

2. SEARCH FOR YOUR SUPER

Tick this box to provide consent.

By ticking this box, you are consenting to the Trustee of the Russell Investments Master Trust (the Fund, iQ Super) using your Tax File Number (TFN) to search for other super accounts you may have, now and in the future, using a facility provided by the Australian Taxation Office (ATO). We will automatically consolidate any ATO-held super (known as Lost or Unclaimed money). If we find any super with other funds we will let you know, so you can decide if you want to transfer them into your iQ Super account.

3. PROVIDING YOUR TAX FILE NUMBER (TFN)

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect, use and disclose your TFN. The Trustee of your superannuation fund may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request the Trustee of your superannuation fund in writing that your TFN not be disclosed to any other superannuation provider.

Declining to quote your TFN to the Trustee of your superannuation provider is not an offence. However, giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- Your superannuation fund will be able to accept all permitted types of contributions to your account(s).
- Other than the tax that may ordinarily apply, *you will not pay more tax than you need to—this affects both contributions to your superannuation and benefit payments when you start drawing down your superannuation benefits.*
- It will make it much easier to trace different superannuation accounts in your name, so that you receive all your superannuation benefits when you retire.

Your TFN will otherwise remain confidential.

Fill in your TFN here:

4. MAKE AN INVESTMENT CHOICE

You can choose to invest in the GoalTracker Investment Option or set your own investment strategy. If you do not make a choice, you will be a 'MySuper' member and you will be invested in the fund's default investment strategy, the GoalTracker Investment Option. For more information, please refer to the current Product Disclosure Statement (PDS) available on our website.

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

1. Choose the GoalTracker Investment Option

By ticking the box, GoalTracker will automatically invest your super based on your age. By telling us more, you can then opt for GoalTracker Plus to create and manage a tailored investment strategy just for you.

MySuper option

GoalTracker .00%

OR

2. Set your own investment strategy

Choose one or more options in the table below (continued over the page).

Diversified options

| | | |
|-----------------|--|------|
| Defensive | <input type="text"/> <input type="text"/> <input type="text"/> | .00% |
| Diversified 50 | <input type="text"/> <input type="text"/> <input type="text"/> | .00% |
| Balanced Growth | <input type="text"/> <input type="text"/> <input type="text"/> | .00% |
| Growth | <input type="text"/> <input type="text"/> <input type="text"/> | .00% |
| High Growth | <input type="text"/> <input type="text"/> <input type="text"/> | .00% |

4. MAKE AN INVESTMENT CHOICE (CONTINUED)

Sector options

Cash and Fixed Income sector options¹

| | | | | |
|----------------------------------|----------------------|----------------------|----------------------|------|
| Australian Cash | <input type="text"/> | <input type="text"/> | <input type="text"/> | .00% |
| Australian Floating Rate | <input type="text"/> | <input type="text"/> | <input type="text"/> | .00% |
| Australian Fixed Income | <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% |

Equity sector options²

| | | | | |
|----------------------------|----------------------|----------------------|----------------------|------|
| Australian Shares | <input type="text"/> | <input type="text"/> | <input type="text"/> | .00% |
| Global Shares | <input type="text"/> | <input type="text"/> | <input type="text"/> | .00% |
| Global Shares – \$A Hedged | <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% |
| Listed International Property Securities – \$A Hedged | <input type="text"/> | <input type="text"/> | <input type="text"/> | .00% |

Responsible options²

| | | | | |
|------------------------------|----------------------|----------------------|----------------------|------|
| Low Carbon Global Shares | <input type="text"/> | <input type="text"/> | <input type="text"/> | .00% |
| Low Carbon Australian Shares | <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% |
| Third Party Indexed Global Shares | <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% |

Total allocation = .00%

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.

³ 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.

Your request will be effective two business days after we receive your completed form. You can update your choice(s) at any time by logging into your online account at russellinvestments.com.au/login

4. MAKE AN INVESTMENT CHOICE (CONTINUED)

Do you want to rebalance your investments?

This is only relevant to you, if you have selected more than one investment option. If you select to rebalance your investments, we reset your account balance on the 15th of each month, to match the original investment strategy you selected.

Below is an example where the member investment strategy is 50% Balanced Growth and 50% Defensive:

| | BALANCED GROWTH | DEFENSIVE | TOTAL |
|---|-----------------|-----------|----------|
| Initial investment | \$5,000 | \$5,000 | \$10,000 |
| Your balance on the 15th of the following month | \$5,300 | \$5,100 | \$10,400 |
| Your balance after rebalancing | \$5,200 | \$5,200 | \$10,400 |

If you select this option, you cannot switch your investments during the two working days prior to the 15th of each month.

I would like to rebalance my investments automatically each month:

Yes No

5. OPT IN FOR AUTOMATIC INSURANCE

I am a new member and want to opt in for the following types of automatic insurance cover:

- Death Only cover
 Death and Total and Permanent Disablement cover
 Income Protection cover

Note, if your insurance fees are paid by your employer, you will receive automatic insurance and do not need to opt in. However, if you are transferred to another division of the Fund you will need to opt in. This could happen, for example, if you leave your employer.

Important information to note

- If you opt in, we will maintain your insurance even if your account is inactive for 16 months or more, or your account is transferred to another division of the fund (this could happen, for example, if you leave your employer).
- By opting in, you acknowledge that you understand the effect this may have on your account balance and you do not require any further information.
- Limited cover may apply for a period, if you opt in after joining. Please see your Insurance, Fees and Costs Guide for more information.
- If you do not opt in to any cover at this time, when you are at least 25 years old and you have a balance of \$6,000 or more, cover will automatically commence (eligibility requirements and limitations may apply).
- If you choose to opt in to some but not all of the insurance cover available to you, you will have to reapply if you would like that cover in future.
- Insurance fees will be deducted from your account while you have cover, unless your cover is paid for by your employer.
- You can change or opt out of (i.e. cancel) your insurance cover at any time by sending us a completed Insurance Form, available at russellinvestments.com.au/forms or by calling us on 1800 555 667.

6. NOMINATION OF BENEFICIARIES

i Please specify the type of dependant for each person and indicate the percentage of your benefit you wish to allocate to each person listed. For more information, please refer to the Nomination of beneficiaries notes at the end of this form.

The total proportions nominated must equal 100% and only whole percentages may be used.

Types of dependants include spouse, child, financial dependant or person who is interdependant. You may also nominate your estate. Only if at the time of death there are no dependants or an estate, can a payment be made to a party that is not a dependant or the estate.

a. My nomination of beneficiaries:

1 Full name

Type of dependant

% of benefit

 .00%

2 Full name

Type of dependant

% of benefit

 .00%

3 Full name

Type of dependant

% of benefit

 .00%

4 Full name

Type of dependant

% of benefit

 .00%

5 Full name

Type of dependant

% of benefit

 .00%

6 Full name

Type of dependant

% of benefit

 .00%

7 Full name

Type of dependant

% of benefit

 .00%

8 Full name

Type of dependant

% of benefit

 .00%

Total = .00%

We're here to help

Please send your completed form to: iQ Super 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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