1800 555 667**. Select one of the following:

☐ Additional pension income payment.

(If you are under age 60, normal PAYG pension income payment tax will be applied. If you have a maximum pension payment limit in place, your ongoing pension payment amount may be adjusted to ensure the maximum limit is not breached.)

OR

☐ Lump sum withdrawal.

(This option is not available if you have a maximum pension payment limit unless you have a non-preserved amount in your pension. A lump sum withdrawal does not count towards your minimum annual pension payment limit. If you are under age 60, the payment will be treated as a lump sum superannuation payment for tax purposes. Your pension Deductible Amount for social security purposes may change. Before we can make a lump sum withdrawal payment to you, we are required by law to calculate any remaining pro rata minimum pension payment for the current financial year and pay this to your nominated account.)

Please note: The required minimum account balance on your iQ Retirement account is $5,000 at all times. If, after processing your ad hoc payment request, the combined total of your Contribution Account and your Pension Account(s) will drop below $5,000, we may process this as a request to close your account. We will pay the balance of your investment holding and close your account. We might be required to transfer any remaining amounts to either your nominated bank account or to an Eligible Rollover Fund. Please contact us before sending this request, if you would like to confirm your account balance before proceeding.

4. Authorisation

If you have an adviser it is important that you consult them prior to effecting changes to your account. If you have consulted your adviser regarding this change or you would like to proceed with this request without speaking with your adviser please sign, date and return this form to us.

If signed under Power of Attorney, the attorney verifies that no notice of revocation of power has been received.

Name

Member signature

Date (DD MM YYYY)

Please return this form to:

iQ Retirement by Russell Investments
Locked Bag A4094
Sydney South NSW 1235

You can also contact us as follows:

Toll free on **1800 555 667**
Operating hours are from Monday to Friday, 9am – 5pm (AEST)

iq@russellinvestments.com.au

russellinvestments.com.au/retirement