1. About iQ Super

iQ Super – General by Russell Investments offers members a range of 24 investment options to choose from. Our aim is to give you the best chance of a great life after-work. And we do that by being there every step of the way, providing you with personalised support and guidance. We help you take action and feel good about your super, throughout your working life and into retirement.

Information at your fingertips

Visit russellinvestments.com.au/trusteerequireddisclosure for all disclosure information relating to the Fund that must be disclosed under the SIS Regulations. This includes the following: Product dashboards, Trustee & Executive remuneration disclosure and any other documents required to be disclosed.

2. How superannuation works

Superannuation is a long-term, partly compulsory way of saving for your retirement. There are different types of contributions available (for example, contributions by your employer, contributions that you choose to make and Government co-contributions). There are limitations on contributions to and withdrawals from superannuation. Tax savings are provided by the Government. Most people have the right to choose into which superannuation entity their employer should direct their Superannuation Guarantee (SG) contributions.

In Australia, superannuation investments receive special tax concessions that aren’t available to other types of investments. That’s why superannuation is such a powerful vehicle to save for retirement. As your superannuation is likely to be one of your biggest assets in retirement, the choices you make today could significantly impact your lifestyle in retirement.

You should read the important information about ‘How superannuation works’ before making a decision. Go to russellinvestments.com.au/superguide and read the Super Guide. This material relating to ‘How superannuation works’ may change between the time when you read this PDS and the day when you join the Fund.
3. Benefits of investing in iQ Super

Your benefit in the Plan is accumulation style. All contributions and positive investment earnings are credited to your account. Any fees, tax and negative investment earnings are debited from your account. When you leave the Fund, the balance of your account will be paid to you (if no longer preserved) or to another fund, as directed by you.

You can choose how your account is invested from the available investment options. In the event of your death or if you become disabled while a member of the Fund, you may be entitled to an insured benefit in addition to your account balance (provided you satisfy any eligibility conditions for provision of insurance). Refer to section 8 ‘Insurance in your superannuation’ for details of the available insurance cover.

Investing in iQ Super offers you a range of benefits:

- **GoalTracker program:** By telling us more about you, we can give you a clearer picture of where you’re heading and help you set a meaningful retirement income goal that’s right for you. And once you’ve set your goal, we can help you achieve it through a personalised investment strategy and engagement program built around you.

- **Investment choice and flexibility:** Choose from 24 different options, including ‘pre-mixed’, ‘personalised’ or ‘build-your-own’ options. Switch your options any time.

- **Online access and E-communications:** View your account online, as well as fact sheets and planning tools at russellinvestments.com.au/super. If you or your employer provides us with your email address, you will be opted-in for e-communications. This means our letters and communications to you will be uploaded to your online account and you will receive an email notification when the document is available. We will only issue paper communications when your email address no longer works. You can change your preferred method of communication at any time by calling us or logging in to your online account at russellinvestments.com.au/login.

- **Help and advice:** We offer you multiple no-cost options to access guidance and advice on your super. If you need financial planning, we can refer you to a licensed financial adviser.

4. Risks of Superannuation

All investments carry risk. It’s the trade-off for the return that investors seek. Different strategies may carry different levels of risk, depending on the assets that make up the strategy. Assets with higher expected long-term returns generally carry the highest level of short-term risk. For example, shares and commodities have relatively higher short-term risk and higher expected returns than fixed interest and cash.

What you should consider:

- the value of your investments will vary and the level of returns will vary depending on the options you are invested in.
- returns are not guaranteed and may result in a loss.
- past returns are not a reliable indicator of future returns.
- superannuation and taxation laws affecting your super may change in the future.
- the amount of your future superannuation savings (including contributions and returns) may not be enough to provide adequately for your retirement.
- the level of risk varies for each person – how you invest your super will depend on a range of factors including your age, your investment timeframes, other investments you may have and your tolerance for risk.

You should read the important information about the ‘Benefits of investing with iQ Super’ before making a decision - go to russellinvestments.com.au/superguide and read the Super Guide. This material relating to the ‘Benefits of investing with iQ Super’ may change between the time when you read this PDS and the day when you join the Fund.
5. How we invest your money

For members who have transferred from iQ Super – Employer, your money will be invested as follows:

- Members who had made an investment choice in iQ Super – Employer, the investment arrangements for your super will not change unless you request a change.
- Members who did not have investment choice for some of all your benefits in iQ Super – Employer (e.g. defined benefit members), the benefit components for which you were not able to make investment selections will be invested in the Australian Cash option.
- For the benefit components for which you have not made an investment choice, those components will be invested in the MySuper investment option, GoalTracker.
- For the benefit components for which you made an investment choice, your investment arrangements for your super will not change.
- For new members joining iQ Super – General, you’ll be invested in our MySuper investment option GoalTracker, unless you make an investment choice.

iQ Super offers members 24 investment options to choose from. The MySuper investment option, GoalTracker, automatically invest your super based on information it knows about you (such as age), through a diversified portfolio invested across a range of asset classes. When you’re younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. And as you approach retirement, it will increase your allocation to defensive assets to help protect your savings. Refer to the table below. By telling us more about you, we can further personalise your investment strategy to your circumstances with GoalTracker Plus at russellinvestments.com.au/goaltrackerplus

### GoalTracker option

<table>
<thead>
<tr>
<th>AGE</th>
<th>BELOW 40</th>
<th>41 - 50</th>
<th>51 - 55</th>
<th>56 - 60</th>
<th>60+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment return objective¹: % above inflation p.a.</td>
<td>4.3%</td>
<td>4.3%</td>
<td>3.8% to 4.2%</td>
<td>3.3% to 3.7%</td>
<td>3.3%</td>
</tr>
<tr>
<td>Standard risk measure²: Estimated number of negative annual returns over any 20-year period</td>
<td>6 (High) 5 - 6</td>
<td>6 (High) 5 - 6</td>
<td>6 (High) 5 - 6</td>
<td>6 (High) 4 - 5</td>
<td>6 (High) 4 - 5</td>
</tr>
<tr>
<td>Suitable for Investors seeking to build wealth over this term. Investors willing to accept the possibility of negative returns over this term.</td>
<td>Long-term</td>
<td>Medium to Long-term³</td>
<td>Short to medium</td>
<td>Shorter-term³</td>
<td></td>
</tr>
<tr>
<td>Minimum investment timeframe (years):</td>
<td>7</td>
<td>7</td>
<td>6 - 7</td>
<td>5 - 6</td>
<td>5</td>
</tr>
<tr>
<td>Investment strategy⁴: The option is typically exposed to a diversified mix between growth and defensive investments as shown below (the option may be exposed to derivatives):</td>
<td>Growth investments: 95 5</td>
<td>Growth investments: 70 - 80⁷</td>
<td>Defensive investments: 5 5</td>
<td>Defensive investments: 20 - 30</td>
<td>Protective investments: 30</td>
</tr>
<tr>
<td>Asset Allocation range⁵</td>
<td>Range %</td>
<td>Range %</td>
<td>Range %</td>
<td>Range %</td>
<td></td>
</tr>
<tr>
<td>Australian Equities</td>
<td>20 - 80</td>
<td>20 - 80</td>
<td>20 - 70</td>
<td>20 - 70</td>
<td>10 - 60</td>
</tr>
<tr>
<td>International Equities</td>
<td>20 - 80</td>
<td>20 - 80</td>
<td>20 - 70</td>
<td>20 - 70</td>
<td>10 - 60</td>
</tr>
<tr>
<td>Property</td>
<td>0 - 20</td>
<td>0 - 20</td>
<td>0 - 20</td>
<td>0 - 20</td>
<td>0 - 20</td>
</tr>
<tr>
<td>Fixed Income</td>
<td>0 - 20</td>
<td>0 - 20</td>
<td>0 - 30</td>
<td>0 - 40</td>
<td>10 - 40</td>
</tr>
<tr>
<td>Cash</td>
<td>0 - 20</td>
<td>0 - 20</td>
<td>0 - 20</td>
<td>0 - 30</td>
<td>0 - 30</td>
</tr>
<tr>
<td>Infrastructure</td>
<td>0 - 20</td>
<td>0 - 20</td>
<td>0 - 20</td>
<td>0 - 20</td>
<td>0 - 20</td>
</tr>
<tr>
<td>Commodities</td>
<td>0 - 10</td>
<td>0 - 10</td>
<td>0 - 10</td>
<td>0 - 10</td>
<td>0 - 10</td>
</tr>
<tr>
<td>Other Alternatives</td>
<td>0 - 20</td>
<td>0 - 20</td>
<td>0 - 20</td>
<td>0 - 20</td>
<td>0 - 20</td>
</tr>
</tbody>
</table>

1. The objective is to earn a return, after costs and tax, which exceeds CPI by the % p.a. shown, measured over rolling 5 and 10 year periods. CPI stands for Consumer Price Index, which is used as a measure of inflation.
2. Refer to the Investment Guide for more information, including the risk levels for each investment option.
3. Medium to Long-term suitability and possibility of negative returns changes at age 58.
4. The option may be exposed to derivatives. Please refer to the asset allocation ranges for details of the parameters surrounding the investment strategy.
5. Growth assets decrease by 2.5% each year from 92.5% at age 51 to 82.5% at age 55. Defensive assets increase by 2.5% each year from 7.5% at age 51 to 17.5% at age 55.
6. Growth assets decrease by 2.5% each year from 80% at age 56 to 70% at age 60. Defensive assets increase by 2.5% each year from 20% at age 56 to 30% at age 60.
7. The actual asset allocation may temporarily fall outside ranges stated in certain circumstances, such as asset transitions or extreme market movements.
Our range of investment options
Choose from 24 different options, including 'pre-mixed', 'personalised' or 'build-your-own' options as listed below.

<table>
<thead>
<tr>
<th>PERSONALISED</th>
<th>DIVERSIFIED</th>
<th>OUTCOME-ORIENTED</th>
<th>THIRD PARTY</th>
<th>SECTOR</th>
<th>RESPONSIBLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>GoalTracker (MySuper)</td>
<td>Defensive</td>
<td>Multi-asset Income Strategy</td>
<td>Third-party Indexed Australian Shares</td>
<td>Australian Cash</td>
<td>Responsible Australian Shares</td>
</tr>
<tr>
<td></td>
<td>Diversified 50</td>
<td>Multi-asset Growth Strategy</td>
<td>Third-party Indexed Global Shares</td>
<td>Australian Cash Enhanced</td>
<td>Responsible Australian Shares</td>
</tr>
<tr>
<td></td>
<td>Blended</td>
<td></td>
<td>Third-party Indexed Global Shares</td>
<td>Australian Fixed Income</td>
<td>Responsible Global Shares</td>
</tr>
<tr>
<td></td>
<td>Balanced</td>
<td></td>
<td>Australian Opportunities</td>
<td>Australian Opportunities</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Balanced Opportunities</td>
<td></td>
<td>Global Fixed Income - $ Hedged</td>
<td>Global Opportunities</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Growth</td>
<td></td>
<td>International Property Securities - $A Hedged</td>
<td>Global Opportunities</td>
<td></td>
</tr>
<tr>
<td></td>
<td>High Growth</td>
<td></td>
<td>Emerging Markets</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Warning: You must consider the likely investment return, the risk and your investment timeframe when choosing the option(s) into which you wish to invest. You should read the important information about ‘How we invest your money’ which will have details on each of the investment options, before making a decision - go to russellinvestments.com.au/investmentguide and read the Investment Guide. This material relating to ‘How we invest your money’ may change between the time when you read this PDS and the day when you join the Fund.

6. Fees and costs

Did you know?
Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your fund balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from $100,000 to $80,000).
You should consider whether features such as superior investment performance or the provision of better investor services justify higher fees and costs. You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the Fund or your financial adviser.

To find out more?
If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website (moneysmart.gov.au) has a superannuation calculator to help you check out different fee options. It can be used to calculate the effect of fees and costs on account balances.

GoalTracker option
This section shows fees and other costs that you may be charged in respect of the GoalTracker option. These fees and costs may be deducted from your money, from the returns on your investment or from the assets of the portfolio as a whole.

Taxes and insurance costs are set out in another part of this document.

You should read all the information about fees and costs because it is important to understand their impact on your investment. Similar information will be included in PDSs for other superannuation funds so that you can compare our fees and costs with those of other superannuation funds.

<table>
<thead>
<tr>
<th>TYPE OF FEE OR COST™</th>
<th>AMOUNT</th>
<th>HOW AND WHEN PAID</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment fee</td>
<td>0.36% p.a. of your account balance.</td>
<td>The investment fee is deducted from the investment returns before the net earnings are declared and applied to your account. It is not deducted from your account.</td>
</tr>
<tr>
<td>Administration fee</td>
<td>0.58% p.a. of your account balance. Plus, a fixed-dollar fee of $78.00 p.a.</td>
<td>The administration fee is deducted from your account on the last business day of each month. The fixed-dollar fee will be indexed with AWOTE* at 1 October each year. The Trustee passes on the tax deductions it receives so the actual amount deducted from your account would be 0.493% p.a. Plus, a fixed-dollar fee of $66.30 p.a.</td>
</tr>
<tr>
<td>Buy-sell spread</td>
<td>These spreads vary depending on the investment option(s) you choose. For more information, please visit russellinvestments.com.au/iQbuysellspread</td>
<td>You can read more about the buy-sell spread in the 'Additional explanation of investment fees and costs' section of your Investment Guide.</td>
</tr>
<tr>
<td>Switching fee</td>
<td>Nil</td>
<td>Not applicable.</td>
</tr>
<tr>
<td>Advice fees* relating to all members investing in a particular MySuper product or investment option</td>
<td>Nil for general and simple personal advice related to your interests in the Fund. An advice fee for complex personal advice may be payable.</td>
<td>For Advice fees, refer to the 'Additional explanation of fees and costs' section of your Super Guide.</td>
</tr>
</tbody>
</table>
### Example of annual fees and costs for the GoalTracker option

The table below provides an example of how the fees and costs in the GoalTracker option can affect your superannuation investment over a one year period.

You should use this table to compare this product with other superannuation products. As noted above, fees and costs can be paid directly from your account, or deducted from investment returns.

#### Changes in fees

The Trustee has the right to change fees at any time without your consent. The fixed-dollar administration fee is automatically indexed to Average Weekly Ordinary Time Earnings (AWOTE) each year on 1 October. Any material increase in the fees you are charged will be communicated to you at least 30 days before they are charged.

<table>
<thead>
<tr>
<th>EXAMPLE: GOALTRACKER OPTION</th>
<th>BALANCE OF $50,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment fee</td>
<td>0.36%™ p.a. of your account balance. For every $50,000 you have in this option, you will be charged $180.00 each year.</td>
</tr>
<tr>
<td>PLUS Administration fees:</td>
<td>0.58% p.a. of your account balance. Plus, a fixed-dollar fee of $78.00 p.a. ($6.50 per month). And, you will be charged $290.00 in administration fees. Plus, a fixed-dollar fee of $78.00 regardless of your balance. The Trustee passes on the tax deductions it receives so the actual amount deducted from your account would be $246.50 p.a. Plus, a fixed-dollar fee of $66.30 p.a.</td>
</tr>
<tr>
<td>PLUS Indirect costs for the GoalTracker option:</td>
<td>0.24% p.a. of your account balance. And, indirect cost of $120.00 each year will be deducted from your investments.</td>
</tr>
<tr>
<td>EQUALS Total cost of product:</td>
<td>If your balance is $50,000, then for that year you will be charged fees of $668.00 for the superannuation product. The Trustee passes on the tax deductions it receives so the estimated cost to you would be $612.80 p.a.</td>
</tr>
</tbody>
</table>

* Additional fees may apply.

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+ If your account balance is less than $6,000 at 30 June, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of your account balance. Any amount charged in excess of that cap must be refunded to you.

= Additional fees may apply. Refer to the ‘Additional explanation of fees and costs’ section of your Super Guide.

* The Investment fee varies according to the option you invest in. The quoted fee here is for the GoalTracker option.

^ AWOTE means Average Weekly Ordinary Times Earnings.

# Additional fixed-dollar or percentage-based fees may apply depending on the type of advice you need. These fees will be agreed upfront between you and the adviser.

§ The GoalTracker investment option is a new option and therefore, the indirect costs are reasonable estimates based on the information available as at the date this PDS was issued.

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You should read the important information about ‘Fees and costs’ before making a decision - For Insurance and Administration Fees and Costs go to russellinvestments.com.au/iqgeneralifcg and read the Insurance, Fees and Costs Guide. For Investment Fees and Costs go to ‘Additional explanation of fees and costs’ in the Investment Guide russellinvestments.com.au/investmentguide. For all other fee information, such as Family Law, Advice Fees and Fee definitions go to ‘Additional explanation of fees and costs’ in the Super Guide russellinvestments.com.au/superguide

This material relating to your fees and costs and any additional explanations (in your Insurance, Fees and Costs Guide, Investment Guide, and Super Guide) may change between the time when you read this PDS and the day when you join the Fund. You can also find fee definitions at russellinvestments.com.au/feeandcostdefinitions

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The insurance fee is calculated monthly and deducted from your account on the last Friday of the month.

For Family Law fees, refer to the ‘Additional explanation of fees and costs’ section of your Super Guide.

These costs have already been accounted for in the investment returns. Please refer to the ‘Additional explanation of investment fees and costs’ section of your Investment Guide.

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<table>
<thead>
<tr>
<th>TYPE OF FEE OR COST™</th>
<th>AMOUNT</th>
<th>HOW AND WHEN PAID</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other fees and costs</td>
<td>Insurance fees: For insurance fees, refer to the ‘Types of insurance cover within the Fund’ section of your Insurance, Fees and Costs Guide. The insurance fee is calculated monthly and deducted from your account on the last Friday of the month.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Family fees: Family Law fees are payable for information requests. For Family Law fees, refer to the ‘Additional explanation of fees and costs’ section of your Super Guide.</td>
<td></td>
</tr>
<tr>
<td>Indirect Cost Ratio (ICR)</td>
<td>0.24% p.a.™ of your account balance, which comprises: Estimated Performance Related Fee of 0.03% p.a. Estimated Other Indirect Costs of 0.21% p.a. Operational Risk Reserve of 0.00% p.a.</td>
<td>These costs have already been accounted for in the investment returns. Please refer to the ‘Additional explanation of investment fees and costs’ section of your Investment Guide.</td>
</tr>
</tbody>
</table>
7. How superannuation is taxed

Superannuation is one of the most tax-effective ways to save for retirement. Even so, taxation laws are complex and subject to change. To make the most of your superannuation, you might like to consult your accountant or tax adviser for specific details about how you will be taxed. This advice may be particularly useful as you approach retirement and need to decide how and when to withdraw your superannuation.

Contributions

Contributions made by your employer, or by you from your before-tax pay, are called ‘Concessional Contributions’, and these contributions generally have a 15% contributions tax deducted from them. Any money you transfer into your account from an untaxed source (post 30 June 1983 untaxed component only) is also generally taxed at 15%^.

Contributions that you make from your after-tax pay are called ‘Non-concessional Contributions’, and these contributions are not subject to the contributions tax because you have already paid income tax on that money.

There are (different) limits on Concessional and Non-concessional Contributions. It is very important for you to be aware that there will be negative tax consequences for you if you breach either of these limits.

| There are Concessional Contribution and Non-concessional Contribution limits. If these limits are exceeded, there are taxation consequences. |
| For more information on contribution limits and the co-contribution amount including the current threshold, visit russellinvestments.com.au/rates |

Investment earnings

Investment earnings in superannuation are taxed at a maximum rate of 15%. The effective tax rate on some earnings is lower because of further tax concessions or credits available to the Fund. The investment return we disclose to you is net of tax.

Withdrawals

Tax on withdrawals varies depending on your age, the type of withdrawal, and the ratio of taxable to tax-free components in your account. We withhold appropriate tax from amounts we pay to you.

You should provide us with your Tax File Number (TFN) when you join the Fund. If you or your employer do not provide the Fund with your TFN, all Concessional Contributions will be taxed at the top marginal rate plus Medicare levy and you cannot make after-tax contributions. If you do not provide your TFN to the Fund, tax will be withheld at the top marginal rate plus Medicare levy on the taxable component of any payment made to you.

You should read the important information about ‘Fees and costs’ before making a decision – For Insurance and Administration Fees and Costs go to russellinvestments.com.au/iggeneralifcg and read the Insurance, Fees and Costs Guide. For Investment Fees and Costs go to ‘Additional explanation of investment fees and costs’ in the Investment Guide russellinvestments.com.au/investmentguide. For all other fee information, such as Family Law, Advice Fees and Fee definitions go to ‘Additional explanation of fees and costs’ in the Super Guide russellinvestments.com.au/superguide

8. Insurance in your superannuation

Insurance fees are deducted from your account on the last Friday of each month. For detailed information on the insurance cover available (including any limitation that may apply) refer to the Insurance, Fees and Costs Guide at russellinvestments.com.au/iggeneralifcg

Types of insurance cover
The types of insurance cover that may apply.

- Death only cover
- Death & Total and Permanent Disablement
- Income Protection

Automatic or voluntary insurance

Insurance within the plan could be available on an automatic or voluntary basis.

- Automatic insurance cover is cover that is available if you transfer from another division of the Fund where you previously held insurance cover. If you have an account balance of less than $6,000, or you are under 25 when you join, then you will not be provided with automatic insurance cover upon joining. You will need to apply for voluntary cover.
- Voluntary insurance cover is cover that is not issued automatically. You must apply for cover and may be required to provide evidence of your health to the insurer, who will decide whether to accept (on standard terms or non-standard terms) or decline your application.

Protecting your super savings

Under age 25

For new members of iQ Super – General from 1 April 2020, that are under 25 years when joining, insurance cover will not be automatically provided. You will need to opt in for cover upon transfer to iQ Super – General for your cover to continue. If cover is approved, then fees will be deducted from your account.

Under $6,000 balance

For new members or members who transfer from another division of the Fund, your cover will not be provided automatically if your balance is less than $6,000. You will need to apply for cover. If cover is approved, then insurance fees will be deducted from your accounts. You will need to opt in for cover upon transfer to iQ Super – General for your cover to continue. If cover is approved, then fees will be deducted from your account. To apply (opt in) to insurance, please log on to your online account or complete and return the Insurance Opt-in Form (available on our website or call us for a copy).

Inactive for 16 months

Where you have insurance and your account has been inactive (where no funds were received) for 16 months or more your cover will be cancelled. We will contact you if your insurance is about to end. If you want to keep your insurance, you’ll need to advise the Fund by calling us or logging in to your online account. Any previous advice to keep insurance in another division will not be transferred to i.e. you will need to provide new advice to the Fund to keep your insurance in this division.

Change or cancel your insurance cover

You can change, opt-out of (i.e. cancel) your insurance cover at any time by sending us a completed Insurance Request form (available on our website or by calling us).

Death and TPD insurance

If you are a new member in the iQ Super – General and between 15 and 69 years of age and either an ‘Australian Resident’ or a ‘Temporary Resident’ (as defined by the insurer), you are eligible to apply for Death and Total & Permanent Disablement (TPD) cover, subject to underwriting and approval by the insurer. Cover is provided only after the insurer has assessed your application (and
health evidence) and confirmed in writing the start date of your cover, and any conditions of acceptance of your cover. The amount of cover provided by each unit of cover varies with your age. If you have transferred from another division of the Fund, the level of insurance cover (if any) you had in place on the day you left your employer will continue and be rounded up to the next whole number of units of age-based cover. This will happen automatically when we open your iQ Super – General account, unless you are under age 25 or have an account balance of less than $6,000. The amount of cover provided by each unit of cover varies with your age.

Voluntary cover
You may also be eligible to apply for voluntary cover (including Death Only, Death and TPD and income protection). Generally voluntary insurance cover is underwritten, which means that you will be asked to provide health evidence and other information to the insurer. Voluntary insurance cover is only provided after the insurer has assessed your application and confirmed in writing that you have accepted.

Fixed Death and TPD cover
If you don’t want your insurance cover to reduce each year, you can apply to fix the amount of your Death and TPD (or Death Only) insurance cover. Fixed cover allows you to choose and maintain the same amount of cover until you reach age 70.

Occupational Category
Insurance fees for this cover depend on your age and how the insurer classified your ‘Occupational Category’. The Occupational categories are:

- Professional
- Low risk
- Standard

If you do not take any action you will be placed in a ‘Standard’ occupation category. Lower insurance fees apply if your occupational category. Lower insurance fees apply if your

Voluntary cover
You may also be eligible to apply for voluntary cover (including Death Only, Death and TPD and income protection). Generally voluntary insurance cover is underwritten, which means that you will be asked to provide health evidence and other information to the insurer. Voluntary insurance cover is only provided after the insurer has assessed your application and confirmed in writing that you have accepted.

Fixed Death and TPD cover
If you don’t want your insurance cover to reduce each year, you can apply to fix the amount of your Death and TPD (or Death Only) insurance cover. Fixed cover allows you to choose and maintain the same amount of cover until you reach age 70.

Occupational Category
Insurance fees for this cover depend on your age and how the insurer classified your ‘Occupational Category’. The Occupational categories are:

- Professional
- Low risk
- Standard

If you do not take any action you will be placed in a ‘Standard’ occupation category. Lower insurance fees apply if your occupational category.

Insurance fee for each unit of cover for Death only and Death & TPD cover.

<table>
<thead>
<tr>
<th>Occupational Category</th>
<th>Weekly insurance fee per unit of Death Only cover</th>
<th>Weekly insurance fee per unit of Death &amp; TPD cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard</td>
<td>2.59</td>
<td>3.46</td>
</tr>
<tr>
<td>Low Risk</td>
<td>1.30</td>
<td>1.73</td>
</tr>
<tr>
<td>Professional</td>
<td>1.17</td>
<td>1.56</td>
</tr>
</tbody>
</table>

The value of each unit of Death only and Death & TPD cover. As well as the Insurance fee for Income protection cover.

<table>
<thead>
<tr>
<th>Age next birthday</th>
<th>Value of each unit of Death Only or Death &amp; TPD</th>
<th>Annual insurance fee per $1,000 of annual Income Protection Benefit by Occupational Category</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Standard</td>
<td>Low Risk</td>
</tr>
<tr>
<td>16</td>
<td>189,000</td>
<td>1.27</td>
</tr>
<tr>
<td>17</td>
<td>156,000</td>
<td>1.29</td>
</tr>
<tr>
<td>18</td>
<td>132,000</td>
<td>1.33</td>
</tr>
<tr>
<td>19</td>
<td>117,000</td>
<td>1.36</td>
</tr>
<tr>
<td>20</td>
<td>107,000</td>
<td>1.36</td>
</tr>
<tr>
<td>21</td>
<td>102,000</td>
<td>1.36</td>
</tr>
<tr>
<td>22</td>
<td>101,000</td>
<td>1.33</td>
</tr>
<tr>
<td>23</td>
<td>101,000</td>
<td>1.33</td>
</tr>
<tr>
<td>24</td>
<td>101,000</td>
<td>1.30</td>
</tr>
<tr>
<td>25</td>
<td>102,000</td>
<td>1.27</td>
</tr>
<tr>
<td>26</td>
<td>111,000</td>
<td>1.26</td>
</tr>
<tr>
<td>27</td>
<td>112,000</td>
<td>1.27</td>
</tr>
<tr>
<td>28</td>
<td>113,000</td>
<td>1.31</td>
</tr>
<tr>
<td>29</td>
<td>113,000</td>
<td>1.33</td>
</tr>
<tr>
<td>30</td>
<td>113,000</td>
<td>1.38</td>
</tr>
<tr>
<td>31</td>
<td>114,000</td>
<td>1.42</td>
</tr>
<tr>
<td>32</td>
<td>114,000</td>
<td>1.46</td>
</tr>
<tr>
<td>33</td>
<td>114,000</td>
<td>1.51</td>
</tr>
<tr>
<td>34</td>
<td>110,000</td>
<td>1.61</td>
</tr>
<tr>
<td>35</td>
<td>107,000</td>
<td>1.67</td>
</tr>
<tr>
<td>36</td>
<td>103,000</td>
<td>1.79</td>
</tr>
<tr>
<td>37</td>
<td>99,000</td>
<td>1.90</td>
</tr>
<tr>
<td>38</td>
<td>96,000</td>
<td>2.02</td>
</tr>
<tr>
<td>39</td>
<td>89,000</td>
<td>2.18</td>
</tr>
<tr>
<td>40</td>
<td>83,000</td>
<td>2.40</td>
</tr>
<tr>
<td>41</td>
<td>77,000</td>
<td>2.62</td>
</tr>
<tr>
<td>42</td>
<td>71,000</td>
<td>2.90</td>
</tr>
<tr>
<td>43</td>
<td>66,000</td>
<td>3.21</td>
</tr>
<tr>
<td>44</td>
<td>60,000</td>
<td>3.56</td>
</tr>
<tr>
<td>45</td>
<td>55,000</td>
<td>3.94</td>
</tr>
<tr>
<td>46</td>
<td>50,000</td>
<td>4.38</td>
</tr>
<tr>
<td>47</td>
<td>45,000</td>
<td>4.85</td>
</tr>
<tr>
<td>48</td>
<td>41,000</td>
<td>5.43</td>
</tr>
<tr>
<td>49</td>
<td>38,000</td>
<td>6.06</td>
</tr>
<tr>
<td>50</td>
<td>35,000</td>
<td>6.75</td>
</tr>
<tr>
<td>51</td>
<td>32,000</td>
<td>7.49</td>
</tr>
<tr>
<td>52</td>
<td>30,000</td>
<td>8.31</td>
</tr>
<tr>
<td>53</td>
<td>27,000</td>
<td>9.20</td>
</tr>
<tr>
<td>54</td>
<td>25,000</td>
<td>10.21</td>
</tr>
<tr>
<td>55</td>
<td>23,000</td>
<td>11.34</td>
</tr>
<tr>
<td>56</td>
<td>22,000</td>
<td>12.52</td>
</tr>
<tr>
<td>57</td>
<td>20,000</td>
<td>13.81</td>
</tr>
<tr>
<td>58</td>
<td>19,000</td>
<td>15.21</td>
</tr>
<tr>
<td>59</td>
<td>17,000</td>
<td>16.72</td>
</tr>
<tr>
<td>60</td>
<td>15,000</td>
<td>18.37</td>
</tr>
<tr>
<td>61</td>
<td>14,000</td>
<td>20.14</td>
</tr>
<tr>
<td>62</td>
<td>13,000</td>
<td>22.05</td>
</tr>
<tr>
<td>63</td>
<td>12,000</td>
<td>24.13</td>
</tr>
<tr>
<td>64</td>
<td>11,000</td>
<td>26.40</td>
</tr>
<tr>
<td>65</td>
<td>10,000</td>
<td>28.89</td>
</tr>
<tr>
<td>66</td>
<td>9,000</td>
<td>31.67</td>
</tr>
<tr>
<td>67</td>
<td>8,000</td>
<td>34.72</td>
</tr>
<tr>
<td>68</td>
<td>7,000</td>
<td>38.08</td>
</tr>
<tr>
<td>69</td>
<td>6,000</td>
<td>35.98</td>
</tr>
<tr>
<td>70</td>
<td>5,000</td>
<td>19.76</td>
</tr>
</tbody>
</table>

Income Protection
For members transferring from iQ Super – Employer, the level of insurance will automatically continue, unless you are under age 25 or have an account balance of less than $6,000. For new members, Income Protection may not be issued automatically. If you want this cover, you must apply for it and provide evidence of your health to the insurer, who will decide whether to accept (on standard terms or non-standard terms) or decline your application.

To be eligible for this cover to commence in this division you need to be a permanent or contract employee (as defined by the insurer) under age 65 who works at least 15 hours per week. Where provided, your Income Protection cover is up to 75% of your ‘Salary’, as defined by the insurer. If you satisfy the insurer’s definition for Income Protection, the benefit is paid monthly in arrears, (after a 90 day waiting period), up to 2 years. It may be reduced by any amount of workers’ compensation of other payments which you are eligible to receive during your period of disability.

How to apply for cover
You can apply for insurance cover on the Insurance Request Form, available in your online account or by calling us.

Insurance fees
All insurance fees shown in this document include the tax deduction the Fund claims for insurance costs and passes on to you. Insurance fees outlined here are current at the time of printing. The Trustee and insurer have the power to alter the insurance fees and you will be given 30 days’ written notice of any increases. Insurance fees depend on your age and your Occupational Category. Lower insurance fees are payable if you successfully apply to the insurer to change your occupational category from ‘Standard’ to either ‘Low Risk’ or ‘Professional’.
You should read the important information about insurance benefits applicable to your superannuation Fund and consider whether it is appropriate for you before making a decision - go to russellinvestments.com.au/iqgeneralifcg and read the Insurance, Fees and Costs Guide. This material relating to ‘Insurance in your superannuation’ may change between the time when you read this PDS and the day when you join the Fund.

9. How to open an account

If you transferred from another division of iQ Super, an account will be automatically opened for you. All other investors wishing to join iQ Super - General must complete an Application Form. Once you have received your member number, you should log into your account if you wish to nominate beneficiaries or make an investment choice.

Enquiries or complaints

If you have any questions that are not answered in this PDS, please call us. If your enquiry is not resolved to your satisfaction and you wish to lodge a complaint, please contact us:

By phone     By email
1800 555 667  iq@russellinvestments.com.au

By mail
iQ Super Locked Bag A4094 Sydney South NSW 1235

Depending on the nature of your complaint, we may ask you to provide further information in writing so that we can fully understand the complaint. We will provide assistance to you if necessary and a prompt written acknowledgment of receipt of your complaint. Our goal is to handle your complaint efficiently and fairly and we will provide the Trustee’s decision as quickly as possible.

However, if your complaint relates to a death benefit claim or to a declined disablement benefit claim, it may take some time to gather all the information necessary to enable the complaint to be properly considered. You can obtain advice in relation to the complaints handling process or feedback on the status of your complaint by calling us.

You can take the matter to the Australian Financial Complaints Authority. AFCA can be contacted at:

By phone     By email
1800 931 678  info@afca.org.au

What is GoalTracker Plus?

If you provide us with more information about you, such as your intended retirement age, future super contributions and your retirement income goal, we can recommend and implement a more personalised investment strategy with GoalTracker Plus. For more information on GoalTracker Plus refer to russellinvestments.com.au/goaltrackerplus

Cooling-off period

You have a cooling-off period to reconsider your investment. To withdraw, we must receive your written request within 14 days of the earlier of:

- The Date you receive your Welcome Statement; or
- Five business days after you become a member of the Plan.

The option to withdraw is not available if you have exercised your rights as a member, for example, if you have switched investment options.

If you withdraw your investment during the cooling off period, the amount payable to you may be different to the amount you invested due to changes in the unit price, tax and reasonable administration costs.

To withdraw your investment, you will need to complete a Benefit Payment Direction Form which is available on our website. Please note superannuation preservation rules apply.

You should read the important information about ‘How to open an account’ - go to russellinvestments.com.au/superguide and read the Super Guide. This material relating to the ‘How to open an account’ may change between the time when you read this PDS and the day when you join the Fund.
Application Form
iQ SUPER – GENERAL BY RUSSELL INVESTMENTS

Use this form to provide important details required to set up your account in iQ Super – General. Print clearly in BLOCK LETTERS.

This Application Form relates to the iQ Super – General Product Disclosure Statement dated 28 March 2020 (the 'PDS') within the Russell Investments Master Trust (the Fund). It must not be distributed unless accompanied by the complete and unaltered PDS. Terms defined in the PDS have the same meaning in this form. The PDS contains important information about investing in the Fund. It is important that you read the PDS accompanying this Application Form before applying for units in any of the investment options of the Fund.

<table>
<thead>
<tr>
<th>Duty of disclosure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before you enter into a life insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, that may affect their decision to insure you and on what terms. You have this duty until the insurer agrees to insure you. You have the same duty before you extend, vary or reinstate the contract. You do not need to tell the insurer anything that:</td>
</tr>
<tr>
<td>- reduces the risk that the insurer insures you for; or</td>
</tr>
<tr>
<td>- is common knowledge; or</td>
</tr>
<tr>
<td>- the insurer knows or should know as an insurer; or</td>
</tr>
<tr>
<td>- the insurer waives your duty to tell about it.</td>
</tr>
</tbody>
</table>

If you do not tell the insurer something

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, the insurer may apply the following rights separately to each type of cover.

If you do not tell the insurer anything you are required to, and the insurer would not have insured you if you had told them, the insurer may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, the insurer may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told them everything you should have.

However, if the contract has a surrender value, or provides cover on death, the insurer may only exercise this right within 3 years of entering into the contract.

If the insurer chooses not to avoid the contract or reduce the amount you have been insured for, the insurer may, at any time vary the contract in a way that places them in the same position they would have been in if you had told them everything you should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

If your failure to tell the insurer is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.
# 1. Your personal details

1. 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](http://russellinvestments.com.au/privacy) or call us on 1800 555 667.

<table>
<thead>
<tr>
<th>a. Title (please select)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>b. Surname</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>c. First name(s)</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>d. Date of birth (DD MM YYYY)</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>e. Sex (please select)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>f. Address</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>g. Work telephone</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>h. Home telephone</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>i. Mobile telephone</th>
</tr>
</thead>
</table>

| j. Primary/personal email address | (Give us your email address to receive all future communications electronically.) |
|-----------------------------------|

<table>
<thead>
<tr>
<th>Secondary/work email address</th>
</tr>
</thead>
</table>

1 We may SMS you from time to time.

2 By providing your email address, you are advising us that online communication is your preferred method of communication. Going forward, we will email you with information and also advise when a communication has been added to your online account. We will issue paper communications rarely or where your email address no longer works. You can change your preferred method of communication at any time by calling us or logging in to your online account at [russellinvestments.com.au/login](http://russellinvestments.com.au/login)
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 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. Initial investment

Please check that the dollar values add up to the total investment amount.

a. Total Investment amount:

From one or more superannuation funds.

You must complete the Rollover Forms attached at the end of this form.

$... .00

From contributions (accompanying this application only)

$... .00

Total investment amount

$... .00

b. Please complete the relevant details so, we can track your application appropriately:

Transfer from another division within the Russell Investments Master Trust

The member number where the account is transferring from:

Please transfer $... .00

Please transfer the total balance.

If the account you are transferring from your iQ Super – Employer account, please complete the details below in relation to the employer that sponsors your account:

[ ] I have not left employment.

[ ] I have left employment/will be leaving on (DD MM YYYY)

If you have requested to transfer your total balance after leaving employment, we will wait for final contributions from your employer to arrive before making the transfer.

AND/OR

Transfer from another superannuation fund

Please complete and sign the Rollover Forms at the end of the Application Form in order to transfer money from other superannuation funds. For more rollover forms please visit russellinvestments.com.au/forms

AND/OR (continued over)

© Registered to BPAY Pty Ltd ABN 69 079 137 518.
3. Initial investment (continued)

Make a contribution

The cheque should be made payable to Russell Investment Master Trust. The cheque is a:

- Personal after-tax contribution
- Personal tax-deductible contribution (contributions tax will be deducted)

You may be eligible to make a tax-deductible contribution, if you are self-employed or an ‘unsupported person’. Please also submit a Deduction for Personal Superannuation Contributions Form available from the ATO. If you do not provide this notice, your contribution will be treated as a non-concessional contribution.

- Employer Superannuation Guarantee (SG) or salary sacrifice contribution (contributions tax will be deducted)

Note: Should your cheque be dishonoured, you may be liable for all reasonable costs associated with processing your application. If you would like to make a contribution by BPAY®, you will need to wait until your application is processed and you have been provided with your Customer Reference Number (CRN) for contributions.

4. Make an investment choice

Please fill in the table below to make an investment choice. The choice(s) you indicate on this form will apply to both your initial investment and future transactions on your account. You can update your choice(s) at any time by logging into your account via russellinvestments.com.au/super

<table>
<thead>
<tr>
<th>Option 1 – Choose the GoalTracker Option</th>
</tr>
</thead>
</table>

- By ticking this box, GoalTracker will automatically invest your super based on information it knows about you, such as your age.
- The more you tell us, the more we’re able to personalise your investment strategy with GoalTracker Plus.

<table>
<thead>
<tr>
<th>Personalised option</th>
<th>GoalTracker</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 0 0.00%</td>
</tr>
</tbody>
</table>

OR

<table>
<thead>
<tr>
<th>Option 2 – Set your own investment strategy</th>
</tr>
</thead>
</table>

Choose one or more options in the table below.

My investment choice is:

**Diversified options**

1. Defensive .00%
2. Diversified 50 .00%
3. Blended Balanced .00%
4. Balanced .00%
5. Balanced Opportunities .00%
6. Growth .00%
7. High Growth .00%

**Outcome-oriented options**

8. Multi-Asset Income Strategy .00%
9. Multi-Asset Growth Strategy .00%

(continued over)
4. Investment choice (continued)

**Sector options**

<table>
<thead>
<tr>
<th></th>
<th>Investment</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>10.</td>
<td>Australian Fixed Income</td>
<td>0.00%</td>
</tr>
<tr>
<td>11.</td>
<td>Global Fixed Income – $A Hedged</td>
<td>0.00%</td>
</tr>
<tr>
<td>12.</td>
<td>Global Opportunities – $A Hedged</td>
<td>0.00%</td>
</tr>
<tr>
<td>13.</td>
<td>Emerging Markets</td>
<td>0.00%</td>
</tr>
<tr>
<td>14.</td>
<td>Australian Cash</td>
<td>0.00%</td>
</tr>
<tr>
<td>15.</td>
<td>Australian Cash Enhanced</td>
<td>0.00%</td>
</tr>
<tr>
<td>16.</td>
<td>Australian Opportunities</td>
<td>0.00%</td>
</tr>
<tr>
<td>17.</td>
<td>International Property Securities – $A Hedged</td>
<td>0.00%</td>
</tr>
<tr>
<td>18.</td>
<td>Global Opportunities</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

**Responsible options**

<table>
<thead>
<tr>
<th></th>
<th>Investment</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>19.</td>
<td>Responsible Global Shares</td>
<td>0.00%</td>
</tr>
<tr>
<td>20.</td>
<td>Responsible Australian Shares</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

**Third party options**

<table>
<thead>
<tr>
<th></th>
<th>Investment</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>21.</td>
<td>Third Party Indexed Australian Shares</td>
<td>0.00%</td>
</tr>
<tr>
<td>22.</td>
<td>Third Party Indexed Global Shares</td>
<td>0.00%</td>
</tr>
<tr>
<td>23.</td>
<td>Third Party Indexed Global Shares – $A Hedged</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

**Total allocation =** 100.00%

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.

When you make an investment choice you become a ‘Choice’ member.

**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 and 50% Defensive:

<table>
<thead>
<tr>
<th></th>
<th>Balanced</th>
<th>Defensive</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial investment</td>
<td>$5,000</td>
<td>$5,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Your balance on the 15th of the following month</td>
<td>$5,300</td>
<td>$5,100</td>
<td>$10,400</td>
</tr>
<tr>
<td>Your balance after rebalancing</td>
<td>$5,200</td>
<td>$5,200</td>
<td>$10,400</td>
</tr>
</tbody>
</table>

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

I would like to rebalance my investments automatically each month:

- [ ] Yes
- [ ] No.
Please specify the type of dependant for each person and 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.**

**Note:** 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.

<table>
<thead>
<tr>
<th>My nomination of beneficiaries:</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1 Name of beneficiary</strong></td>
<td></td>
<td>Type of dependant</td>
<td>% of benefit</td>
<td>.00%</td>
</tr>
<tr>
<td><strong>2 Name of beneficiary</strong></td>
<td></td>
<td>Type of dependant</td>
<td>% of benefit</td>
<td>.00%</td>
</tr>
<tr>
<td><strong>3 Name of beneficiary</strong></td>
<td></td>
<td>Type of dependant</td>
<td>% of benefit</td>
<td>.00%</td>
</tr>
<tr>
<td><strong>4 Name of beneficiary</strong></td>
<td></td>
<td>Type of dependant</td>
<td>% of benefit</td>
<td>.00%</td>
</tr>
<tr>
<td><strong>5 Name of beneficiary</strong></td>
<td></td>
<td>Type of dependant</td>
<td>% of benefit</td>
<td>.00%</td>
</tr>
<tr>
<td><strong>6 Name of beneficiary</strong></td>
<td></td>
<td>Type of dependant</td>
<td>% of benefit</td>
<td>.00%</td>
</tr>
<tr>
<td><strong>7 Name of beneficiary</strong></td>
<td></td>
<td>Type of dependant</td>
<td>% of benefit</td>
<td>.00%</td>
</tr>
<tr>
<td><strong>8 Name of beneficiary</strong></td>
<td></td>
<td>Type of dependant</td>
<td>% of benefit</td>
<td>.00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1 0 0</td>
<td>.00%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
5. Nomination of beneficiaries (continued)

If you have completed the beneficiary details above, it will automatically be loaded as a preferred (non-binding nomination). However, if you’d like to make a binding nomination, please complete the below section.

**Binding nomination**

The beneficiaries nominated by me on this form are people who I understand will receive my Death Benefit in the event of my death, because the Trustee is bound by my nomination as long as my nomination remains valid. **Note:** A binding nomination must be updated/confirmed at least every three years. I acknowledge that if my nomination becomes invalid or expires, the Trustee is not bound by my nomination.

You need to sign and date your nomination in the presence of two witnesses.

<table>
<thead>
<tr>
<th>Member signature</th>
<th>Date (DD MM YYYY)</th>
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<tbody>
<tr>
<td></td>
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</table>

Member name

<table>
<thead>
<tr>
<th>Witness 1 signature</th>
<th>Date (DD MM YYYY)</th>
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</table>

Witness 1 name

<table>
<thead>
<tr>
<th>Witness 2 signature</th>
<th>Date (DD MM YYYY)</th>
</tr>
</thead>
<tbody>
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<td></td>
<td></td>
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</tbody>
</table>

Witness 2 name

By completing the above, your witnesses make the following declarations:

- I am at least 18 years of age.
- I am not a nominated beneficiary.
- I have witnessed the signing and dating of this form by the member.
6. Insurance cover

Complete this section if you require insurance cover. You can choose from unit based or fixed cover:

- **Unit based cover** is where the value of each unit varies with your age, as shown in the PDS.
- **Fixed cover** allows you to choose and maintain the same amount of cover until you reach age 70.

**Death Only, and Death and TPD Cover**

Select one of the following – Unit based or Fixed cover.

Select one of the following – Death Only, or Death & TPD cover.

<table>
<thead>
<tr>
<th>Unit based cover</th>
<th>Fixed cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death Only</td>
<td>Death Only</td>
</tr>
<tr>
<td></td>
<td>$</td>
</tr>
<tr>
<td>Death &amp; TPD</td>
<td>Death &amp; TPD</td>
</tr>
<tr>
<td></td>
<td>$</td>
</tr>
</tbody>
</table>

**Income Protection cover**

- I want to purchase Income Protection¹ cover.
- My annual salary is $          .00

¹ Income Protection cover is 75% of your annual salary, where salary is defined as Ordinary Times Earnings (OTE). You may be required to provide proof of your current salary.

**Important**

- Further details of the insurance cover are provided in your PDS and Insurance, Fees and Costs Guide.
- If you are applying for insurance cover, you must also provide a completed Personal Statement and Consent for the insurer provided at the end of this Application Form.
- And remember, insurance cover is subject to the insurer receiving and accepting required medical evidence.

7. Occupational Category

This section is optional. If you would like to change your Occupation Category, please complete the questions below.

You are charged insurance fees based on the risk profile of your occupation. The plan’s default category is Standard. If you are classified as Low Risk or Professional, you can save money on insurance fees.

<table>
<thead>
<tr>
<th>Occupation Categories</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Professional</strong></td>
<td>White Collar Professionals performing no manual duties (e.g. lawyer, accountant). Usually those with a tertiary qualification or registration by a professional body (they must be using these qualifications in their occupation). Those well established senior executives (with 10 or more years in that role) with incomes in excess of $80,000 pa, without tertiary qualifications may also be included.</td>
</tr>
<tr>
<td><strong>Low Risk</strong></td>
<td>Clerical, administration and managerial occupations involving office and travel duties. No manual work (e.g. administrator, book-keeper, computer operator). Includes occupations with tertiary qualifications that involve very light physical work (e.g. osteopath, physiotherapist).</td>
</tr>
<tr>
<td><strong>Standard</strong></td>
<td>Certain qualified tradespeople (e.g. electrician) who engage in light manual work only. Includes business owners in non-hazardous industries involved in light manual work (e.g. coffee shop owner) and those who may supervise medium blue collar workers (no more than 25% of their work time). Includes occupations that are not limited to an office, where travel is an essential part of the job (e.g. field surveyor).</td>
</tr>
<tr>
<td><strong>Qualified skilled tradespeople</strong></td>
<td>Qualified skilled tradespeople in non-hazardous industries wholly involved in manual duties (e.g. carpenter, plumber, plasterer, mechanic).</td>
</tr>
<tr>
<td><strong>Heavy manual workers</strong></td>
<td>Heavy manual workers in non-hazardous industry performing higher risk occupations (e.g. interstate bus driver, warehouse worker, labourer, bricklayer, house removalist).</td>
</tr>
</tbody>
</table>
7. Occupational Category (continued)

1. Are the duties of your occupation limited to professional, administrative, clerical, secretarial or similar ‘white collar’ tasks that do not involve manual work and are conducted entirely (or at least 80%) within an office environment (excluding travel from one office environment to another)?
   - Yes
   - No

2. Are you earning more than $80,000 each year from your profession?
   - Yes
   - No

3. Do you have a tertiary qualification, or are you a member of a professional institute or registered by a government body?
   - Yes
   - No

4. Are you in a management role?
   - Yes
   - No

5. If you cannot answer YES to question (1), but believe you may qualify for a Low Risk or Professional occupational category due to your occupation and/or due to the minimal time you perform your duties outside an office environment, please provide details of your occupation and a brief description of your duties below.

---

8. Tax File Number

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 tax file number here:

---

9. Adviser details

If you would like to add a financial adviser to your account and have adviser service fees deducted, please complete the Adviser Details Form available at russellinvestments.com.au/forms.
10. Declaration and signature

I acknowledge and declare that:

1. All the information provided in this Application Form is true and correct.
2. I have read and understood the PDS to which the Application Form relates.
3. I agree to be bound by the terms and conditions of the PDS and the Trust Deed for the Russell Investments Master Trust, as amended from time to time.
4. I acknowledge that the Trustee reserves the right to refuse applications for units at its discretion.
5. I acknowledge that the repayment of capital or the performance of any option in iQ Super – General is not guaranteed.
6. I have read and agree to the Your privacy section of the PDS.
7. I consent to the use of my personal information in accordance with the Your privacy section of the PDS.
8. I understand that each year an Annual Report for the Fund will be available online.
9. I have read and understood the contents of this form and have checked that all the information I have provided on this form is correct.
10. The beneficiaries nominated by me on this form are people who I understand may receive my Death Benefit in the event of my death, but I acknowledge that the Trustee of the Fund is not bound by my nomination.

This Application Form must be signed by the applicant. If signed under Power of Attorney, the attorney verifies that no notice of revocation of power has been received. A certified copy of the Power of Attorney must be forwarded with this Application Form.

Member signature

Date (DD MM YYYY)

Member surname

Member first name(s)
11. Additional information

Making contributions
If you want to help your super grow faster by making contributions to supplement your employer contributions, please contact your payroll department.

Insurance cover
Any insurance cover you have as a member of the Fund may be an important safety-net for you and your family. Please refer to the current PDS for details. If you would like to obtain, increase or decrease your insurance cover, you will need to complete an Insurance Request Form.

Rolling over your benefits
You can consolidate your super by rolling money you have in other funds into iQ Super. If you wish to do this, you will need to complete the Rollover Form or log into your account when you receive your member number and PIN to combine your super.

Nomination of beneficiaries
You should nominate how you want your benefit to be paid in the event of your death.

Types of death benefit nomination
There are two types of nomination you can make, binding or preferred (non-binding).

What is a binding nomination?
When you make a valid binding nomination, you decide who receives your benefit when you die, and how much of the benefit they receive. The Trustee must follow the instructions of a valid binding nomination. This can be useful if you have multiple dependants who may have a claim on the benefit. This benefit is generally faster to be paid.

The following conditions apply:
• To be valid all the beneficiaries listed must be dependants at the time of death and/or be the estate.
• It will be treated as a valid binding nomination for three years from the date the nomination is made. This nomination reverts to being a preferred nomination after the three-year period, if the nomination is not extended by lodging a new binding nomination request.
• It requires two witness signatures. Witnesses must be aged over 18, must not be one of your nominated beneficiaries and must be present when you sign the form. If the witnesses sign and date the form on a different date to your signature, the nomination will be invalid.
• An invalid binding nomination will be treated as a preferred nomination by the Trustee and will not revoke or replace an existing, valid binding nomination.

What is a preferred nomination?
When you make a preferred nomination the Trustee will take into consideration any nomination you make. However, in this case, the Trustee has final discretion in deciding who will receive your superannuation benefit when you die. This can be useful as the Trustee can take into account changes in your or your beneficiaries circumstances after the nomination is made.

The following should be noted:
• If there are dependants at the time of death and/or an estate, these automatically exclude any non-dependant from receiving a benefit.
• The nomination should be changed if your circumstances change.
• Although a preferred nomination never expires, a more recent nomination would hold more weight with the Trustee than one that is many years old.
• It requires no witnesses.

Who qualifies as a dependant?
Under superannuation laws dependants are, as measured at the time of death:
• Your spouse (including de facto of different or same sex).
• Your children of any age (including step, adopted, ex-nuptial, or a child of your spouse).
• Any person who is financially dependent on you.
• Any person with whom you have any interdependency relationship:
  - any person with whom you have a close personal relationship, and live with, and where one or both of you also provide ongoing financial support, and domestic support and personal care; or
  - the above would apply if was not for either or both of you suffering from a physical, intellectual or psychiatric disability.

Please return this form to:
iQ Super 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/super
Did you know, you can rollover your super using our simple online process? Just log in at russellinvestments.com.au/login and go to ‘Combine my super’. The transfer generally takes three days and you can monitor the progress of your transfer online.

**Rolling over your super is easy with Russell Investments**

Simply complete the three steps on this form and we’ll take care of the rest.

1. **Personal details**  To get the ball rolling, we’ve inserted our details (fund name, etc). All you need to do is add in yours.

2. **Previous fund details**  This section provides us with all the required information about your previous fund, i.e. where you want to move your balance from. You should be able to find all this information on a statement or letter from your previous fund. You can also get this information by calling your previous fund.

   It is important you complete this section correctly. Super funds are sensitive when dealing with large amounts of money and may hold on to your balance if the information isn’t complete. If you’re not sure of something, give your previous fund a call.

3. **Declaration and signature**  The final step is to sign the form and give us consent to disclose your Tax File Number to your previous super fund (FROM fund). Before signing, please check for exit fees or charges that could apply or benefits (like insurance cover) that might cease if you move some or all your super out of your other accounts.

Print clearly in BLOCK LETTERS.

---

**1. Personal details**

- **Title (please select)**
  - Mr  
  - Mrs  
  - Miss  
  - Ms  
  - Dr  
  - Other

- **Surname**

- **First name(s)**

- **Date of birth (DD MM YYYY)**

- **Sex (please select)**
  - Male  
  - Female

- **Home telephone**

- **Work telephone**

- **Mobile telephone**

- **Primary/personal email address**  (Give us your email address to receive all future communications electronically.)

- **Secondary/work email address**

- **Address**

- **Rollover to the following fund (Fund name)**
  - Russell Investments Master Trust

- **Fund telephone**
  - 1800 555 667

- **Australian Business Number (ABN)**

- **Unique Superannuation Identifier (USI)**

- **Member number**

---

1 We may SMS you from time to time.

2 By providing your email address, you are advising us that online communication is your preferred method of communication. Going forward, we will email you with information and also advise when a communication has been added to your online account. We will issue paper communications rarely or where your email address no longer works. You can change your preferred method of communication at any time by calling us or logging in to your online account at russellinvestments.com.au/login.
2. Previous fund details

a. Previous fund name

b. Fund telephone

c. Member or account number
d. Australian Business Number (ABN)

e. Unique Superannuation Identifier (USI)
f. Approximate account balance (optional) $

g. Amount to be transferred (If you do not make a selection, your request will be treated as a whole balance transfer).
Whole balance OR Partial transfer of $

3. Declaration and signature

a. Your Tax File Number (TFN)
To consolidate your super, we need your consent to disclose your TFN to your FROM fund. If you have already provided your TFN, you give your consent when you sign this form. If you have not provided your TFN to give consent, write your TFN below and then sign the form. Please read the information about providing your TFN.

b. Declaration
By signing this request form, I am making the following statements:
» I declare I have fully read this form and the information completed is true and correct.
» I understand I may lose insurance cover and pay an exit fee in my previous fund.
» I am aware I may ask my previous fund for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information.
» I consent to my TFN being disclosed to my previous fund for the purposes of consolidating my super.
» I discharge the superannuation provider of my previous fund of all further liability in respect of the benefits paid and transferred to the Russell Investments Master Trust.

Member signature Date (DD MM YYYY)

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.

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iq@russellinvestments.com.au
russellinvestments.com.au/super
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   It is important you complete this section correctly. Super funds are sensitive when dealing with large amounts of money and may hold on to your balance if the information isn’t complete. If you’re not sure of something, give your previous fund a call.

3. **Declaration and signature**  The final step is to sign the form and give us consent to disclose your Tax File Number to your previous super fund (FROM fund). Before signing, please check for exit fees or charges that could apply or benefits (like insurance cover) that might cease if you move some or all your super out of your other accounts.

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.

<table>
<thead>
<tr>
<th>a. Title (please select)</th>
<th></th>
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<tbody>
<tr>
<td>Mr</td>
<td>Mrs</td>
</tr>
<tr>
<td>Miss</td>
<td>Ms</td>
</tr>
<tr>
<td>Dr</td>
<td>Other</td>
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<th>b. Surname</th>
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<th>c. First name(s)</th>
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<th>d. Date of birth (DD MM YYYY)</th>
<th>e. Sex (please select)</th>
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<tr>
<td></td>
<td>Male</td>
</tr>
<tr>
<td></td>
<td>Female</td>
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<tr>
<th>g. Work telephone</th>
<th>h. Mobile telephone</th>
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<thead>
<tr>
<th>i. Primary/personal email address2 (Give us your email address to receive all future communications electronically.)</th>
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<table>
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<tr>
<th>Secondary/work email address2</th>
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<tr>
<th>j. Address</th>
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<table>
<thead>
<tr>
<th>k. Rollover to the following fund (Fund name)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Russell Investments Master Trust</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>l. Fund telephone</th>
</tr>
</thead>
<tbody>
<tr>
<td>1800 555 667</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>m. Australian Business Number (ABN)</th>
<th>n. Unique Superannuation Identifier (USI)</th>
</tr>
</thead>
<tbody>
<tr>
<td>89 384 753 567</td>
<td>TRM0001AU</td>
</tr>
</tbody>
</table>

1 We may SMS you from time to time.

2 By providing your email address, you are advising us that online communication is your preferred method of communication. Going forward, we will email you with information and also advise when a communication has been added to your online account. We will issue paper communications rarely or where your email address no longer works. You can change your preferred method of communication at any time by calling us or logging in to your online account at russellinvestments.com.au/login.
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b. Fund telephone

c. Member or account number
d. Australian Business Number (ABN)

e. Unique Superannuation Identifier (USI)
f. Approximate account balance (optional)

$ 

g. Amount to be transferred (If you do not make a selection, your request will be treated as a whole balance transfer).

Whole balance OR Partial transfer of $ 

3. Declaration and signature

a. Your Tax File Number (TFN)

To consolidate your super, we need your consent to disclose your TFN to your FROM fund. If you have already provided your TFN, you give your consent when you sign this form. If you have not provided your TFN to give consent, write your TFN below and then sign the form. Please read the information about providing your TFN.

b. Declaration

By signing this request form, I am making the following statements:

» I declare I have fully read this form and the information completed is true and correct.

» I understand I may lose insurance cover and pay an exit fee in my previous fund.

» I am aware I may ask my previous fund for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information.

» I consent to my TFN being disclosed to my previous fund for the purposes of consolidating my super.

» I discharge the superannuation provider of my previous fund of all further liability in respect of the benefits paid and transferred to the Russell Investments Master Trust.

Member signature Date (DD MM YYYY)

Providing your Tax File Number (TFN)

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Please return this form to:

iQ Super 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/super
Consent

Sensitive Information regarding the Underwriting of your Insured Benefits

By signing this Form, you consent to the use and disclosure of your personal information to the Trustee, its service providers and other experts and advisers for the following purpose:

Assessment by the Fund’s insurer of your entitlement to be insured for death and/or disablement benefits provided by the Fund, relying on input from others, including medical experts.

If there is a dispute with respect to your entitlement, the Trustee may be required to disclose this information to a Tribunal or Court.

If you do not provide this consent the Insurer may not be in a position to consider whether to provide you with Death and/or Disability Insurance through the Russell Investments Master Trust.

You can view a copy of the Fund’s Privacy Policy at russellinvestments.com.au/privacy or if you have any questions about the Fund, please call us on 1800 555 667.

Signature

Date

Name (please print)

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/super

Please return this form to:
iQ Super by Russell Investments
Locked Bag A4094
Sydney South  NSW  1235
Member’s Personal Statement

YOUR DUTY OF DISCLOSURE

Before you enter into a life insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you extend, vary or reinstate the contract.

You do not need to tell us anything that:

• reduces the risk we insure you for; or
• is common knowledge; or
• we know or should know as an insurer; or
• we waive your duty to tell us about.

If you do not tell us anything

In exercising the following rights, we may consider whether different types of cover can constitute separate contracts of life insurance. If they do, we may apply the following rights separately to each type of cover.

If you do not tell us anything you are required to, and we would not have insured you if you had told us, we may avoid the contract within 3 years of entering into it.

If we choose not to avoid the contract, we may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told us everything you should have. However, if the contract has a surrender value, or provides cover on death, we may only exercise this right within 3 years of entering into the contract.

If we choose not to avoid the contract or reduce the amount you have been insured for, we may, at any time vary the contract in a way that places us in the same position we would have been in if you had told us everything you should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

1. PERSONAL DETAILS

Name of plan

Policy Number

Title

Mr
Mrs
Miss
Ms
Other

Surname

Given name

Date of birth

DOB / MM / YYYY

Gender

Female
Male

May TAL contact you directly to clarify or gather information in relation to this application?

If yes, preferred method of contact:

Email

Phone

Contact time

Email address

Phone No.
2. OCCUPATION DETAILS

1. □ Self employed □ Employee full-time OR □ Part-time □ hours p/week □ weeks p/year

2. Your occupation ________________________ Industry ________________________

3. Duties performed, including % of time spent in each. ____________________________________________________________

4. Annual salary (includes packaged items but excludes bonuses/commission) $ __________

3. INSURANCE APPLICATION

Death sum insured ________________________ TPD sum insured ________________________

Monthly income benefit $ __________ Benefit period ________________________ Waiting period ________________________

1. Is this an increase? Yes □ No □

2. Have you ever held or applied for any life, disability, accident & sickness or trauma insurance, that was declined, postponed, had the premium increased or modified, or had a current policy cancelled or renewal refused? Yes □ No □

3. Have you claimed on any type of disability, trauma, accident and sickness or such benefits as Workers’ Compensation or Motor Vehicle Third Party? Yes □ No □

4. Do you have, or are you applying for, any other life or disability cover? Yes □ No □

If yes to 2, 3 and or 4, please provide full details below.

<table>
<thead>
<tr>
<th>Name of company</th>
<th>Cover type</th>
<th>Sum insured</th>
<th>Date of application or claim</th>
<th>State any loadings/exclusions</th>
<th>Reason for decision/claim</th>
<th>Duration of claim</th>
<th>Recovery %</th>
<th>Is cover to be replaced? Y/N</th>
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4. HABITS AND ACTIVITIES

1. Do you drink alcohol? Yes □ No □

If yes, state type, number of standard drinks per day and number of days per week when alcohol is consumed.
Standard drink = 1 nip spirits, 1 wine glass (100ml), 10oz/285ml beer. ____________________________________________________________

2. Have you smoked in the past 12 months? Yes □ No □

If yes, state form and daily quantity. ____________________________________________________________

3. Have you ever used or injected yourself with any drug not prescribed by a doctor, or received counselling or treatment for the use of alcohol or drugs? Yes □ No □

If yes, complete a drug use or alcohol consumption questionnaire. ____________________________________________________________

4. Do you currently, or do you intend to engage in any hazardous pastime and/or sporting activity such as aviation (other than as a fare paying passenger travelling over recognised routes), motor racing, diving, football, parachuting, hang-gliding or any other sport? Yes □ No □

If yes, please complete a sports and pastimes statement. ____________________________________________________________
4. HABITS AND ACTIVITIES (CONTINUED)

5. Do you intend travelling outside Australia within the next two years? 
   Yes ☐  No ☐ 
   If yes, please provide details below (where, when, duration and reason).

6. Are you an Australian or New Zealand citizen?  
   Yes ☐  No ☐ 

7. Do you hold an Australian Permanent Resident's Visa?  
   Yes ☐  No ☐ 
   If no to 6 and 7, please advise type of visa, expiry date, plans for applying for permanent residency and nationality/current citizenship.

5. PERSONAL STATEMENT

1. Please state your:
   Height (cm)  
   Weight (kg)  

2. Name and address of your usual doctor or medical centre
   Surname  
   Given name  
   Address  
   Suburb  
   State  
   Postcode  

3. Details of last medical consultation with your usual doctor or medical centre
   Date  DD / MM / YYYY  
   Reason  
   Outcome/results  

4. If you have attended that doctor for less than 12 months, name and address of previous doctor
   Surname  
   Given name  
   Address  
   Suburb  
   State  
   Postcode  

5. a) Within the LAST THREE YEARS have you consulted, been examined, treated by, or received advice from any doctor, psychologist, psychiatrist, counsellor, chiropractor, physiotherapist or any other health care professional (naturopath, etc) or been in a hospital or been advised to have an operation or taken any medication, drugs, stimulants, sedatives or tranquillisers?  
   Yes ☐  No ☐ 

b) Have you EVER had an ECG, X-ray, transfusion, mammogram, ultrasound, surgery or any other investigation?  
   Yes ☐  No ☐ 

c) Have you EVER had any blood tests which revealed an abnormality e.g. raised blood sugar, liver function, renal function results, or anaemia, etc?  
   Yes ☐  No ☐ 

d) Do you contemplate seeking any medical examination, advice, treatment or surgery for any other current health condition, in the future?  
   Yes ☐  No ☐
5. PERSONAL STATEMENT (CONTINUED)

Please provide full details for all ‘Yes’ answers.

<table>
<thead>
<tr>
<th>Question</th>
<th>Dates (from/to)</th>
<th>Name / Address of doctor, hospital or clinic</th>
<th>Condition, medications, treatments &amp; time off work</th>
<th>Recovery %</th>
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6. PERSONAL STATEMENT (GENERAL MEDICAL QUESTIONS)

Please provide details for all ‘Yes’ answers in General Medical Questionnaire at Section 7.

1. Have you ever had, been advised that you had, or received advice or treatment for any of the following:
   a) High blood pressure, raised cholesterol, chest pain, heart attack, rheumatic fever, stroke or circulatory disorder? Yes  No
   b) Bowel, stomach or intestinal problem, gall bladder, hepatitis or liver disease? Yes  No
   c) Epilepsy, stroke, paralysis, multiple sclerosis, fainting attacks? Yes  No
   d) Depression, anxiety, panic attacks, stress, chronic fatigue, fibromyalgia or any mental or nervous condition? Yes  No
   e) Diabetes, sugar in urine, pancreatic or thyroid problem? Yes  No
   f) Cancer, tumour, melanoma, sunspots, mole or growth of any kind? Yes  No
   g) Disease, injury or disorder of joints, neck, back or bones, gout, arthritis or a repetitive strain injury or tendonitis? Yes  No
   h) Impairment of sight, hearing or speech? Yes  No
   i) Asthma, bronchitis, sleep apnoea, or any lung complaint? Yes  No
   j) Leukaemia, haemochromatosis, anaemia, or any blood problems? Yes  No
   k) Kidney, prostate, or bladder problems? Yes  No
   l) Psoriasis, eczema, or any skin problem? Yes  No
   m) Any other disability, congenital abnormality, deformity or symptoms of ill health, illness or injury? Yes  No
   n) Has the virus which causes AIDS (the Human Immunodeficiency Virus) ever infected you or are you carrying antibodies to that virus? Yes  No
   o) Have you ever engaged in any activity/ies reasonably accepted to having an increased risk of exposure to the HIV/AIDS virus? Yes  No
6. PERSONAL STATEMENT (GENERAL MEDICAL QUESTIONS) CONTINUED

Females only

p) Have you ever had any gynaecological conditions (e.g. endometriosis, abnormal Pap smear, etc)?   Yes  No
q) Have you ever had any complications of pregnancy or childbirth?   Yes  No
r) Are you currently pregnant?   Yes  No
   If yes, what is the expected delivery date?  DD / MM / YYYY
s) Have you ever had a breast lump (even if you have not seen a doctor about it)?   Yes  No

2. Family History
Has any of your immediate family (mother, father, brother or sister), suffered from diabetes, heart disease, cancer, kidney disease, high blood pressure, mental health condition, haemophilia, Huntington’s disease or any other hereditary disease?    Yes  No

3. If yes, please provide details in the table below.

<table>
<thead>
<tr>
<th>Relationship to member</th>
<th>Medical condition (e.g. breast cancer, heart attack, type 2 diabetes)</th>
<th>Age when diagnosed</th>
<th>Age at death (if applicable)</th>
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7. GENERAL MEDICAL QUESTIONNAIRE

Please provide details for all ‘Yes’ answers in Section 6 A to S. Please complete on a separate sheet if required.

<table>
<thead>
<tr>
<th>Question No.</th>
<th>Q.</th>
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<td>Specific condition</td>
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<td>a) Date symptoms first started and description of symptoms.</td>
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<td>b) What was the condition and which part and side of the body was affected?</td>
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<td>c) What was the medical diagnosis including results of x-rays and investigations?</td>
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<td>d) What was the frequency (daily, weekly, etc) of attacks or symptoms?</td>
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<td>e) What was the severity (mild/moderate/severe) and duration of attacks or symptoms?</td>
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<td>f) How long were you unable to work or perform your normal duties/activities?</td>
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<td>g) If a hospital visit was required, please provide date and duration of your stay.</td>
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<td>h) What advice/treatment did you receive?</td>
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<tr>
<td>i) Are you still receiving treatment? If so, please advise nature and frequency of treatment.</td>
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<td>j) Date treatment/medication ceased.</td>
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<td>k) When did you last suffer from any symptoms?</td>
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<td>l) Degree of recovery (%).</td>
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<td>m) Please supply the name and address of all doctors, hospitals or other practitioners consulted.</td>
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PRIVACY

The Privacy of TAL customers is important and TAL is bound by obligations imposed by current privacy laws including the Australian Privacy Principles.

The way in which TAL collects, uses, secures and discloses your personal information is set out in the TAL Privacy Policy available at http://www.tal.com.au/Privacy-Policy or free of charge on request to TAL by telephoning 1800 666 136.

Collection and use of personal information

We collect personal information, including your name, age, gender, contact details, health information, salary, and employment information so that we may assess and administer our products and services to you. In certain circumstances, such as applications for life insurance products and claims, we may be required to collect personal information of a sensitive nature such as lifestyle and medical history information. If you do not supply the information that is required, we may not be able to provide our products and services to you or pay the claim.

We may take steps to verify the information we collect; for example, a birth certificate provided as identification may be verified with records held by Births, Deaths and Marriages to protect against impersonation, or we may verify with an employer regarding remuneration information provided in a claim for income protection to ensure that it is accurate.

Disclosure of personal information

We disclose relevant personal information to external organisations that help us provide our services and may also disclose some of your personal information to other parties, when required to do so to provide our products and services to you, such as the following:

- Claims assessors and investigators, claims managers and reinsurers;
- Medical practitioners (to verify or clarify, if necessary, any health information you may provide);
- Any person acting on your behalf, including your financial advisor, solicitor, accountant, executor, administrator, trustee, guardian or attorney;
- Other insurers;
- For members of superannuation funds where TAL is the insurer, to the trustee, or administrator of the superannuation fund; and
- Other organisations to whom we outsource certain functions during the underwriting and claims processes, such as obtaining blood tests for underwriting purposes, rehabilitation providers, surveillance providers and forensic accountants.

There are situations where we may also disclose your personal information in circumstances where it is:

- Required by law (such as to the police or Australian Tax Office), and
- Authorised by law (e.g. under Court Orders or Statutory Notices).

DECLARATION

I acknowledge that I have read the notice of my duty of disclosure and understand that this duty also applies until formal notification of acceptance.

I have read and checked any answers not completed in my handwriting and to the best of my knowledge and belief all the answers to the questions in this Application and any supplementary application or personal statement which relate to me are true and correct and no information material to the assessment of this insurance has been withheld.

I, the Member, authorise and direct any medical or other practitioner to divulge at any time to TAL Life Limited or to any lawfully constituted tribunal any and all information concerning my state of health and medical history, acquired in the course of professional attendance or consultation. A photocopy of this authority is as valid as the original. To this extent, all professional confidence and privilege is waived.

I consent to my personal information (including health and sensitive information) being collected, used or disclosed by TAL Life Limited to its external service providers/contractors as contemplated in this form, including collecting it from or disclosing it to any medical practitioner or third party as required to assess, verify or process my application. This consent applies to any health and sensitive information collected on this form or future forms in relation to this insurance.

Full name of Member

Signature of Member

Date

MEDICAL AUTHORITY

I agree that any medical practitioner or any other person who has been or may hereafter be consulted by me whether named by me or not will be hereby authorised and directed by me to divulge to TAL Life Limited or any legal tribunal all medical or surgical information he/she may have acquired with regard to myself. A copy of this authorisation shall be considered as effective and valid as the original.

Full name of Member

Signature of Member

Date
NOTES ON RELEASING INFORMATION ABOUT YOUR HEALTH

Your health information includes details about all your interactions with health providers, and may include details such as your symptoms, treatment, consultations, personal medical history and lifestyle. Health providers cannot release this information about you without your consent.

We, TAL Life Limited (TAL), collect and use your health information to assess your application for cover, to assess and manage your claim, or to confirm the information you gave us when you applied for cover or made a claim. This is why we need your consent.

Each time you apply for cover or make a claim, we will ask you for a fresh consent. We will respect your privacy by only asking for the information we reasonably need, and we will tell you each time we use your consent.

We will use the consent for both the initial information request and any subsequent communication that might be needed in relation to the request – for example, for clarification.

Even if we collect information from health providers (such as your General Practitioner), before the insurance starts you must still tell us every matter (including about your health) that is relevant to our decision about whether to offer you insurance, and if so, on what terms. This is your Duty of Disclosure under the Insurance Contracts Act 1984 (Cth).

Please read each Authority carefully and the explanatory notes below.

Authority 1 explanatory notes – through this Authority, with the exception of a copy of the consultation notes held by your General Practitioner/Practice, you are consenting to any health provider releasing any health information about you in the form we ask for. This may involve, for example:

- preparing a general report and/or a report about a specific condition;
- accessing and releasing your records in SafeScript;
- releasing your hospital patient notes;
- releasing the results of any investigations they have done; and/or
- releasing correspondence with other health providers.

Authority 2 explanatory notes – through this Authority, you are consenting to any General Practitioner/Practice you have attended releasing a copy of your full record, including consultation notes, but only if we have asked them to provide a general report and/or a report about a specific condition under Authority 1, and either:

- they will be unable to, or did not, provide the report within 4 weeks; or
- the report provided is incomplete, or contains inconsistencies or inaccuracies.

Your General Practitioner maintains consultation notes to support quality care, your wellbeing and to meet legal and professional requirements. General Practitioners/Practices should only release a copy of your full record, including consultation notes, for life insurance purposes in the rare circumstances set out above.

If you choose to withhold your consent to this authority, we may not be able to process your application for cover or a claim.

PRIVACY

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in the ‘Your Privacy’ section of the Product Disclosure Statement or Insurance Guide and in our privacy policies. These policies can be obtained online at www.tal.com.au/privacy-policy.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au.
1. MEDICAL CONSENT AUTHORITY 1

Please sign and return this to TAL as soon as possible to finalise your application.

Application
Reference number
Name of life to be insured
Date of birth

Authority 1 – to release any of my health information except the consultation notes held by my General Practitioner/Practice

With the exception of consultation notes held by any General Practitioner/Practice I have attended, I authorise any health provider, practitioner, practice, psychologist, dentist, allied health services provider or any hospital to access and release, in writing or verbally, any details of my health information to TAL Life Limited (TAL), or to third parties it engages.

I agree to all the following:

- My health information can be released in the form TAL asks for, such as a general report, a report about a specific condition, my records in SafeScript, any hospital notes, or correspondence between health providers.
- TAL can collect, use, store and disclose my personal information (including sensitive information) in accordance with privacy laws and Australian Privacy Principles.
- This Authority is valid only while TAL is assessing my claim or application for cover, or is verifying disclosures I made in connection with the cover.
- A copy or transcript of this Authority will be valid and effective, and this Authority should be accepted as valid and effective where I have signed electronically or consented verbally.

Name
Signature

MEDICAL CONSENT AUTHORITY 2

Please sign and return this to TAL as soon as possible to finalise your application.

Application
Reference number
Name of life to be insured
Date of birth

Authority 2 – to release a copy of the full record, including consultation notes, held by my General Practitioner/Practice in specified circumstances

I authorise any General Practitioner/Practice I have attended to release a copy of my full record, including consultation notes, to TAL Life Limited (TAL), or to third parties it engages, only if TAL has asked them for a report on my health and either:

- the General Practitioner/Practice will be unable to, or did not, provide the report within four weeks; or
- the report is incomplete, or contains inconsistencies or inaccuracies.

I agree to all the following:

- TAL can collect, use, store and disclose my personal information (including sensitive information) in accordance with privacy laws and Australian Privacy Principles.
- This Authority is valid only while TAL is assessing my claim or application for cover, or is verifying disclosures I made in connection with the cover.
- A copy or transcript of this Authority will be valid and effective, and this Authority should be accepted as valid and effective where I have signed electronically or consented verbally.

Name
Signature

SUBMITTING THIS FORM

Please return your completed form and any supporting documentation to:
TAL Life Limited
GPO Box 5380
Sydney NSW 2001

CONTACTING TAL

- groupriskadmin.com.au
- 1800 666 136
- +61 (0)2 9465 2065
- tal.com.au