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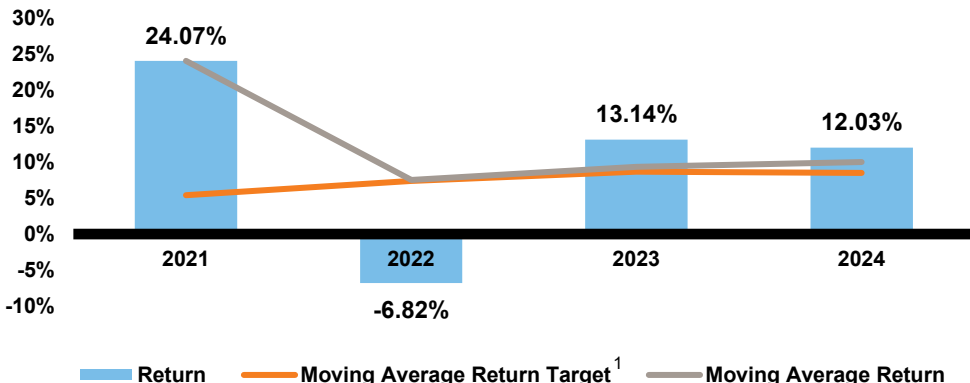
GoalTracker was introduced on 28 March 2020. The historical performance of the MySuper Product's investment strategy – the MySuper Investment Option – prior to GoalTracker is available at [russellinvestments.com.au/historical](https://russellinvestments.com.au/historical)

Issued: July 2024

## MySuper Product – GoalTracker – for age 25 and under

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

GoalTracker will automatically invest your super based on information it knows about you (such as your 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, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.	
<b>Return</b>	4-year average return of 10.02% as at 30 June 2024	
<b>Return &amp; Comparison between return target and return</b>		
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is between 5 and 6.	
<b>Statement of fees and other costs<sup>2</sup></b>	\$525.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$504.75.

<sup>1</sup> The CPI used to calculate the moving average return target is based on the 12 months to the March quarter.

<sup>2</sup> This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Product over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2023. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you.

Administration Fees and Costs	\$150 (0.18% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$325 (0.65% p.a. of your account balance)
Transaction Costs	\$50 (0.10% p.a. of your account balance)
<b>Total</b>	<b>\$525</b>

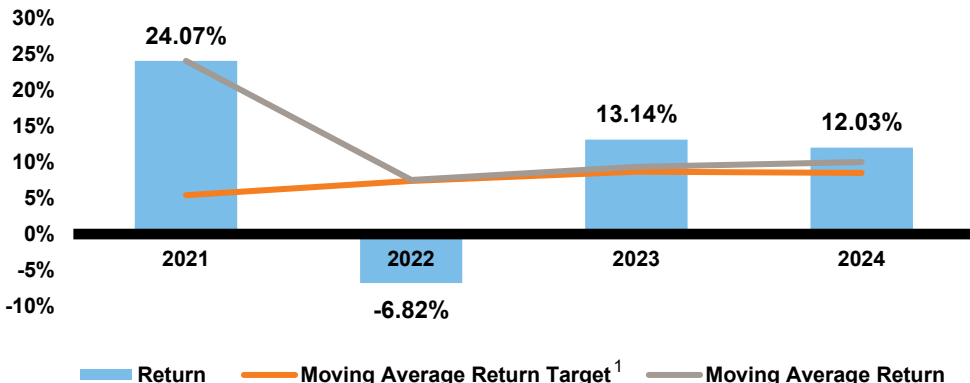
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_25andunder\_V1F\_2407

## MySuper Product – GoalTracker – for age 26

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

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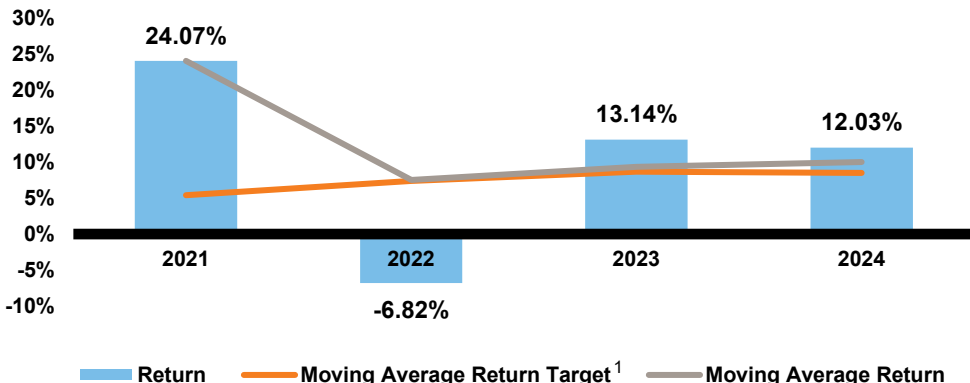
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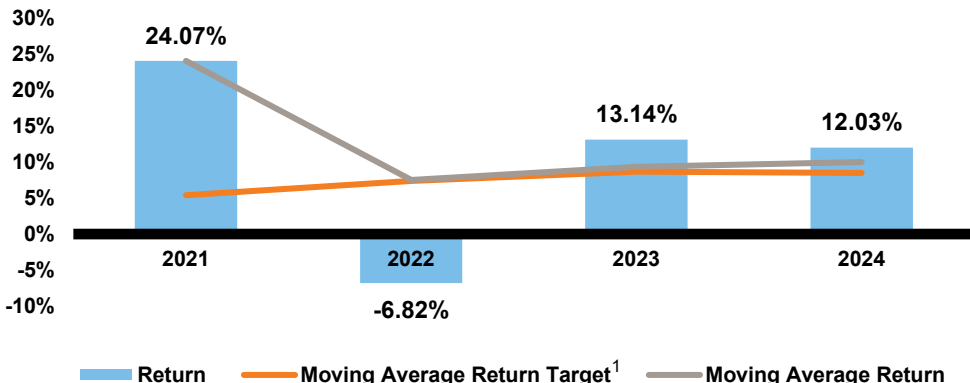
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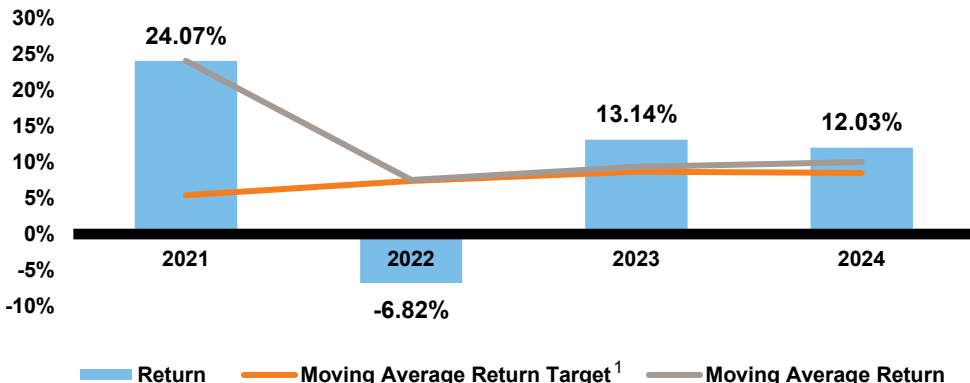
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## MySuper Product – GoalTracker – for age 29

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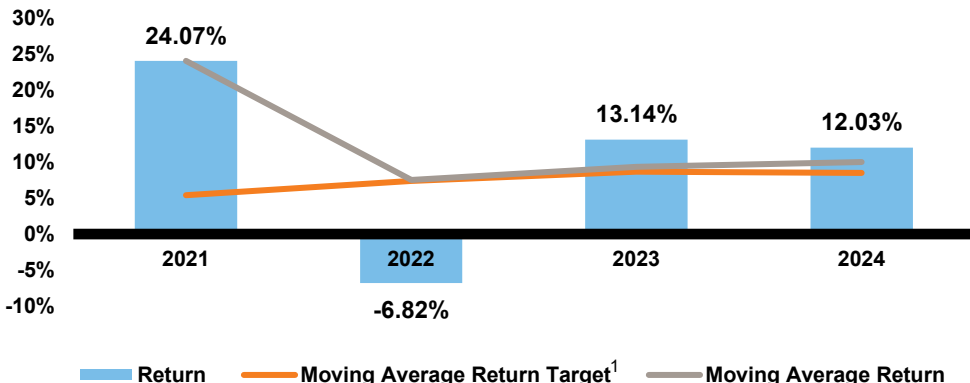
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## MySuper Product – GoalTracker – for age 30

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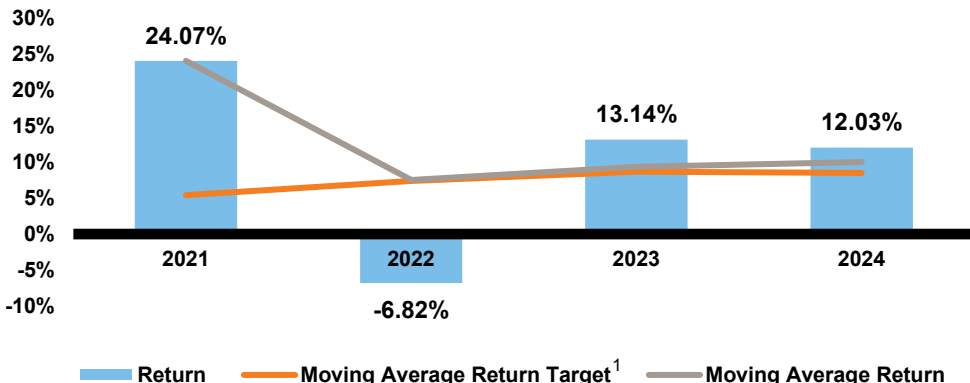
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SS\_MISC\_ProductDashboard\_30\_V1F\_2407

## MySuper Product – GoalTracker – for age 31

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Administration Fees and Costs	\$150 (0.18% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$325 (0.65% p.a. of your account balance)
Transaction Costs	\$50 (0.10% p.a. of your account balance)
<b>Total</b>	<b>\$525</b>

Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

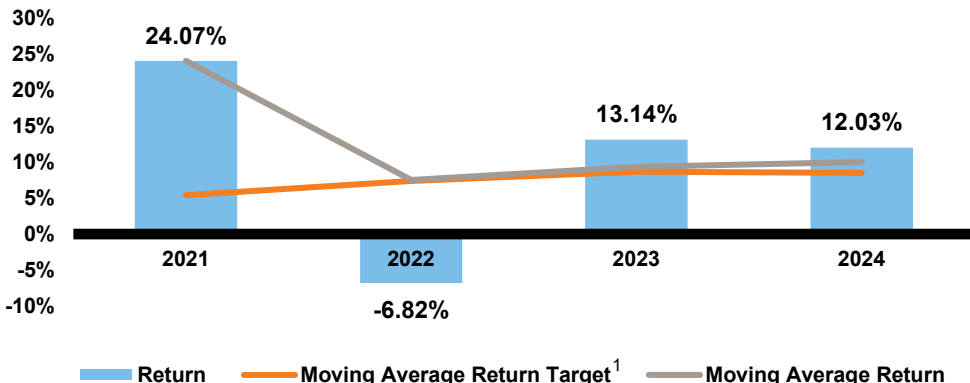
SS\_MISC\_ProductDashboard\_31\_V1F\_2407



## MySuper Product – GoalTracker – for age 32

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

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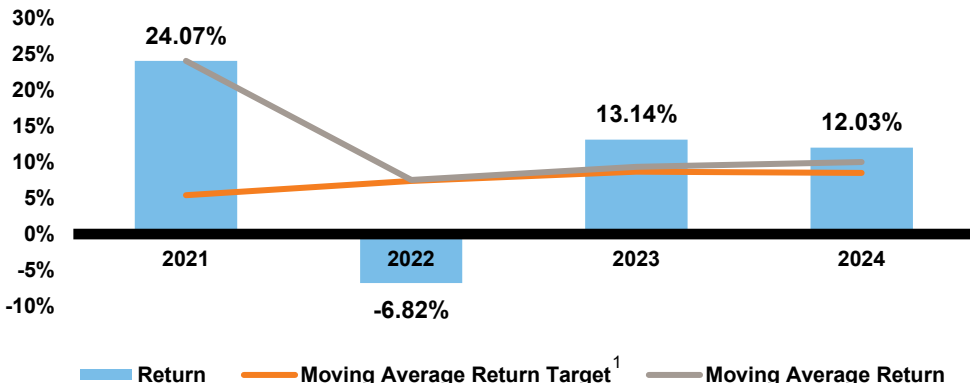
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_32\_V1F\_2407

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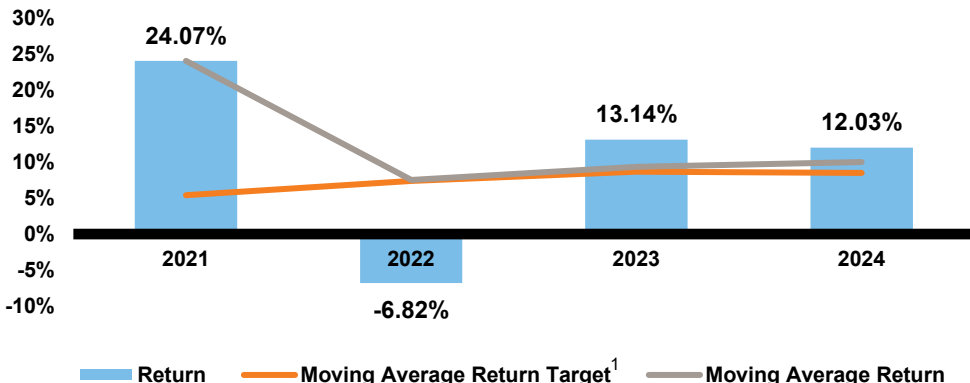
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_33\_V1F\_2407

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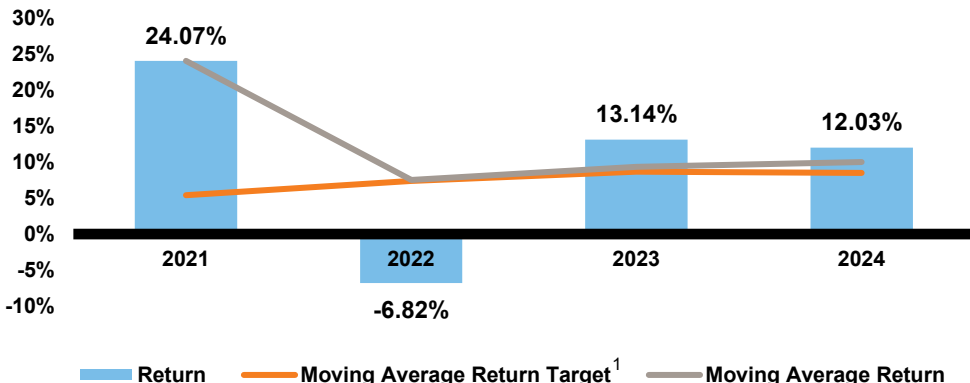
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_34\_V1F\_2407

## MySuper Product – GoalTracker – for age 35

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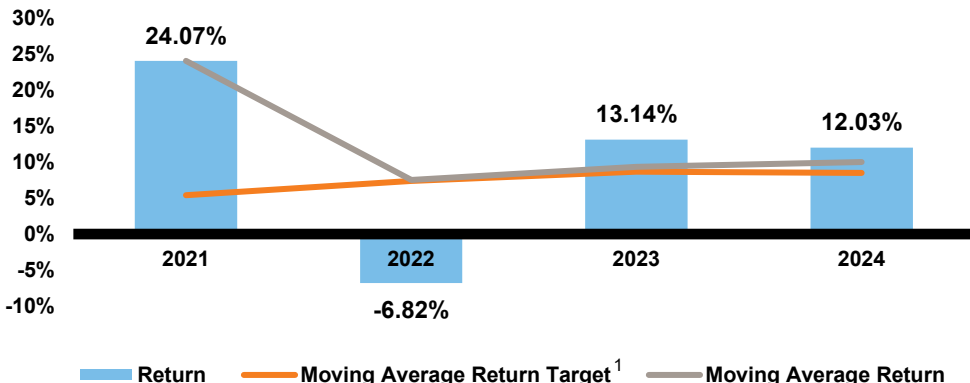
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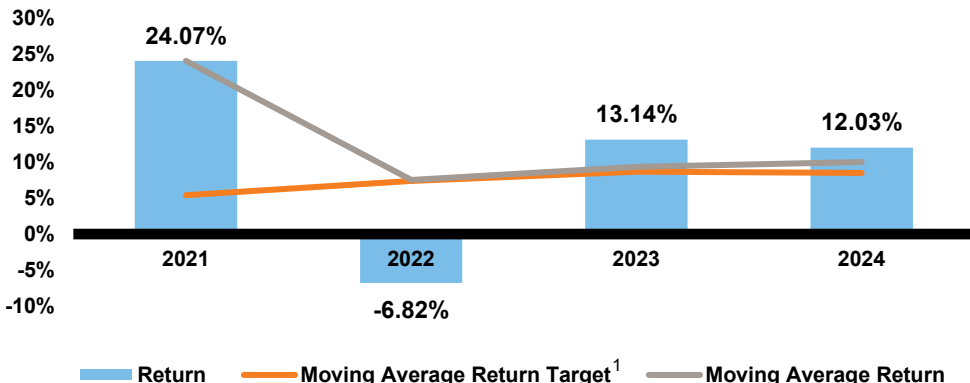
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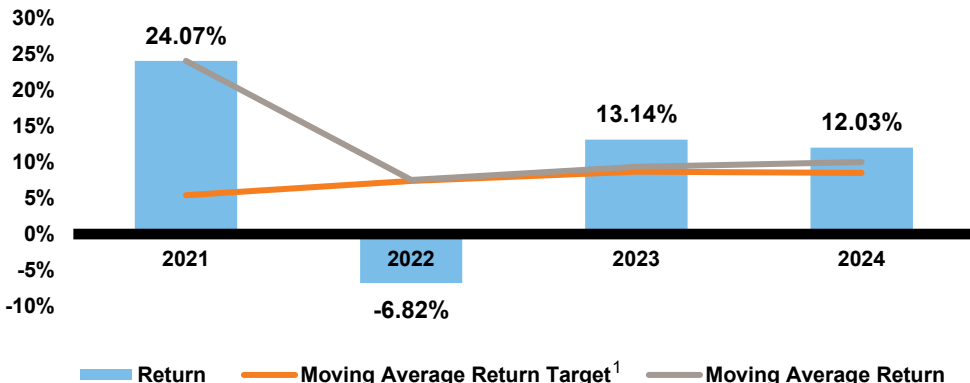
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_37\_V1F\_2407

## MySuper Product – GoalTracker – for age 38

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

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<b>Return target</b>	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																					
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Administration Fees and Costs	\$150 (0.18% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$325 (0.65% p.a. of your account balance)
Transaction Costs	\$50 (0.10% p.a. of your account balance)
<b>Total</b>	<b>\$525</b>

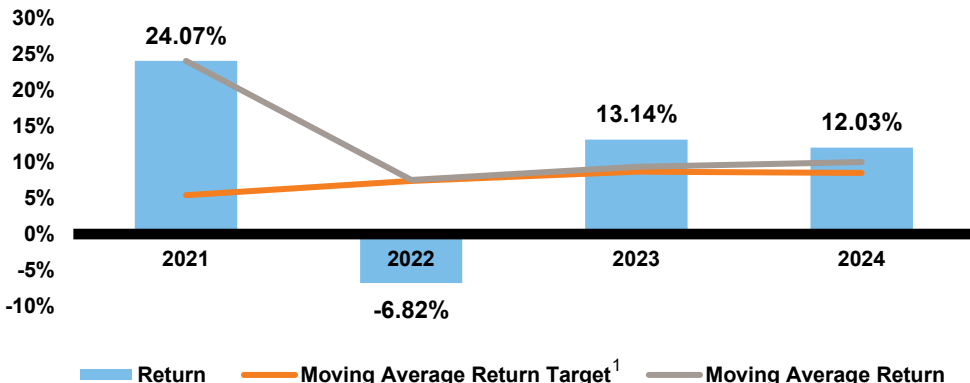
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_38\_V1F\_2407

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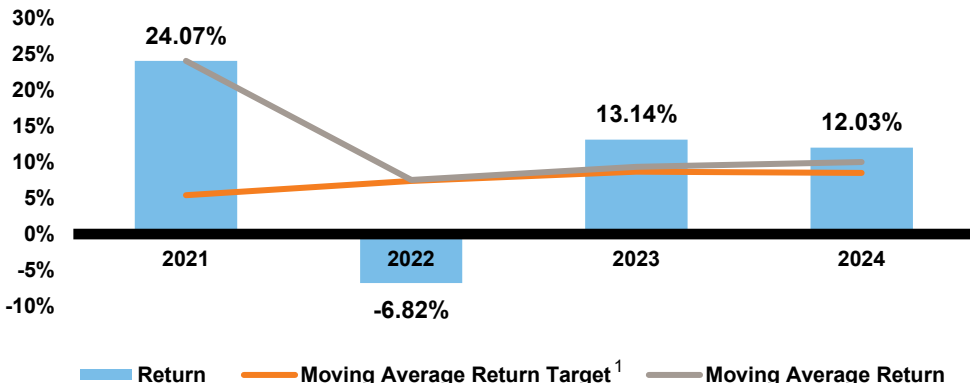
SS\_MISC\_ProductDashboard\_39\_V1F\_2407



## MySuper Product – GoalTracker – for age 40

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

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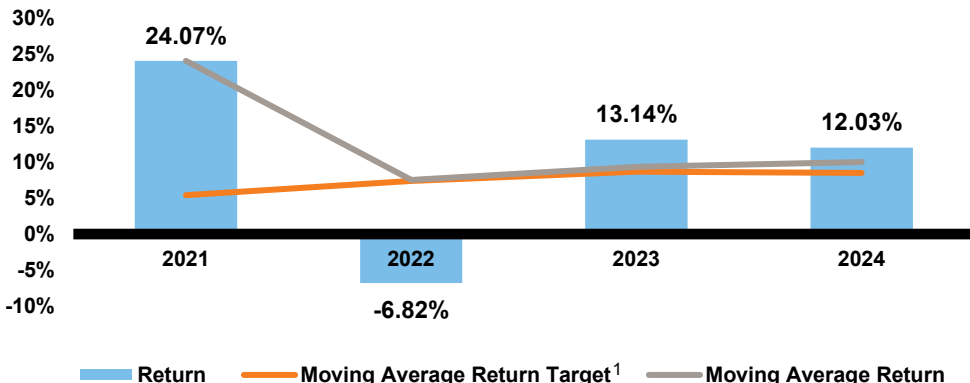
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_40\_V1F\_2407

## MySuper Product – GoalTracker – for age 41

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

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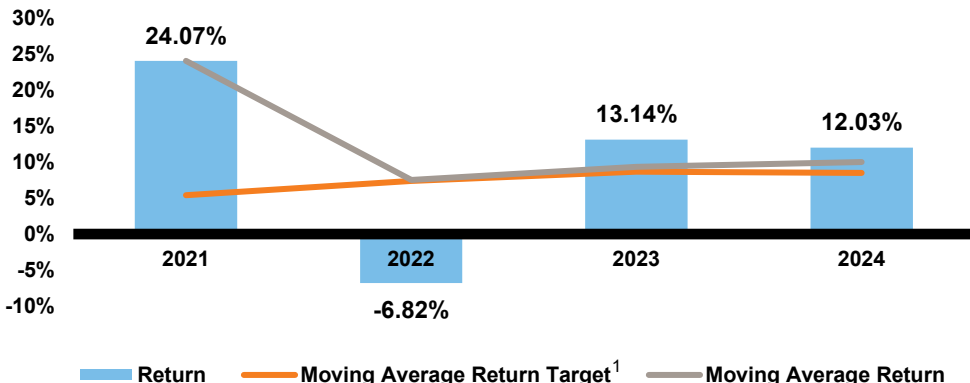
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_41\_V1F\_2407

## MySuper Product – GoalTracker – for age 42

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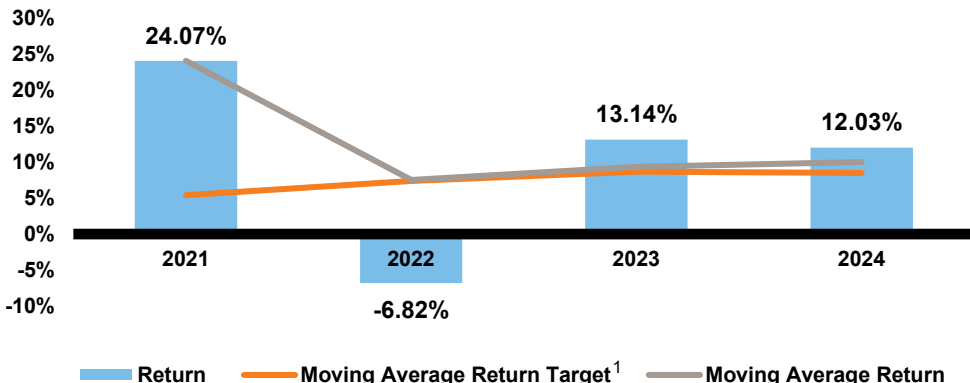
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SS\_MISC\_ProductDashboard\_42\_V1F\_2407

## MySuper Product – GoalTracker – for age 43

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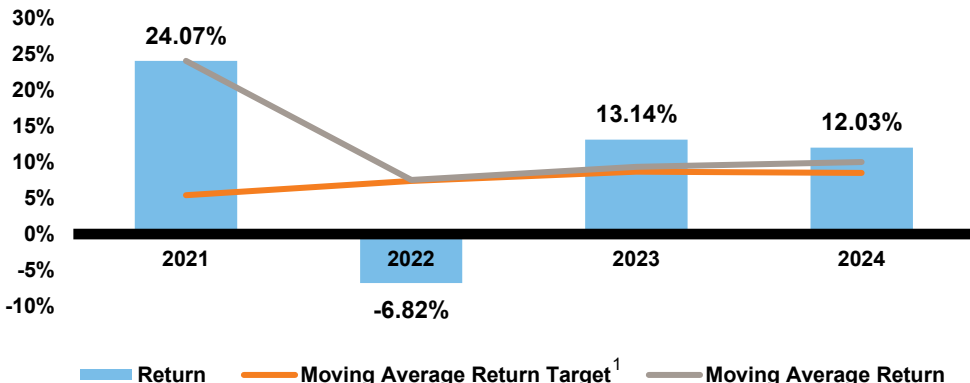
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2023	13.14%	~8.5%	~8.5%																			
2024	12.03%	~9.5%	~9.5%																			
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is between 5 and 6.																					
<b>Statement of fees and other costs<sup>2</sup></b>	\$525.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$504.75.																				

<sup>1</sup> The CPI used to calculate the moving average return target is based on the 12 months to the March quarter.

<sup>2</sup> This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Product over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2023. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you.

Administration Fees and Costs	\$150 (0.18% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$325 (0.65% p.a. of your account balance)
Transaction Costs	\$50 (0.10% p.a. of your account balance)
<b>Total</b>	<b>\$525</b>

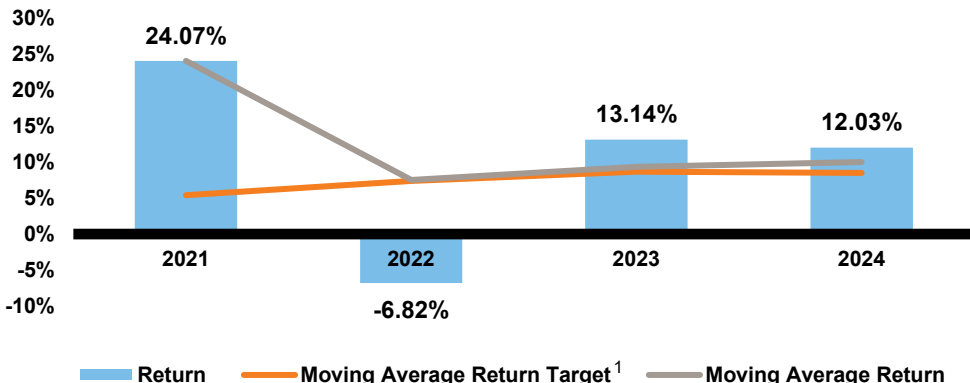
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_44\_V1F\_2407

## MySuper Product – GoalTracker – for age 45

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

GoalTracker will automatically invest your super based on information it knows about you (such as your 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, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																					
<b>Return</b>	4-year average return of 10.02% as at 30 June 2024																					
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Transaction Costs	\$50 (0.10% p.a. of your account balance)
<b>Total</b>	<b>\$525</b>

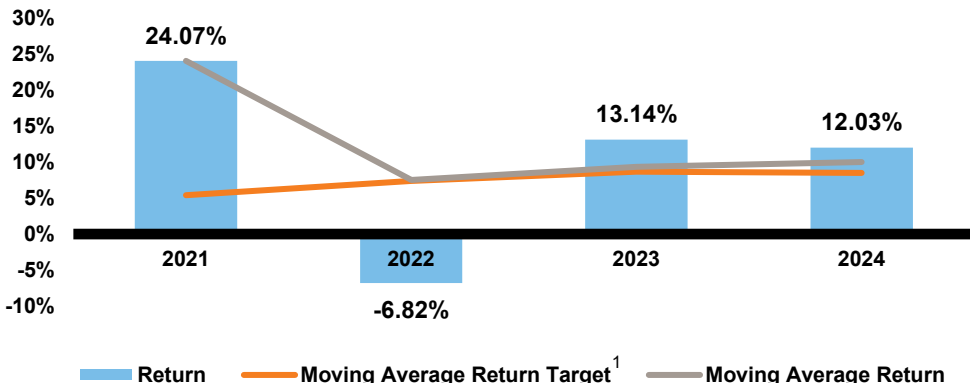
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_45\_V1F\_2407

## MySuper Product – GoalTracker – for age 46

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

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<b>Return target</b>	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																					
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Year	Return	Moving Average Return Target	Moving Average Return																			
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Transaction Costs	\$50 (0.10% p.a. of your account balance)
<b>Total</b>	<b>\$525</b>

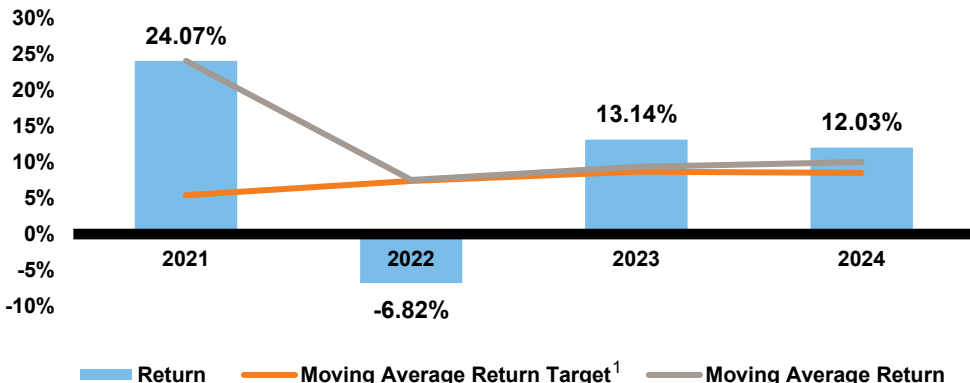
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_46\_V1F\_2407

## MySuper Product – GoalTracker – for age 47

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Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

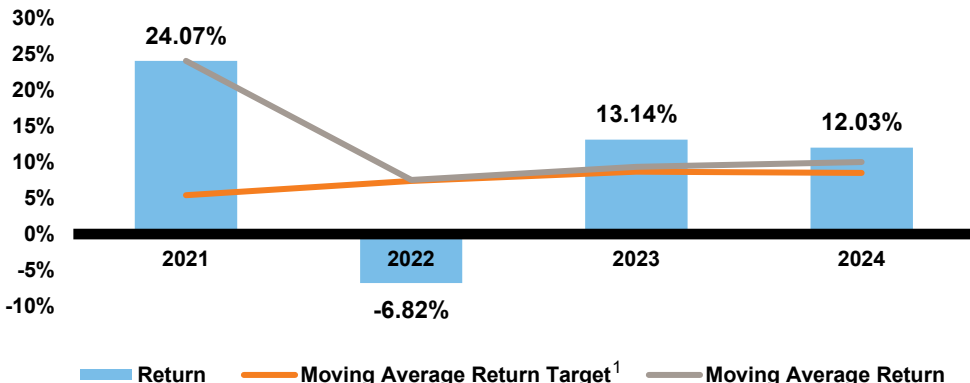
SS\_MISC\_ProductDashboard\_47\_V1F\_2407



## MySuper Product – GoalTracker – for age 48

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

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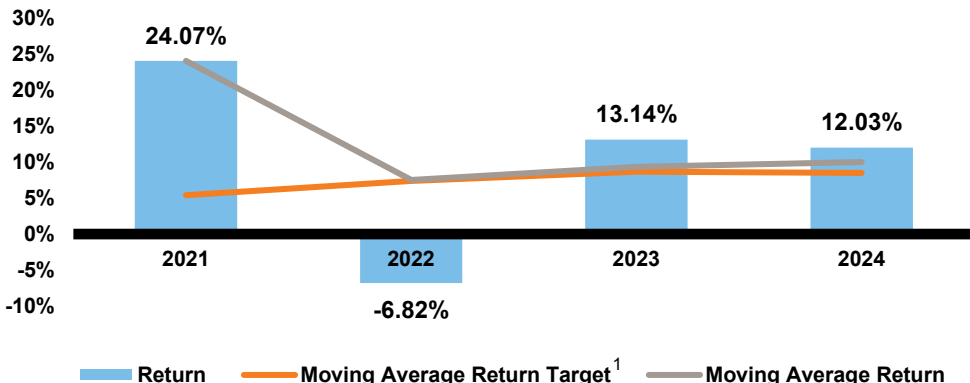
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_48\_V1F\_2407

## MySuper Product – GoalTracker – for age 49

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

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<b>Return target</b>	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																					
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Transaction Costs	\$50 (0.10% p.a. of your account balance)
<b>Total</b>	<b>\$525</b>

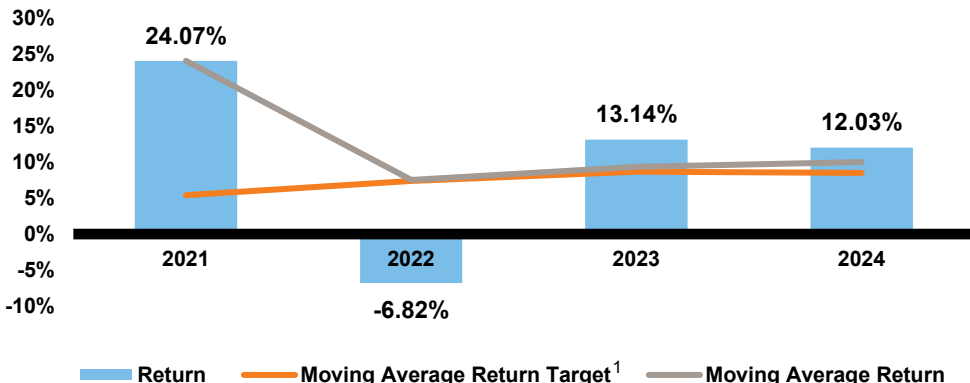
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_49\_V1F\_2407

## MySuper Product – GoalTracker – for age 50

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

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<b>Return target</b>	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																					
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Year	Return	Moving Average Return Target <sup>1</sup>	Moving Average Return																			
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Transaction Costs	\$50 (0.10% p.a. of your account balance)
<b>Total</b>	<b>\$525</b>

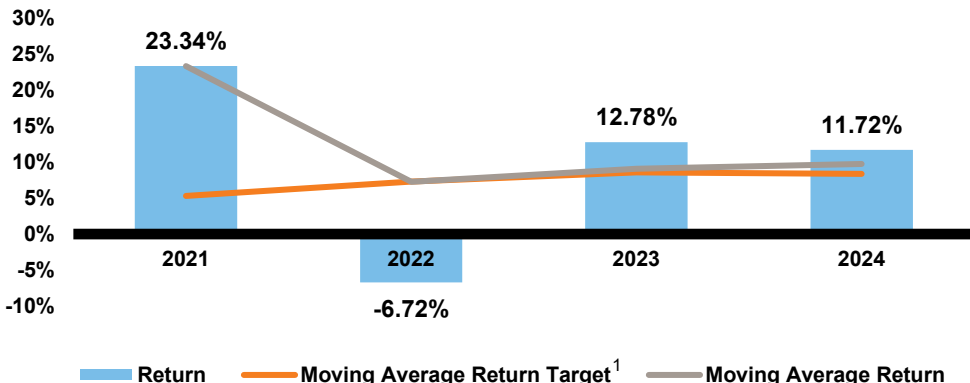
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_50\_V1F\_2407

## MySuper Product – GoalTracker – for age 51

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

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<b>Return target</b>	CPI plus 4.2% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																					
<b>Return</b>	4-year average return of 9.73% as at 30 June 2024																					
<b>Return &amp; Comparison between return target and return</b>	 <table border="1"> <caption>Return &amp; Comparison between return target and return</caption> <thead> <tr> <th>Year</th> <th>Return</th> <th>Moving Average Return Target<sup>1</sup></th> <th>Moving Average Return</th> </tr> </thead> <tbody> <tr> <td>2021</td> <td>23.34%</td> <td>~5.5%</td> <td>~23.34%</td> </tr> <tr> <td>2022</td> <td>-6.72%</td> <td>~7.5%</td> <td>~7.5%</td> </tr> <tr> <td>2023</td> <td>12.78%</td> <td>~8.5%</td> <td>~8.5%</td> </tr> <tr> <td>2024</td> <td>11.72%</td> <td>~9.5%</td> <td>~9.5%</td> </tr> </tbody> </table>		Year	Return	Moving Average Return Target <sup>1</sup>	Moving Average Return	2021	23.34%	~5.5%	~23.34%	2022	-6.72%	~7.5%	~7.5%	2023	12.78%	~8.5%	~8.5%	2024	11.72%	~9.5%	~9.5%
Year	Return	Moving Average Return Target <sup>1</sup>	Moving Average Return																			
2021	23.34%	~5.5%	~23.34%																			
2022	-6.72%	~7.5%	~7.5%																			
2023	12.78%	~8.5%	~8.5%																			
2024	11.72%	~9.5%	~9.5%																			
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is between 5 and 6.																					
<b>Statement of fees and other costs<sup>2</sup></b>	\$525.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$504.75.																				

<sup>1</sup> The CPI used to calculate the moving average return target is based on the 12 months to the March quarter.

<sup>2</sup> This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Product over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2023. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you.

Administration Fees and Costs	\$150 (0.18% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$325 (0.65% p.a. of your account balance)
Transaction Costs	\$50 (0.10% p.a. of your account balance)
<b>Total</b>	<b>\$525</b>

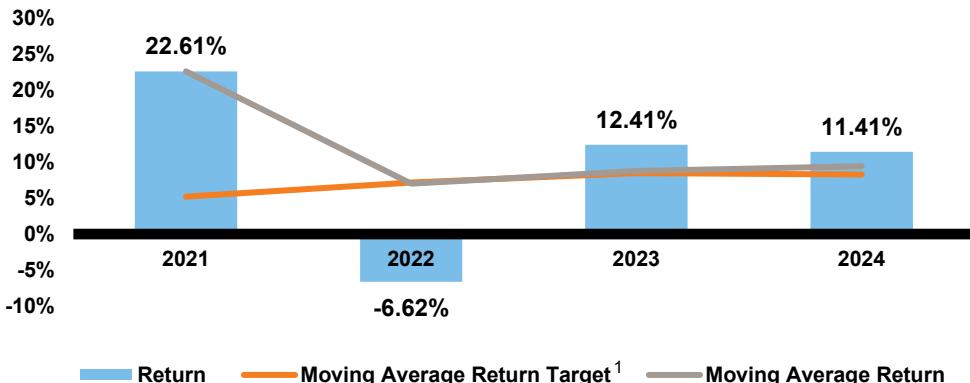
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_51\_V1F\_2407

## MySuper Product – GoalTracker – for age 52

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

GoalTracker will automatically invest your super based on information it knows about you (such as your 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, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 4.1% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																					
<b>Return</b>	4-year average return of 9.43% as at 30 June 2024																					
<b>Return &amp; Comparison between return target and return</b>	 <table border="1"> <caption>Return &amp; Comparison between return target and return</caption> <thead> <tr> <th>Year</th> <th>Return</th> <th>Moving Average Return Target<sup>1</sup></th> <th>Moving Average Return</th> </tr> </thead> <tbody> <tr> <td>2021</td> <td>22.61%</td> <td>~5%</td> <td>~22%</td> </tr> <tr> <td>2022</td> <td>-6.62%</td> <td>~5%</td> <td>~5%</td> </tr> <tr> <td>2023</td> <td>12.41%</td> <td>~5%</td> <td>~8%</td> </tr> <tr> <td>2024</td> <td>11.41%</td> <td>~5%</td> <td>~8%</td> </tr> </tbody> </table>		Year	Return	Moving Average Return Target <sup>1</sup>	Moving Average Return	2021	22.61%	~5%	~22%	2022	-6.62%	~5%	~5%	2023	12.41%	~5%	~8%	2024	11.41%	~5%	~8%
Year	Return	Moving Average Return Target <sup>1</sup>	Moving Average Return																			
2021	22.61%	~5%	~22%																			
2022	-6.62%	~5%	~5%																			
2023	12.41%	~5%	~8%																			
2024	11.41%	~5%	~8%																			
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5.																					
<b>Statement of fees and other costs<sup>2</sup></b>	\$525.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$504.75.																				

<sup>1</sup> The CPI used to calculate the moving average return target is based on the 12 months to the March quarter.

<sup>2</sup> This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Product over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2023. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you.

Administration Fees and Costs	\$150 (0.18% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$325 (0.65% p.a. of your account balance)
Transaction Costs	\$50 (0.10% p.a. of your account balance)
<b>Total</b>	<b>\$525</b>

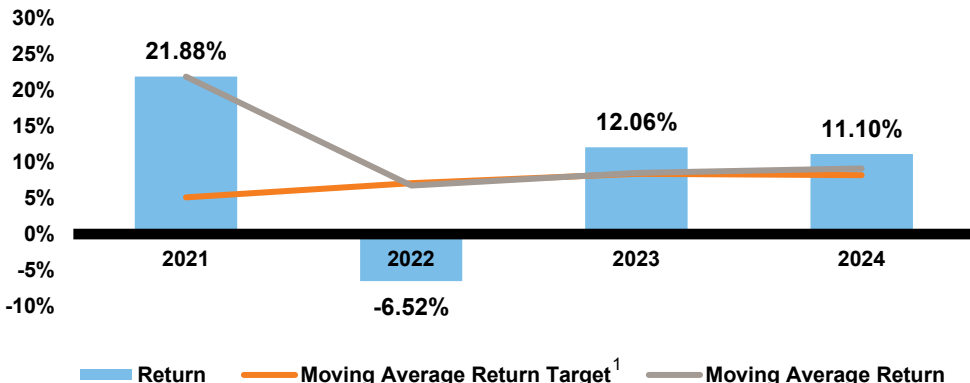
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_52\_V1F\_2407

## MySuper Product – GoalTracker – for age 53

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

GoalTracker will automatically invest your super based on information it knows about you (such as your 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, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 4.0% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																					
<b>Return</b>	4-year average return of 9.13% as at 30 June 2024																					
<b>Return &amp; Comparison between return target and return</b>	 <table border="1"> <caption>Return &amp; Comparison between return target and return</caption> <thead> <tr> <th>Year</th> <th>Return</th> <th>Moving Average Return Target</th> <th>Moving Average Return</th> </tr> </thead> <tbody> <tr> <td>2021</td> <td>21.88%</td> <td>5%</td> <td>21.88%</td> </tr> <tr> <td>2022</td> <td>-6.52%</td> <td>6%</td> <td>6%</td> </tr> <tr> <td>2023</td> <td>12.06%</td> <td>8%</td> <td>8%</td> </tr> <tr> <td>2024</td> <td>11.10%</td> <td>8%</td> <td>8%</td> </tr> </tbody> </table>		Year	Return	Moving Average Return Target	Moving Average Return	2021	21.88%	5%	21.88%	2022	-6.52%	6%	6%	2023	12.06%	8%	8%	2024	11.10%	8%	8%
Year	Return	Moving Average Return Target	Moving Average Return																			
2021	21.88%	5%	21.88%																			
2022	-6.52%	6%	6%																			
2023	12.06%	8%	8%																			
2024	11.10%	8%	8%																			
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5.																					
<b>Statement of fees and other costs<sup>2</sup></b>	\$525.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$504.75.																				

<sup>1</sup> The CPI used to calculate the moving average return target is based on the 12 months to the March quarter.

<sup>2</sup> This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Product over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2023. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you.

Administration Fees and Costs	\$150 (0.18% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$325 (0.65% p.a. of your account balance)
Transaction Costs	\$50 (0.10% p.a. of your account balance)
<b>Total</b>	<b>\$525</b>

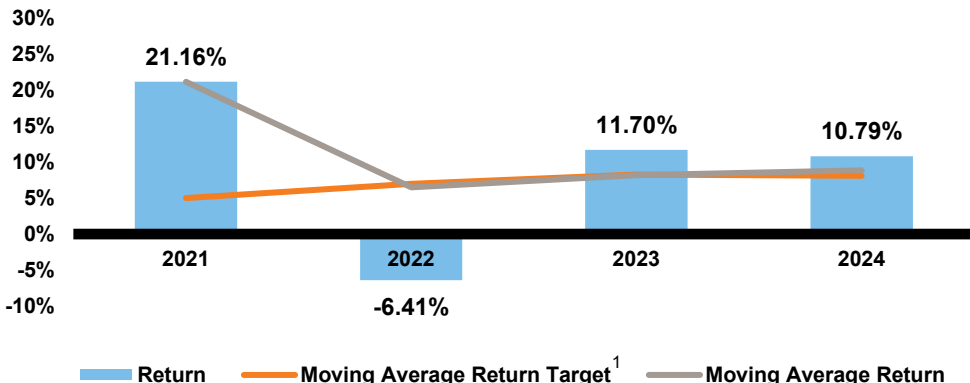
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_53\_V1F\_2407

## MySuper Product – GoalTracker – for age 54

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

GoalTracker will automatically invest your super based on information it knows about you (such as your 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, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 3.9% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.	
<b>Return</b>	4-year average return of 8.84% as at 30 June 2024	
<b>Return &amp; Comparison between return target and return</b>		
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5.	
<b>Statement of fees and other costs<sup>2</sup></b>	\$525.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$504.75.

<sup>1</sup> The CPI used to calculate the moving average return target is based on the 12 months to the March quarter.

<sup>2</sup> This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Product over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2023. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you.

Administration Fees and Costs	\$150 (0.18% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$325 (0.65% p.a. of your account balance)
Transaction Costs	\$50 (0.10% p.a. of your account balance)
<b>Total</b>	<b>\$525</b>

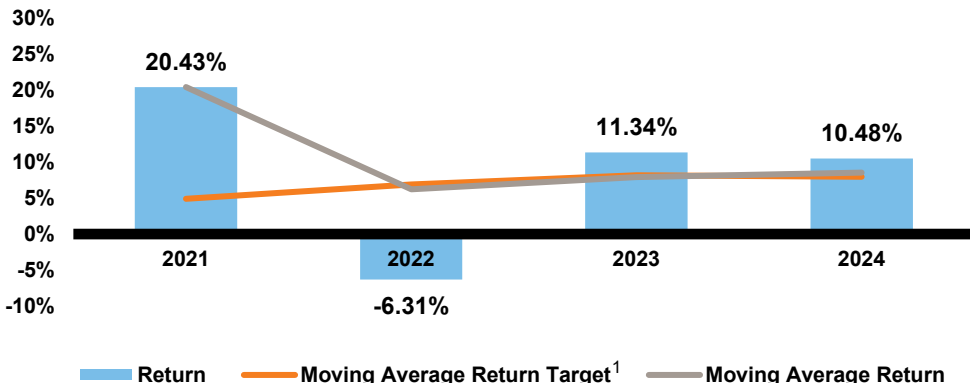
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_54\_V1F\_2407

## MySuper Product – GoalTracker – for age 55

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

GoalTracker will automatically invest your super based on information it knows about you (such as your 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, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 3.8% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																					
<b>Return</b>	4-year average return of 8.54% as at 30 June 2024																					
<b>Return &amp; Comparison between return target and return</b>	 <table border="1"> <caption>Return &amp; Comparison Data</caption> <thead> <tr> <th>Year</th> <th>Return</th> <th>Moving Average Return Target<sup>1</sup></th> <th>Moving Average Return</th> </tr> </thead> <tbody> <tr> <td>2021</td> <td>20.43%</td> <td>~5%</td> <td>~20%</td> </tr> <tr> <td>2022</td> <td>-6.31%</td> <td>~5%</td> <td>~5%</td> </tr> <tr> <td>2023</td> <td>11.34%</td> <td>~5%</td> <td>~8%</td> </tr> <tr> <td>2024</td> <td>10.48%</td> <td>~5%</td> <td>~8%</td> </tr> </tbody> </table>		Year	Return	Moving Average Return Target <sup>1</sup>	Moving Average Return	2021	20.43%	~5%	~20%	2022	-6.31%	~5%	~5%	2023	11.34%	~5%	~8%	2024	10.48%	~5%	~8%
Year	Return	Moving Average Return Target <sup>1</sup>	Moving Average Return																			
2021	20.43%	~5%	~20%																			
2022	-6.31%	~5%	~5%																			
2023	11.34%	~5%	~8%																			
2024	10.48%	~5%	~8%																			
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5.																					
<b>Statement of fees and other costs<sup>2</sup></b>	\$525.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$504.75.																				

<sup>1</sup> The CPI used to calculate the moving average return target is based on the 12 months to the March quarter.

<sup>2</sup> This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Product over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2023. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you.

Administration Fees and Costs	\$150 (0.18% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$325 (0.65% p.a. of your account balance)
Transaction Costs	\$50 (0.10% p.a. of your account balance)
<b>Total</b>	<b>\$525</b>

Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

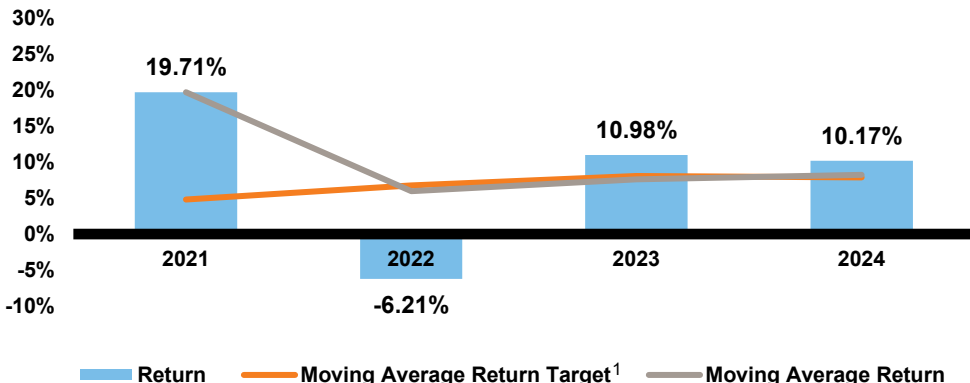
SS\_MISC\_ProductDashboard\_55\_V1F\_2407



## MySuper Product – GoalTracker – for age 56

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

GoalTracker will automatically invest your super based on information it knows about you (such as your 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, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 3.7% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																					
<b>Return</b>	4-year average return of 8.24% as at 30 June 2024																					
<b>Return &amp; Comparison between return target and return</b>	 <table border="1"> <caption>Return &amp; Comparison between return target and return</caption> <thead> <tr> <th>Year</th> <th>Return</th> <th>Moving Average Return Target<sup>1</sup></th> <th>Moving Average Return</th> </tr> </thead> <tbody> <tr> <td>2021</td> <td>19.71%</td> <td>~5%</td> <td>~20%</td> </tr> <tr> <td>2022</td> <td>-6.21%</td> <td>~6%</td> <td>~6%</td> </tr> <tr> <td>2023</td> <td>10.98%</td> <td>~7%</td> <td>~8%</td> </tr> <tr> <td>2024</td> <td>10.17%</td> <td>~8%</td> <td>~8%</td> </tr> </tbody> </table>		Year	Return	Moving Average Return Target <sup>1</sup>	Moving Average Return	2021	19.71%	~5%	~20%	2022	-6.21%	~6%	~6%	2023	10.98%	~7%	~8%	2024	10.17%	~8%	~8%
Year	Return	Moving Average Return Target <sup>1</sup>	Moving Average Return																			
2021	19.71%	~5%	~20%																			
2022	-6.21%	~6%	~6%																			
2023	10.98%	~7%	~8%																			
2024	10.17%	~8%	~8%																			
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5.																					
<b>Statement of fees and other costs<sup>2</sup></b>	\$525.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$504.75.																				

<sup>1</sup> The CPI used to calculate the moving average return target is based on the 12 months to the March quarter.

<sup>2</sup> This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Product over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2023. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you.

Administration Fees and Costs	\$150 (0.18% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$325 (0.65% p.a. of your account balance)
Transaction Costs	\$50 (0.10% p.a. of your account balance)
<b>Total</b>	<b>\$525</b>

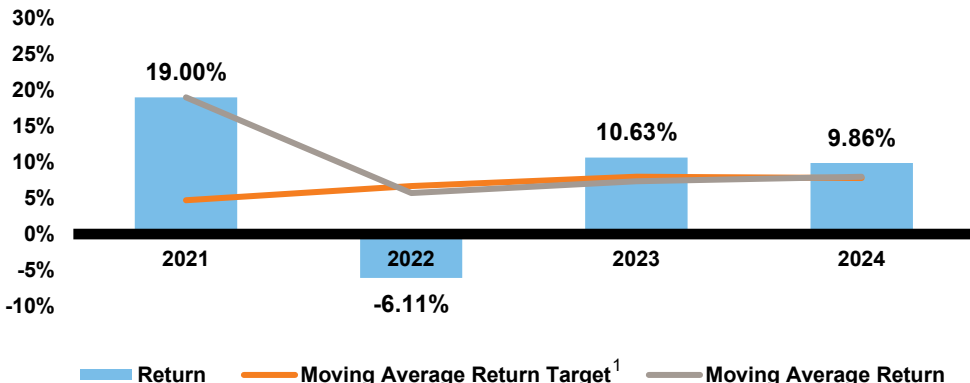
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_56\_V1F\_2407

## MySuper Product – GoalTracker – for age 57

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

GoalTracker will automatically invest your super based on information it knows about you (such as your 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, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 3.6% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																					
<b>Return</b>	4-year average return of 7.95% as at 30 June 2024																					
<b>Return &amp; Comparison between return target and return</b>	 <table border="1"> <caption>Return &amp; Comparison Data</caption> <thead> <tr> <th>Year</th> <th>Return</th> <th>Moving Average Return Target</th> <th>Moving Average Return</th> </tr> </thead> <tbody> <tr> <td>2021</td> <td>19.00%</td> <td>~5.0%</td> <td>~19.0%</td> </tr> <tr> <td>2022</td> <td>-6.11%</td> <td>~5.5%</td> <td>~5.5%</td> </tr> <tr> <td>2023</td> <td>10.63%</td> <td>~6.5%</td> <td>~6.5%</td> </tr> <tr> <td>2024</td> <td>9.86%</td> <td>~7.5%</td> <td>~7.5%</td> </tr> </tbody> </table>		Year	Return	Moving Average Return Target	Moving Average Return	2021	19.00%	~5.0%	~19.0%	2022	-6.11%	~5.5%	~5.5%	2023	10.63%	~6.5%	~6.5%	2024	9.86%	~7.5%	~7.5%
Year	Return	Moving Average Return Target	Moving Average Return																			
2021	19.00%	~5.0%	~19.0%																			
2022	-6.11%	~5.5%	~5.5%																			
2023	10.63%	~6.5%	~6.5%																			
2024	9.86%	~7.5%	~7.5%																			
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is 5.																					
<b>Statement of fees and other costs<sup>2</sup></b>	\$525.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$504.75.																				

<sup>1</sup> The CPI used to calculate the moving average return target is based on the 12 months to the March quarter.

<sup>2</sup> This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Product over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2023. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you.

Administration Fees and Costs	\$150 (0.18% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$325 (0.65% p.a. of your account balance)
Transaction Costs	\$50 (0.10% p.a. of your account balance)
<b>Total</b>	<b>\$525</b>

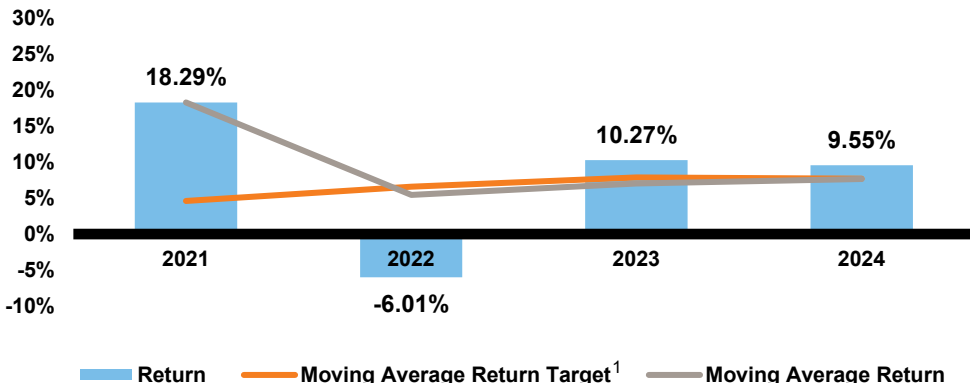
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_57\_V1F\_2407

## MySuper Product – GoalTracker – for age 58

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

GoalTracker will automatically invest your super based on information it knows about you (such as your 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, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 3.5% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																					
<b>Return</b>	4-year average return of 7.65% as at 30 June 2024																					
<b>Return &amp; Comparison between return target and return</b>	 <table border="1"> <caption>Return &amp; Comparison Data</caption> <thead> <tr> <th>Year</th> <th>Return</th> <th>Moving Average Return Target<sup>1</sup></th> <th>Moving Average Return</th> </tr> </thead> <tbody> <tr> <td>2021</td> <td>18.29%</td> <td>~5%</td> <td>~18%</td> </tr> <tr> <td>2022</td> <td>-6.01%</td> <td>~5%</td> <td>~5%</td> </tr> <tr> <td>2023</td> <td>10.27%</td> <td>~5%</td> <td>~8%</td> </tr> <tr> <td>2024</td> <td>9.55%</td> <td>~5%</td> <td>~8%</td> </tr> </tbody> </table>		Year	Return	Moving Average Return Target <sup>1</sup>	Moving Average Return	2021	18.29%	~5%	~18%	2022	-6.01%	~5%	~5%	2023	10.27%	~5%	~8%	2024	9.55%	~5%	~8%
Year	Return	Moving Average Return Target <sup>1</sup>	Moving Average Return																			
2021	18.29%	~5%	~18%																			
2022	-6.01%	~5%	~5%																			
2023	10.27%	~5%	~8%																			
2024	9.55%	~5%	~8%																			
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is between 4 and 5.																					
<b>Statement of fees and other costs<sup>2</sup></b>	\$525.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$504.75.																				

<sup>1</sup> The CPI used to calculate the moving average return target is based on the 12 months to the March quarter.

<sup>2</sup> This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Product over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2023. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you.

Administration Fees and Costs	\$150 (0.18% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$325 (0.65% p.a. of your account balance)
Transaction Costs	\$50 (0.10% p.a. of your account balance)
<b>Total</b>	<b>\$525</b>

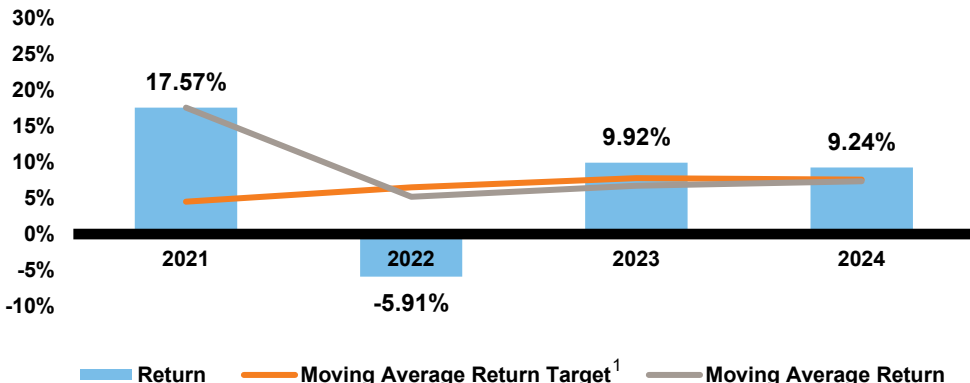
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_58\_V1F\_2407

## MySuper Product – GoalTracker – for age 59

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

GoalTracker will automatically invest your super based on information it knows about you (such as your 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, GoalTracker will increase your allocation to defensive assets to help protect your savings.

<b>Return target</b>	CPI plus 3.4% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																					
<b>Return</b>	4-year average return of 7.36% as at 30 June 2024																					
<b>Return &amp; Comparison between return target and return</b>	 <table border="1"> <caption>Return &amp; Comparison Data</caption> <thead> <tr> <th>Year</th> <th>Return</th> <th>Moving Average Return Target<sup>1</sup></th> <th>Moving Average Return</th> </tr> </thead> <tbody> <tr> <td>2021</td> <td>17.57%</td> <td>~5%</td> <td>~17%</td> </tr> <tr> <td>2022</td> <td>-5.91%</td> <td>~5%</td> <td>~5%</td> </tr> <tr> <td>2023</td> <td>9.92%</td> <td>~5%</td> <td>~8%</td> </tr> <tr> <td>2024</td> <td>9.24%</td> <td>~5%</td> <td>~8%</td> </tr> </tbody> </table>		Year	Return	Moving Average Return Target <sup>1</sup>	Moving Average Return	2021	17.57%	~5%	~17%	2022	-5.91%	~5%	~5%	2023	9.92%	~5%	~8%	2024	9.24%	~5%	~8%
Year	Return	Moving Average Return Target <sup>1</sup>	Moving Average Return																			
2021	17.57%	~5%	~17%																			
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<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is between 4 and 5.																					
<b>Statement of fees and other costs<sup>2</sup></b>	\$525.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$504.75.																				

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Investment Fees and Costs	\$325 (0.65% p.a. of your account balance)
Transaction Costs	\$50 (0.10% p.a. of your account balance)
<b>Total</b>	<b>\$525</b>

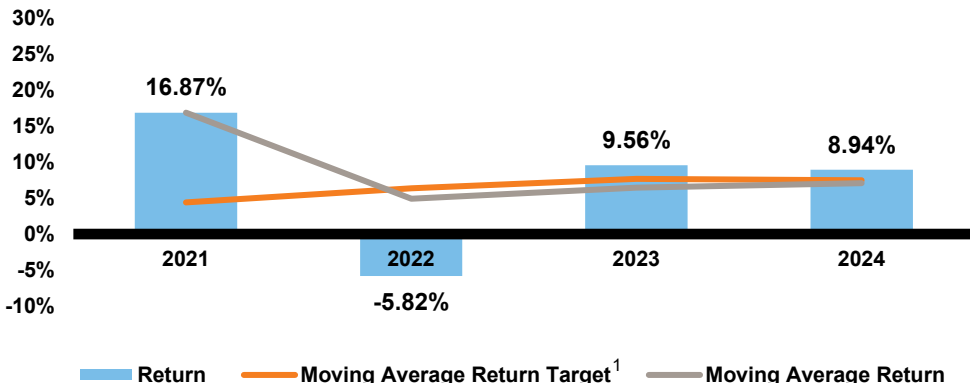
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_59\_V1F\_2407

## MySuper Product – GoalTracker – for age 60

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

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<b>Return target</b>	CPI plus 3.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																					
<b>Return</b>	4-year average return of 7.06% as at 30 June 2024																					
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Year	Return	Moving Average Return Target <sup>1</sup>	Moving Average Return																			
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Investment Fees and Costs	\$325 (0.65% p.a. of your account balance)
Transaction Costs	\$50 (0.10% p.a. of your account balance)
<b>Total</b>	<b>\$525</b>

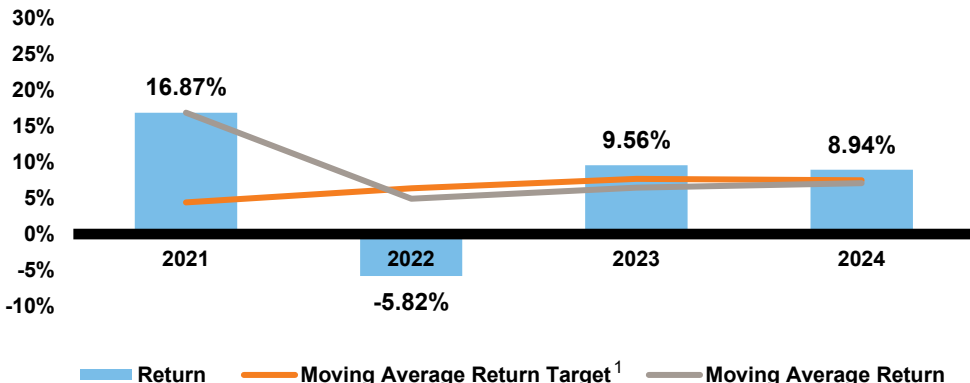
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_60\_V1F\_2407

## MySuper Product – GoalTracker – for age 61

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

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<b>Return target</b>	CPI plus 3.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																					
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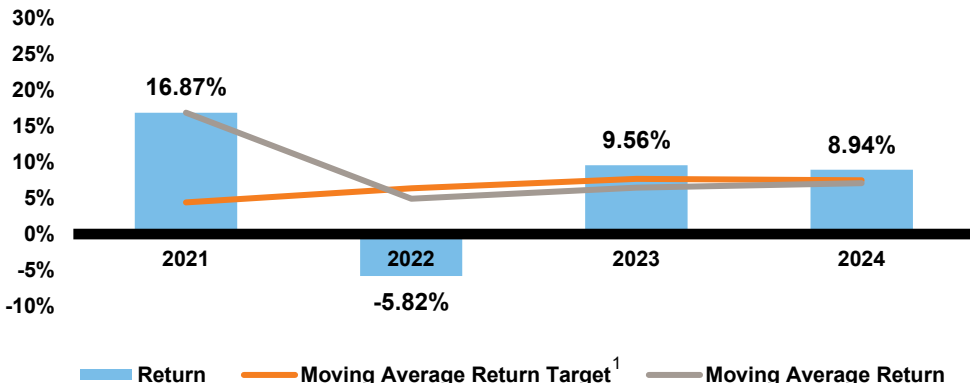
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_61\_V1F\_2407

## MySuper Product – GoalTracker – for age 62

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<b>Return target</b>	CPI plus 3.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																					
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<b>Total</b>	<b>\$525</b>

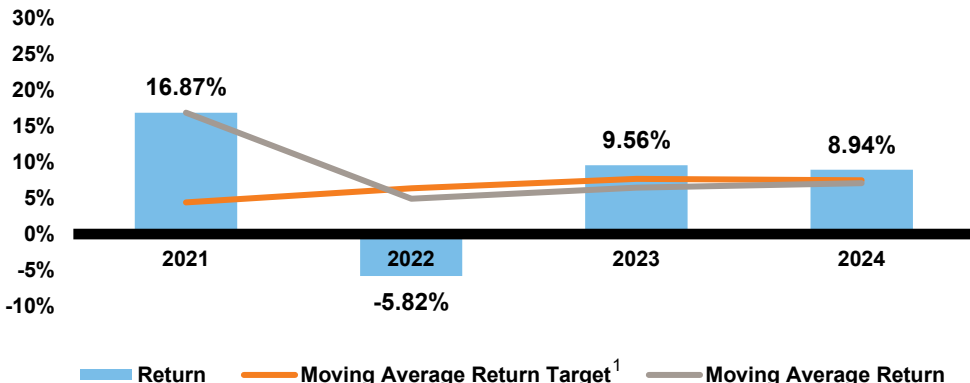
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SS\_MISC\_ProductDashboard\_62\_V1F\_2407

## MySuper Product – GoalTracker – for age 63

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Administration Fees and Costs	\$150 (0.18% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$325 (0.65% p.a. of your account balance)
Transaction Costs	\$50 (0.10% p.a. of your account balance)
<b>Total</b>	<b>\$525</b>

Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

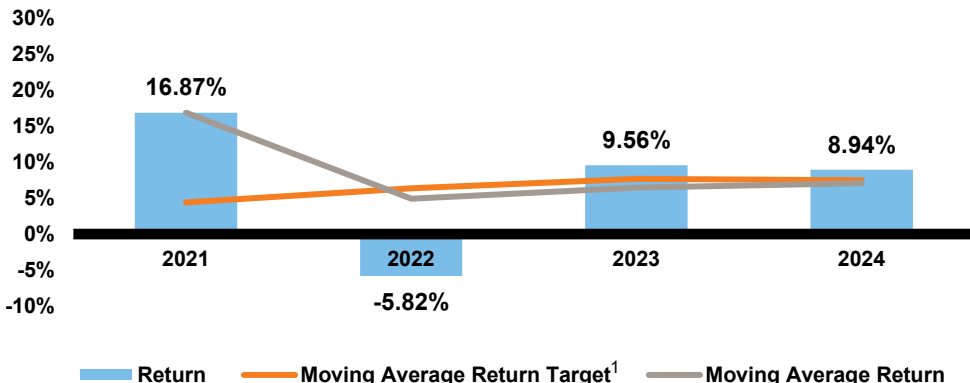
SS\_MISC\_ProductDashboard\_63\_V1F\_2407



## MySuper Product – GoalTracker – for age 64

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<b>Return target</b>	CPI plus 3.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																					
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Administration Fees and Costs	\$150 (0.18% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$325 (0.65% p.a. of your account balance)
Transaction Costs	\$50 (0.10% p.a. of your account balance)
<b>Total</b>	<b>\$525</b>

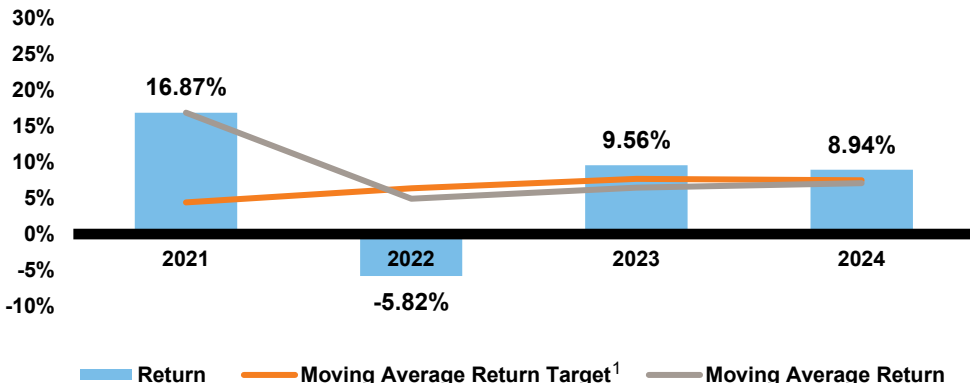
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS\_MISC\_ProductDashboard\_64\_V1F\_2407

## MySuper Product – GoalTracker – for age 65 and over

This product dashboard sets out the information for an investment in our MySuper Product, iQ Super – For Life. We are required to provide you with a copy of this information. This will not be applicable to you where your employer has an arrangement with the Trustee to pay a lower administration fee or where you have chosen to invest your balance in a different product.

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<b>Return target</b>	CPI plus 3.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																					
<b>Return</b>	4-year average return of 7.06% as at 30 June 2024																					
<b>Return &amp; Comparison between return target and return</b>	 <table border="1"> <caption>Return &amp; Comparison Data</caption> <thead> <tr> <th>Year</th> <th>Return</th> <th>Moving Average Return Target<sup>1</sup></th> <th>Moving Average Return</th> </tr> </thead> <tbody> <tr> <td>2021</td> <td>16.87%</td> <td>~5%</td> <td>~17%</td> </tr> <tr> <td>2022</td> <td>-5.82%</td> <td>~5%</td> <td>~5%</td> </tr> <tr> <td>2023</td> <td>9.56%</td> <td>~5%</td> <td>~6%</td> </tr> <tr> <td>2024</td> <td>8.94%</td> <td>~5%</td> <td>~6%</td> </tr> </tbody> </table>		Year	Return	Moving Average Return Target <sup>1</sup>	Moving Average Return	2021	16.87%	~5%	~17%	2022	-5.82%	~5%	~5%	2023	9.56%	~5%	~6%	2024	8.94%	~5%	~6%
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2023	9.56%	~5%	~6%																			
2024	8.94%	~5%	~6%																			
<b>Level of investment risk</b>	High: The estimated number of negative annual returns over any 20-year period is between 4 and 5.																					
<b>Statement of fees and other costs<sup>2</sup></b>	\$525.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$504.75.																				

<sup>1</sup> The CPI used to calculate the moving average return target is based on the 12 months to the March quarter.

<sup>2</sup> This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Product over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2023. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you.

Administration Fees and Costs	\$150 (0.18% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$325 (0.65% p.a. of your account balance)
Transaction Costs	\$50 (0.10% p.a. of your account balance)
<b>Total</b>	<b>\$525</b>

Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

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