



iQ Super – Saver by Russell Investments

Product Disclosure Statement

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1. About iQ Super

iQ Super – Saver by Russell Investments is an online product which provides you with access to world-class investment options and phone-based advice and support. Our investment manager guides over \$2.9 trillion worth of funds worldwide for investors large and small.

We offer members a wide range of investment options and you can invest in 23 investment options at a time. You also have access to flexible Death, TPD and income protection insurance options.

Many people are daunted by the prospect of sorting out their superannuation. But this doesn't need to be the case. Every step of the way, we strive to keep super simple and relevant to your personal situation. 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.

Important information about this Product Disclosure Statement (PDS)

This PDS provides a summary of the key information you need to make a decision. It includes links to additional information that is part of this PDS marked with a ⓘ symbol. This is important information you should read before making a decision to invest in the Fund. The information provided in the PDS is general information only and doesn't take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances. This Product Disclosure Statement (PDS) is produced by the Trustee of the Russell Investments Master Trust (Fund, Plan or iQ Super), Total Risk Management Pty Ltd (Trustee), ABN 62 008 644 353. The Trustee's Australian Financial Services Licence (AFSL) number is 238790. The Russell Investments Master Trust ABN is 89 384 753 567. If you would like a free paper copy of this PDS, or any other relevant information, please contact us on **1800 555 667**. Note: The information in the PDS is correct at the time of publication of each document comprising the PDS. However, the information may change from time to time and if there is a material change to any of the information in any document, the Trustee will issue an updated document. However if the change is not materially adverse to members, the Trustee may instead provide the updated information to members via the website russellinvestments.com.au/trusteerequireddisclosure

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 Plan, 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' within this document for details of the available insurance cover.

iQ Super – Saver by Russell Investments is an online only product, therefore you must provide us with your email address when joining the Plan.

Where your email address become invalid we will contact you via mail to provide updated details. Where a valid email address is not provided we will provide 30 days notice prior to transferring your benefit to iQ Super – General by Russell Investments.

You will be subject to the terms and conditions (including payment of iQ Super – General fees) set out in iQ Super – General PDS, which is available online at russellinvestments.com.au/generalpds

Investing in iQ Super offers you a range of benefits:

- › **E-communications:** iQ Super Saver is an online only product. 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.
- › **Investment choice & flexibility:** choose from 23 different options, including 'pre-mixed' or 'build-your-own' options. Switch your options or top-up at any time.
- › **Help and advice:** contact us for free general advice or personalised super advice. If you do need financial planning help beyond just your super account, we can refer you to a licensed financial adviser.
- › **Online access:** to your account, as well as fact sheets and planning tools via our website at russellinvestments.com.au/super
- › **One Fund for life:** we make it easy to stay with us as you change employers and when you retire.

 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.

4. Risks of superannuation

Long-term investments, such as superannuation, carry some risk that superannuation and taxation laws may change during the life of your investment and this might affect your final benefit, as well as how and when it is paid. Also, as with any investment, there are investment risks to consider.

Investment risk/return trade-off

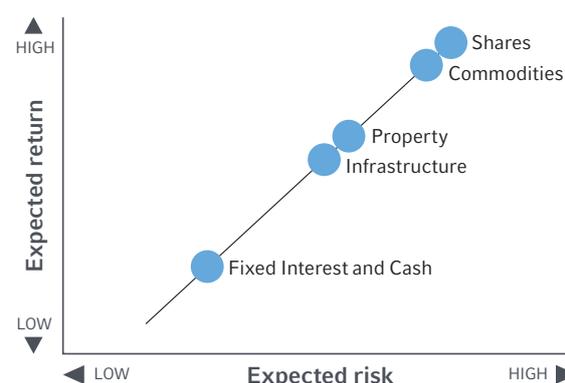
All investing involves risk. It's the trade-off for the return that investors seek. Assets with higher expected long-term returns generally carry a higher level of short-term risk. For example, shares and commodities have relatively higher risk and higher expected return than fixed interest and cash.

As with most investing, it is not guaranteed that you will make money. The value of your investment can go up or down with the value of investments of the options you are invested in.

Short-term fluctuations in the value of investments are common, particularly with respect to shares and commodities. Different types of investments perform differently at different times and carry varying forms of risk, which is why we recommend a diversified investment mix.

The relative risk of each investment option depends on its asset allocation. The risk/return graph below indicates the relative position of each major asset class.

Position on risk/return spectrum



Source: Russell Investment Management Ltd.

Risks may result in a loss. You could receive back less than you invested and there is no guarantee that you will receive any positive investment returns. Also remember that past returns are not a reliable indicator of future returns.

Other risks

There is a risk that your final superannuation benefit may not be enough to meet your retirement needs.

Managing risks

When assessing which investment option(s) to invest in, we recommend you pay particular attention to the investment return objective, suitability, minimum investment timeframe, investment strategy and risk level sections provided for each option.

 You should read the important information about the 'Risks of superannuation' before making a decision - go to russellinvestments.com.au/investmentguide and read the Investment Guide.

This material relating to 'Risks of superannuation' may change between the time when you read this PDS and the day when you join the Fund.

5. How we invest your money

iQ Super – Saver by Russell Investments offers investors 23 investment options to choose from. There is no default investment option in iQ Super - Saver; you must provide the Fund with an investment direction.

Choosing your investments

You can select one or more of the options below to help you build your own customised asset allocation. The investment menu may change, please refer to the Investment Guide for the latest list of investment options.

Diversified

- › Defensive
- › Diversified 50
- › Blended Balanced
- › Balanced
- › Balanced Opportunities
- › Growth
- › High Growth

Sector

- › Australian Cash
- › Australian Cash Enhanced
- › Australian Fixed Income
- › Australian Opportunities
- › Global Fixed Income - \$A Hedged
- › International Property Securities - \$A Hedged
- › Global Opportunities
- › Global Opportunities - \$A Hedged
- › Emerging Markets

Responsible

- › Responsible Australian Shares
- › Responsible Global Shares

Outcome-oriented

- › Multi-asset Income Strategy
- › Multi-asset Growth Strategy

Third-party

- › Third-party Indexed Australian Shares
- › Third-party Indexed Global Shares
- › Third-party Indexed Global Shares - \$A Hedged

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.

Balanced Opportunities option

Investment return objective:

To earn a return after costs and tax, exceeding CPI* by 3.5% per annum, measured over rolling 5 and 10 year periods.

Suitability:

Suitable for investors who are seeking to build wealth over the medium to long term and are willing to accept the possibility of negative returns over the shorter term.

Minimum investment timeframe:

Be prepared to stay invested in this option for at least 5 years before it meets its objectives.

Investment strategy:

The option is typically exposed to a diversified option mix of around 70% growth investments and around 30% defensive investments[^]. The option may be exposed to derivatives.

Investment fee:

0.57% p.a.

Estimated Indirect Costs:

0.29% p.a.

Risk level:

See the Investment Guide for more information.

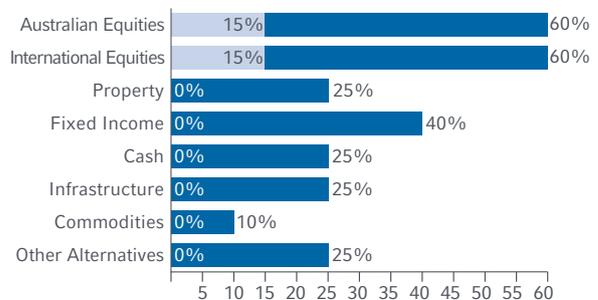
Risk level for the time invested

Length:	Short	Long
Risk:	High	Low

Estimated number of negative annual returns over any 20-year period:

Approx 4 to 5

Asset allocation ranges[#]:



* CPI stands for Consumer Price Index, which is used as a measure of inflation.

[^] Please refer to the asset allocation ranges for details of the parameters surrounding the investment strategy.

[#] The actual asset allocation may temporarily fall outside the ranges stated above in certain circumstances, such as asset transitions or extreme market movements.

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.

Balanced Opportunities option

Type of fee or cost ⁺ ≈	Amount	How and when paid
Investment fee	0.57%* p.a. of your account balance.	The investment fee is deducted from investment returns before the unit price is declared and is not deducted from your account.
Administration fee	The standard fee of 0.286% p.a. on the first \$1 million of your account balance. Plus, a fixed-dollar fee of \$78 p.a.	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. <i>The Trustee passes on the tax deductions it receives so the actual amount deducted from your account would be 0.243% p.a. on the first \$1 million of your account balance. Plus, a fixed-dollar fee of \$66.30 p.a.</i>
Buy-sell spread	These spreads vary depending on the investment option(s) you choose. For more information, please visit russellinvestments.com.au/iQbuysellspread	You can read more about the buy-sell spread in the 'Additional explanation of investment fees and costs' section of your Investment Guide.
Switching fee	Nil	Not applicable.
Advice fees[#] relating to all members investing in a particular MySuper product or investment option	Nil for general and simple personal advice related to your interests in the Fund. An advice fee for complex personal advice may be payable.	For Advice fees, refer to the 'Additional explanation of fees and costs' section of your Super Guide.
Other fees and costs	Insurance fees: For insurance fees, refer to the 'Types of insurance cover within iQ Super' 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.
	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.
Indirect Cost Ratio (ICR)	0.29% p.a. of your account balance, which comprises: Estimated Performance Related Fee of 0.07% p.a. Estimated Other Indirect Costs of 0.22% p.a. Operational Risk Reserve of 0.00% p.a.	These costs have already been accounted for in the unit price. Please refer to the 'Additional explanation of investment fees and costs' section of your Investment Guide.

⁺ 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 Balanced Opportunities option.

[^] AWOTE means Average Weekly Ordinary Time 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.

This section shows fees and other costs that you may be charged in respect of the Balanced Opportunities 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.

 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/iqsaverifc 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

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

Example of annual fees and costs for the Balanced Opportunities option

The table below provides an example of how the fees and costs in the Balanced Opportunities 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 Administration fee is automatically indexed to Average Weekly Ordinary Time Earnings (AWOTE) each year on 1 July. Any material increase in the fees you are charged will be communicated to you at least 30 days before they are charged.

Example: Balanced Opportunities option		Balance of \$50,000*
Investment fees:	0.57% p.a. of your account balance.	For every \$50,000 you have in this option, you will be charged \$285 each year.
PLUS Administration fees:	The standard fee of 0.286% p.a. on the first \$1 million of your account balance. Plus, a fixed-dollar fee of \$78 p.a. (\$6.50 per month).	And, you will be charged \$142.94 p.a. in administration fees. Plus, a fixed-dollar fee of \$78 p.a. regardless of your balance. <i>The Trustee passes on the tax deductions it receives so the actual amount deducted from your account would be \$121.50 p.a. Plus, a fixed-dollar fee of \$66.30 p.a.</i>
PLUS Indirect costs for the Balanced Opportunities option:	0.29% p.a. of your account balance.	And, each year an indirect cost of \$145 will be deducted from your investments.
EQUALS Total cost of product:		If your balance is \$50,000, then for that year you will be charged fees of \$650.94* for the superannuation product. <i>The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$617.80 p.a.</i>

* Additional fees may apply.

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.

[^] High income earners may pay a further 15% tax. Refer to our fact sheet *Understanding how super is taxed*.

WARNING:

- 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.

WARNING:

Providing your TFN

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 'How superannuation is taxed' before making a decision - go to russellinvestments.com.au/superguide and read the Super Guide.

This material relating to 'How superannuation is taxed' may change between the time when you read this PDS and the day when you join the Fund.

8. Insurance in your superannuation

Types of Insurance cover within iQ Super - Saver

Death and Total & Permanent Disablement (TPD) cover

Your Death and TPD benefits are the balance of your account plus any insurance cover you have within the Plan. To be eligible for cover, you must be between 15 and 69 years of age, and either an 'Australian Resident' or a 'Temporary Australian Resident', as defined by the insurer.

Death and TPD insurance cover is not provided automatically. If you want this cover you must apply to the insurer and provide evidence of your health. All insurance cover will be subject to the acceptance by the Plan's insurer. If the insurer accepts your application, the insurer will advise (in writing) the conditions of acceptance and the date on which your cover starts. You may apply for cover at any time after joining the Plan.

Death and TPD cover is issued in units, where the value of each unit varies with your age, as shown in the table on page 7. The weekly insurance fee for each unit of cover depends on your occupational category, as shown in the table. When you join the Plan you are automatically classified by the insurer as belonging to the 'Standard' occupational category. Lower insurance fees apply for members with an occupational category of either 'Low Risk' or 'Professional'. If you believe you are eligible for these discounts, you may apply to the insurer (using an Insurance Request Form) to reclassify your occupational category.

Occupational Category	Weekly insurance fee per unit of Death Only cover	Weekly insurance fee per unit of Death & TPD cover
Standard	\$1.81	\$2.43
Low Risk	\$0.91	\$1.22
Professional	\$0.82	\$1.10

Please refer to russellinvestments.com.au/iqsaverifc for further information (including any limitations that may apply to you).

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. The insurance fees you pay will vary each year according to your age. For full details on fixed cover, including the insurance fees associated with this type of cover, please refer to russellinvestments.com.au/iqsaverifc

Income Protection cover

Income Protection is not 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.

Your Income Protection cover is usually 75% of your 'Salary', as defined by the insurer. If you meet the insurer's definition of 'Total Disability', a monthly benefit is payable, (after a 90 day waiting period), for up to 2 years. It may be reduced by any amount of workers compensation or other payments which you are eligible to receive during your period of disability. To be eligible for this insurance cover you need to be a permanent or contract employee under age 70 who works at least 15 hours per week. Insurance fees for this cover depend upon your age and your occupational category. Please refer to russellinvestments.com.au/iqsaverifc for further information.

GUIDES

Important information relating to your category of membership within the Fund is provided in the Insurance, Fees and Costs Guide, the Investment Guide and the Super Guide. These Guides form part of the PDS and you should read them before making a decision to invest in the Fund. Links are provided throughout this documents. These Guides are also available in your online account.

Age next birthday	Value of each unit of Death Only or Death & TPD	Annual insurance fee per \$1,000 of annual Income Protection Benefit		
		Standard Occupational Category	Low Risk Occupational Category	Professional Occupational Category
16	189,000	1.05	0.53	0.48
17	156,000	1.06	0.53	0.48
18	132,000	1.11	0.56	0.50
19	117,000	1.13	0.57	0.51
20	107,000	1.13	0.57	0.51
21	102,000	1.13	0.57	0.51
22	101,000	1.11	0.56	0.50
23	101,000	1.11	0.56	0.50
24	101,000	1.07	0.54	0.48
25	102,000	1.05	0.53	0.48
26	111,000	1.04	0.52	0.47
27	112,000	1.05	0.53	0.48
28	113,000	1.08	0.54	0.49
29	113,000	1.11	0.56	0.50
30	113,000	1.14	0.57	0.52
31	114,000	1.18	0.59	0.53
32	114,000	1.22	0.61	0.55
33	114,000	1.25	0.63	0.56
34	110,000	1.33	0.67	0.60
35	107,000	1.37	0.69	0.62
36	103,000	1.48	0.74	0.67
37	99,000	1.58	0.79	0.71
38	96,000	1.67	0.84	0.75
39	89,000	1.81	0.91	0.82
40	83,000	1.99	1.00	0.90
41	77,000	2.18	1.09	0.98
42	71,000	2.40	1.20	1.08
43	66,000	2.65	1.33	1.20
44	60,000	2.95	1.48	1.33
45	55,000	3.27	1.64	1.47
46	50,000	3.63	1.82	1.64
47	45,000	4.01	2.01	1.81
48	41,000	4.50	2.25	2.03
49	38,000	5.01	2.51	2.26
50	35,000	5.59	2.80	2.52
51	32,000	6.20	3.10	2.79
52	30,000	6.88	3.44	3.10
53	27,000	7.62	3.81	3.43
54	25,000	8.45	4.23	3.81
55	23,000	9.39	4.70	4.23
56	22,000	10.37	5.19	4.67
57	20,000	11.43	5.72	5.15
58	19,000	12.60	6.30	5.67
59	17,000	13.84	6.92	6.23
60	15,000	15.21	7.61	6.85
61	14,000	16.67	8.34	7.50
62	13,000	18.25	9.13	8.21
63	12,000	19.97	9.99	8.99
64	11,000	21.84	10.92	9.83
65	10,000	23.91	11.96	10.76
66	9,000	26.21	13.11	11.80
67	8,000	28.73	14.37	12.93
68	7,000	31.51	15.76	14.18
69	6,000	29.78	14.89	13.40
70	5,000	16.36	8.18	7.36

Insurance and inactive accounts

Where your account has been inactive for 16 months or more, legislation requires us to cancel your insurance cover, unless you tell us you want to keep it. You can maintain your insurance cover by logging in to your superannuation account and – under the Personal details page – elect to retain your current insurance cover.

Opting out of insurance cover

You can opt out of (i.e. cancel) or reduce the amount your insurance cover at any time by logging on to your superannuation account and selecting the Manage your insurance option or by sending us a completed Insurance Request Form. You can obtain this form from our website or by calling us on 1800 555 667.

Insurance Fees

All insurance fees shown in this document include the tax deduction the Plan claims for insurance costs.



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/iqsaverifc

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 would like to join iQ Super, you will need to complete the online Application Form and return it to us at:

**Locked Bag A4094
SYDNEY SOUTH
NSW 1235**

If you are an existing member of the Russell Investments Master Trust, you may be offered the opportunity to transfer from another division of the Russell Investments Master Trust to iQ Super using a form we will supply to you.

Enquiries or complaints

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

By phone
1800 555 667

By email
iq@russellinvestments.com.au

By mail
The Complaints Officer, 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 also take the matter to the Australian Financial Complaints Authority (AFCA). AFCA can be contacted at:

By phone
1800 931 678

By email
info@afca.org.au

By mail
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

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 during the cooling-off period 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.

For more information about 'How to open an account' – go to russellinvestments.com.au/superguide and read the Super Guide.

Phone

1800 555 667

Monday to Friday, 8:30am – 5:30pm (AEST)

Website

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