


Use this form to consolidate your existing Pension Account(s) or start an additional Pension Account. Print clearly in BLOCK LETTERS.

1. PERSONAL DETAILS

 If you would like more details about how we collect, use and disclose your personal information, you can access the Trustee's privacy policy at russellinvestments.com.au/privacy or call us on 1800 555 667.

a. Title (please select)

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr ☐ Other ☐ →

b. Surname

c. First name(s)

d. Date of birth (DD MM YYYY)

e. Sex (please select)

Male ☐ Female ☐

f. Member number

g. Residential address

State Postcode

h. Postal address

State Postcode

i. Work telephone

j. Home telephone

k. Mobile number¹

l. Email address² (Give us your email address to receive all future communications electronically.)

Please complete either section 2 OR 3 below to indicate whether you would like to consolidate your existing pension or start an additional pension.

¹ We may SMS you from time to time.

² If you provide us with your email address, you will be opted-in for e-communications. This means our communications to you will be uploaded to your online account and you will receive an email notification when the communication is available online. Of course, you can change your preferred method of communications at any time through your online account or by calling us.

2. CONSOLIDATE MY EXISTING PENSION ACCOUNT(S) WITH MY CONTRIBUTION ACCOUNT

i Important! If you wish to claim a tax deduction for contributions you have made, you must complete a Deduction for Personal Super Contributions Form available from the Australian Taxation Office before consolidating your accounts. If you completed a notice at the time you made the contribution(s) no further notice is required.

a. Create a new Pension Account

☐ I want to consolidate my existing Pension Account(s) with my Contribution Account to create a new Pension Account. I understand that I may receive a pro rata minimum pension payment from my existing Pension Account(s) before this occurs and I will receive a new deductible amount. I also understand this may impact social security tests.

b. Before we can consolidate your existing Pension Account(s), we are required by law to calculate any remaining pro rata minimum pension payment for the current financial year and pay this to you.

After you have been paid your pro rata minimum payment for the year, we consolidate your Pension Account(s), combine the balance with your Contribution Account (if any), and establish a new Pension Account with the amount nominated by you. The deductible amount for your new Pension Account will be recalculated for social security purposes. You will also receive new minimum and maximum limits, and you will need to nominate regular payments.

You should seek advice as to how you might be impacted by the above.

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 only apply the instructions on this form to the account number(s):

3. START AN ADDITIONAL PENSION ACCOUNT

a. Create a new Pension Account

☐ I have at least \$50,000 in my Contribution Account and I want to start another Pension Account with the proceeds of my Contribution Account.

You will need to manage your Pension Accounts as separate investments, with separate regular pension payments and limits. While some reporting of your Pension Accounts may be consolidated, you can contact us to get separated information for each Pension Account if you need it.

b. Pension Account value – Please complete this section and mark one box only:

☐ Please use all available proceeds to open the Pension Account as directed above.

☐ Please open a Pension Account to the value of \$

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 .00 (enter amount). I understand the remaining amount will be held in my Contribution Account. I also understand that if the above value exceeds 95% of my available proceeds, the full amount of the available proceeds will be used to open a Pension Account.

4. INITIAL ADVISER SERVICE FEE

i Complete this section if an initial adviser service fee should be deducted from the new Pension Account.

If you have agreed an initial adviser service fee, please select one of the following percentages of the value of your investment (including GST) or nominate a fixed dollar amount (including GST) to be paid from your account after your application is processed. We will redeem units to this amount from your account and pay your financial adviser/dealer group accordingly.

☐ Percentage, including GST
0.00% ☐ 0.275% ☐ 0.55% ☐ 0.775% ☐ 1.00% ☐ 1.10% ☐
Other (up to 1.10%) ☐ > ☐ . ☐ ☐ ☐ %

OR

☐ Fixed dollar amount (including GST)
\$

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 .00 The initial adviser service fee can be zero.

5. INVESTMENT CHOICE AND PAYMENT STRATEGY

i You must insert percentages in all the columns in the following table. Each column must add up to 100%.

You must also insert percentages in the Payment Strategy column to indicate the option(s) we should redeem from in order to meet pension payments. The column must add up to 100%. If your election becomes void at any stage, we will generally redeem proportionally from your remaining investment options. You can update your choice(s) at any time by logging into your account via russellinvestments.com.au/retirement

i Some of the investment options given below have a footnote included (over the page), and it's important that you read the footnote on the relevant investment options before completing the form.

My investment choice and payment strategy:

Please complete both columns.

Diversified options

	Pension / Transition to Retirement Account	Payment Strategy
Defensive	<input type="text"/> <input type="text"/> <input type="text"/> .00%	<input type="text"/> <input type="text"/> <input type="text"/> .00%
Diversified 50	<input type="text"/> <input type="text"/> <input type="text"/> .00%	<input type="text"/> <input type="text"/> <input type="text"/> .00%
Balanced Growth	<input type="text"/> <input type="text"/> <input type="text"/> .00%	<input type="text"/> <input type="text"/> <input type="text"/> .00%
Growth	<input type="text"/> <input type="text"/> <input type="text"/> .00%	<input type="text"/> <input type="text"/> <input type="text"/> .00%
High Growth	<input type="text"/> <input type="text"/> <input type="text"/> .00%	<input type="text"/> <input type="text"/> <input type="text"/> .00%

Sector options

Cash and Fixed Income sector options¹

Australian Cash	<input type="text"/> <input type="text"/> <input type="text"/> .00%	<input type="text"/> <input type="text"/> <input type="text"/> .00%
Australian Floating Rate	<input type="text"/> <input type="text"/> <input type="text"/> .00%	<input type="text"/> <input type="text"/> <input type="text"/> .00%
Australian Fixed Income	<input type="text"/> <input type="text"/> <input type="text"/> .00%	<input type="text"/> <input type="text"/> <input type="text"/> .00%
Global Fixed Income – \$A Hedged	<input type="text"/> <input type="text"/> <input type="text"/> .00%	<input type="text"/> <input type="text"/> <input type="text"/> .00%

Equity sector options²

Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> .00%	<input type="text"/> <input type="text"/> <input type="text"/> .00%
Global Shares	<input type="text"/> <input type="text"/> <input type="text"/> .00%	<input type="text"/> <input type="text"/> <input type="text"/> .00%
Global Shares – \$A Hedged	<input type="text"/> <input type="text"/> <input type="text"/> .00%	<input type="text"/> <input type="text"/> <input type="text"/> .00%

Specialist sub-sector options³

Emerging Markets	<input type="text"/> <input type="text"/> <input type="text"/> .00%	<input type="text"/> <input type="text"/> <input type="text"/> .00%
Listed International Property Securities – \$A Hedged	<input type="text"/> <input type="text"/> <input type="text"/> .00%	<input type="text"/> <input type="text"/> <input type="text"/> .00%

Responsible options²

Low Carbon Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> .00%	<input type="text"/> <input type="text"/> <input type="text"/> .00%
Low Carbon Global Shares	<input type="text"/> <input type="text"/> <input type="text"/> .00%	<input type="text"/> <input type="text"/> <input type="text"/> .00%

Third-party options²

Third-party Indexed Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> .00%	<input type="text"/> <input type="text"/> <input type="text"/> .00%
Third-party Indexed Global Shares	<input type="text"/> <input type="text"/> <input type="text"/> .00%	<input type="text"/> <input type="text"/> <input type="text"/> .00%
Third-party Indexed Global Shares - \$A Hedged	<input type="text"/> <input type="text"/> <input type="text"/> .00%	<input type="text"/> <input type="text"/> <input type="text"/> .00%

Total allocation =

	1 <input type="text"/> 0 <input type="text"/> 0 <input type="text"/> .00%	1 <input type="text"/> 0 <input type="text"/> 0 <input type="text"/> .00%
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5. INVESTMENT CHOICE AND PAYMENT STRATEGY (CONTINUED)

¹ These investment options carry a low level of investment risk, which means they are likely to deliver low investment returns. If you're planning to invest a significant amount of your super in these options for more than 1-2 years, it's important to consider this. You should read the PDS and/or get financial product advice before you continue. If you have any questions or want more information, please contact us.

² If you are planning to invest a significant portion of your super in a single asset class, it's worth considering diversification when making decisions about super investments. You should read the PDS and/or get financial product advice before you continue. If you have any questions or want more information, please contact us.

⁹ These investment options carry a very high level of investment risk. If you're planning to invest a significant amount of your super in these options, it's important to consider this risk. You should read the PDS and/or get financial product advice before you continue. If you have any questions or want more information, please contact us.

6. PENSION PAYMENTS

 This section must be completed by all members, regardless of which option is selected above.

a. My nominated pension payment is (tick one box only):

☐ **Minimum payment**

The minimum legislated amount, which is calculated as a percentage of the value of your Pension Account at the later of the last 1 July or the date you opened the Pension Account and pro-rated for remaining days in the year. If you open your Pension Account in the month of June, the minimum legislated amount for that tax year is zero and no payment would be made until the following financial year.

☐ **Specific dollar amount**

Specific annual dollar amount \$.00 (before tax), pro-rated for remaining days in the year.

☐ **Maximum payment** (only applicable to members under age 65 years and NOT retired)

The maximum legislated amount is calculated as 10% of your Pension Account balance at the later of the last 1 July or the date you opened the Pension Account. Note that the maximum pension payment is not pro-rated. For example, if you open your account in June, choose the Maximum payment option and your Maximum amount for the year is \$12,000 your June payment will be \$12,000. Mark this box if applicable:

☐ **Please pay my total maximum payment for this year in the next available monthly payment run.**

Please note, you must also make a selection below to indicate the frequency of payments for future years.

My pension should be paid (and pro-rated accordingly, if applicable) as follows (tick one box only):

☐ **Fortnightly**

Please make the payment fortnightly on a Thursday.

☐ **Monthly**

Please make the monthly payments on or around the 15th of each month.

☐ **Quarterly**

Please make payments on or around the 15th of September, December, March and June.

☐ **Semi-annually**

Please make payments on or around the 15th of the next December and June.

☐ **Annually**

Please choose one of the below. If you do not select an option the default will be June.

☐ Please make annual payments on or around the 15th of June.

☐ Please make annual payments on or around the 15th of July.

iQ Retirement will adjust any nominations made above to ensure they fall within the prescribed minimum and maximum limits applicable to pension payments. The June pension payment may be larger to ensure your annual minimum limit is met.

☐ Please tick this box if, in the event of your death, you would like your pension to be paid to your spouse as a reversionary pension.

If you update or add your reversionary nomination on your account, you will need to close your existing pension and recommence a new pension. You will not need to complete another form; we will automatically create a new pension based on your existing details.

Please also provide the following details for your spouse:

- Mr Mrs Miss Ms Dr Other →

[illegible][illegible]

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Male ☐ Female ☐

☐ I am aged 65 or over at the date of commencing this pension, so I am not required to complete the Retiring Declaration. No maximum limit should apply to me.

☐ I am aged under 65 at the date of commencing this pension and the maximum pension payment limit should apply to me, so I have not completed the Retiring Declaration.

☐ I am aged under 65 at the date of commencing this pension and the maximum pension payment limit should be waived as per the completed Retiring Declaration below.

[illegible][illegible][illegible][illegible]

8. RETIRING DECLARATION (CONTINUED)

My date of birth (DD MM YYYY) is AND;

☐ I am aged under 65 and I have permanently retired from the workforce; OR

☐ I am aged between 60 and 65 and I have ceased being gainfully employed with;

[illegible]

(Company name) on or after my 60th birthday. I make this solemn declaration by virtue of the *Statutory Declarations Act 1959*, and subject to the penalties provided by that Act for the making of false statements in Statutory Declarations, conscientiously believing the statements contained in this Declaration to be true in every particular.

Member signature

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Declared at (place)

[illegible]

On this day (DD MM YYYY)

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Before me (witness' signature)

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(Witness' name and title)

[illegible][illegible]

9. AUTHORISATION

If you have a financial 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.

- I understand that the consolidation of my accounts will be processed once any transactions currently in progress have been completed.
- I understand that once my accounts have been consolidated the investment allocations may differ from my initial investment strategy.

Member name

[illegible][illegible]

Member signature

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Date (DD MM YYYY)

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10. A STATUTORY DECLARATION UNDER THE STATUTORY DECLARATIONS ACT 1959 MAY BE MADE BEFORE:

1. A person who is currently licensed or registered under a law to practise in one of the following occupations:

- Chiropractor
- Dentist
- Legal practitioner
- Medical practitioner
- Nurse
- Optometrist
- Patent attorney
- Pharmacist
- Physiotherapist
- Psychologist
- Trade marks attorney
- Veterinary surgeon

2. A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described); or

3. A person who is in the following list:

- Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
- Bailiff
- Bank officer with five or more continuous years of service
- Building society officer with five or more years of continuous service
- Chief executive officer of a Commonwealth court
- Clerk of a court
- Commissioner for Affidavits
- Commissioner for Declarations
- Credit union officer with five or more years of continuous service
- Employee of the Australian Trade Commission who is:
 - a. in a country or place outside Australia;
 - b. authorised under paragraph 3 (d) of the Consular Fees Act 1955; and
 - c. exercising his or her function in that place
- Permanent employee of the Australian Postal Corporation with five or more years of continuous service who is employed in an office supplying postal services to the public
- Permanent employee of:
 - a. the Commonwealth or a Commonwealth authority;
 - b. a State or Territory or a State or Territory authority; or
 - c. a local government authority;with five or more years of continuous service who is not specified in another item in this list
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
 - Employee of the Commonwealth who is:
 - a. in a country or place outside Australia;
 - b. authorised under paragraph 3 (c) of the Consular Fees Act 1955; and
 - c. exercising his or her function in that place
 - Fellow of the National Tax Accountants' Association
 - Finance company officer with five or more years of continuous service
 - Holder of a statutory office not specified in another item in this list
 - Judge of a court
 - Justice of the Peace
 - Magistrate
 - Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961
 - Master of a court
 - Member of Chartered Secretaries Australia
 - Member of Engineers Australia, other than at the grade of student
 - Member of the Association of Taxation and Management Accountants
 - Member of the Australasian Institute of Mining and Metallurgy
 - Member of the Australian Defence Force who is:
 - a. an officer;
 - b. a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with five or more years of continuous service; or
 - c. a warrant officer within the meaning of that Act
 - Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
 - Member of:
 - a. the Parliament of the Commonwealth;
 - b. the Parliament of a State;
 - c. a Territory legislature; or
 - d. a local government authority of a State or Territory
 - Minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961
 - Notary public
 - Police officer
 - Registrar, or Deputy Registrar, of a court
 - Senior Executive Service employee of:
 - a. the Commonwealth or a Commonwealth authority; or
 - b. a State or Territory or a State or Territory authority
 - Sheriff
 - Sheriff's officer
 - Teacher employed on a full-time basis at a school or tertiary education institution.

We're here to help

Please send your completed form to: iQ Retirement by Russell Investments, Locked Bag A4094, Sydney South NSW 1235.

If you have any questions, please call us on **1800 555 667** (Monday to Friday 8.30am to 5.30pm AEST),

email iq@russellinvestments.com.au or visit russellinvestments.com.au/super

In preparing this form, the Trustee has not taken into account the investment objectives, financial situation or needs of any person. Accordingly, before making a decision to invest in a product, you should read the current Product Disclosure Statement (PDS) and seek advice tailored to your own financial circumstances. Call us on 1800 555 667 or visit russellinvestments.com.au for a copy of the PDS. Total Risk Management Pty Limited ABN 62 008 644 353, AFSL 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

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