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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

Issued: October 2023

PRODUCT DASHBOARD

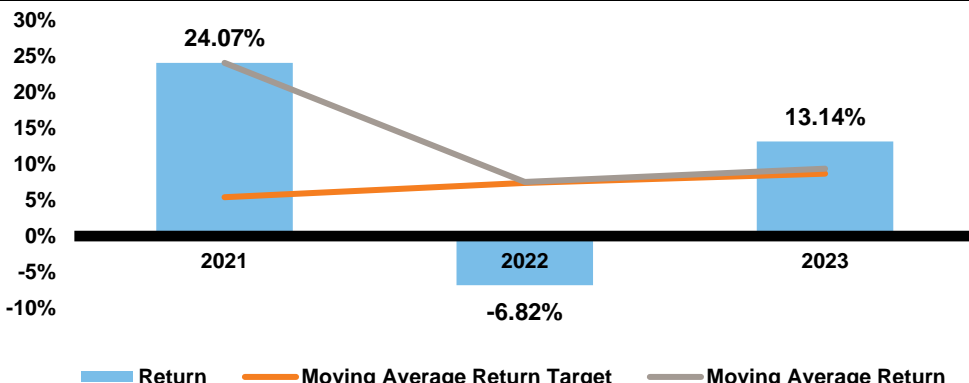
iQ Super



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.

Return target	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																	
Return	3-year average return of 9.36% per year as at 30 June 2023																	
Return & Comparison between return target and return	 <table><tr><th>Year</th><th>Return</th><th>Moving Average Return Target</th><th>Moving Average Return</th></tr><tr><td>2021</td><td>24.07%</td><td>~5.5%</td><td>~24.07%</td></tr><tr><td>2022</td><td>-6.82%</td><td>~6.5%</td><td>~6.5%</td></tr><tr><td>2023</td><td>13.14%</td><td>~8.5%</td><td>~8.5%</td></tr></table>		Year	Return	Moving Average Return Target	Moving Average Return	2021	24.07%	~5.5%	~24.07%	2022	-6.82%	~6.5%	~6.5%	2023	13.14%	~8.5%	~8.5%
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Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is between 5 and 6.																	
Statement of fees and other costs¹	\$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.																

¹ 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)
Total	\$525

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_2310

PRODUCT DASHBOARD

iQ Super



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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SS_MISC_ProductDashboard_26_V1F_2310

PRODUCT DASHBOARD

iQ Super



MySuper Product – GoalTracker – for age 27

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SS_MISC_ProductDashboard_27_V1F_2310

PRODUCT DASHBOARD

iQ Super



MySuper Product – GoalTracker – for age 28

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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SS_MISC_ProductDashboard_28_V1F_2310

PRODUCT DASHBOARD

iQ Super



MySuper Product – GoalTracker – for age 29

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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SS_MISC_ProductDashboard_29_V1F_2310

PRODUCT DASHBOARD

iQ Super



MySuper Product – GoalTracker – for age 30

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SS_MISC_ProductDashboard_30_V1F_2310

PRODUCT DASHBOARD

iQ Super



MySuper Product – GoalTracker – for age 31

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SS_MISC_ProductDashboard_31_V1F_2310

PRODUCT DASHBOARD

iQ Super



MySuper Product – GoalTracker – for age 32

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Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is between 5 and 6.																	
Statement of fees and other costs¹	\$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.																

¹ 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)
Total	\$525

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_2310

PRODUCT DASHBOARD

iQ Super



MySuper Product – GoalTracker – for age 33

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.

Return target	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																	
Return	3-year average return of 9.36% per year as at 30 June 2023																	
Return & Comparison between return target and return	<p>The chart displays three data series over three years (2021, 2022, 2023). The Y-axis represents percentage return, ranging from -10% to 30%. The X-axis shows the years. The 'Return' series is represented by blue bars with values of 24.07% in 2021, -6.82% in 2022, and 13.14% in 2023. The 'Moving Average Return Target' is an orange line starting at approximately 5% in 2021 and rising to about 8% in 2023. The 'Moving Average Return' is a grey line starting at 24.07% in 2021, dropping to -6.82% in 2022, and ending at 13.14% in 2023.</p> <table><tr><th>Year</th><th>Return</th><th>Moving Average Return Target</th><th>Moving Average Return</th></tr><tr><td>2021</td><td>24.07%</td><td>~5%</td><td>24.07%</td></tr><tr><td>2022</td><td>-6.82%</td><td>~6%</td><td>-6.82%</td></tr><tr><td>2023</td><td>13.14%</td><td>~8%</td><td>13.14%</td></tr></table>		Year	Return	Moving Average Return Target	Moving Average Return	2021	24.07%	~5%	24.07%	2022	-6.82%	~6%	-6.82%	2023	13.14%	~8%	13.14%
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Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is between 5 and 6.																	
Statement of fees and other costs¹	\$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.																

¹ 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)
Total	\$525

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_2310

PRODUCT DASHBOARD

iQ Super



MySuper Product – GoalTracker – for age 34

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.

Return target	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																		
Return	3-year average return of 9.36% per year as at 30 June 2023																		
Return & Comparison between return target and return	<table><tr><th>Year</th><th>Return</th><th>Moving Average Return Target</th><th>Moving Average Return</th></tr><tr><td>2021</td><td>24.07%</td><td>~5.5%</td><td>~24.07%</td></tr><tr><td>2022</td><td>-6.82%</td><td>~6.5%</td><td>~8.5%</td></tr><tr><td>2023</td><td>13.14%</td><td>~8.5%</td><td>~9.36%</td></tr></table>			Year	Return	Moving Average Return Target	Moving Average Return	2021	24.07%	~5.5%	~24.07%	2022	-6.82%	~6.5%	~8.5%	2023	13.14%	~8.5%	~9.36%
Year	Return	Moving Average Return Target	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)
Total	\$525

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_2310

PRODUCT DASHBOARD

iQ Super



MySuper Product – GoalTracker – for age 35

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.

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Transaction Costs	\$50 (0.10% p.a. of your account balance)
Total	\$525

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SS_MISC_ProductDashboard_35_V1F_2310

PRODUCT DASHBOARD

iQ Super



MySuper Product – GoalTracker – for age 36

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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Return target	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																	
Return	3-year average return of 9.36% per year as at 30 June 2023																	
Return & Comparison between return target and return	<p>The chart displays three data series over three years (2021, 2022, 2023). The Y-axis represents percentage return, ranging from -10% to 30%. The X-axis shows the years. The 'Return' series is represented by blue bars with values of 24.07% in 2021, -6.82% in 2022, and 13.14% in 2023. The 'Moving Average Return Target' is an orange line starting at approximately 5% in 2021 and rising to about 8% in 2023. The 'Moving Average Return' is a grey line starting at 24.07% in 2021, dropping to -6.82% in 2022, and rising to 13.14% in 2023.</p> <table><tr><th>Year</th><th>Return</th><th>Moving Average Return Target</th><th>Moving Average Return</th></tr><tr><td>2021</td><td>24.07%</td><td>~5%</td><td>24.07%</td></tr><tr><td>2022</td><td>-6.82%</td><td>~6%</td><td>-6.82%</td></tr><tr><td>2023</td><td>13.14%</td><td>~8%</td><td>13.14%</td></tr></table>		Year	Return	Moving Average Return Target	Moving Average Return	2021	24.07%	~5%	24.07%	2022	-6.82%	~6%	-6.82%	2023	13.14%	~8%	13.14%
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Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is between 5 and 6.																	
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Transaction Costs	\$50 (0.10% p.a. of your account balance)
Total	\$525

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_36_V1F_2310

PRODUCT DASHBOARD

iQ Super



MySuper Product – GoalTracker – for age 37

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	\$525

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SS_MISC_ProductDashboard_37_V1F_2310

PRODUCT DASHBOARD

iQ Super



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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Transaction Costs	\$50 (0.10% p.a. of your account balance)
Total	\$525

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_2310

PRODUCT DASHBOARD

iQ Super



MySuper Product – GoalTracker – for age 39

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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Transaction Costs	\$50 (0.10% p.a. of your account balance)
Total	\$525

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_39_V1F_2310

PRODUCT DASHBOARD

iQ Super



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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Return & Comparison between return target and return	<table><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>24.07%</td><td>5.00%</td><td>24.07%</td></tr><tr><td>2022</td><td>-6.82%</td><td>6.50%</td><td>7.50%</td></tr><tr><td>2023</td><td>13.14%</td><td>8.50%</td><td>9.36%</td></tr></tbody></table>			Year	Return	Moving Average Return Target	Moving Average Return	2021	24.07%	5.00%	24.07%	2022	-6.82%	6.50%	7.50%	2023	13.14%	8.50%	9.36%
Year	Return	Moving Average Return Target	Moving Average Return																
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Total	\$525

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_2310

PRODUCT DASHBOARD

iQ Super



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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Statement of fees and other costs¹	\$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.																

¹ 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)
Total	\$525

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_2310

PRODUCT DASHBOARD

iQ Super



MySuper Product – GoalTracker – for age 42

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.

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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)
Total	\$525

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_42_V1F_2310

PRODUCT DASHBOARD

iQ Super



MySuper Product – GoalTracker – for age 43

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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Transaction Costs	\$50 (0.10% p.a. of your account balance)
Total	\$525

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_43_V1F_2310

PRODUCT DASHBOARD

iQ Super



MySuper Product – GoalTracker – for age 44

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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Transaction Costs	\$50 (0.10% p.a. of your account balance)
Total	\$525

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_2310

PRODUCT DASHBOARD

iQ Super



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.

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Return target	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																	
Return	3-year average return of 9.36% per year as at 30 June 2023																	
Return & Comparison between return target and return	<p>The chart displays three data series over three years (2021, 2022, 2023). The Y-axis represents percentage return, ranging from -10% to 30%. The X-axis shows the years. The 'Return' series is represented by blue bars with values of 24.07% in 2021, -6.82% in 2022, and 13.14% in 2023. The 'Moving Average Return Target' is an orange line starting at approximately 5% in 2021 and rising to about 8% in 2023. The 'Moving Average Return' is a grey line starting at 24.07% in 2021, dropping to -6.82% in 2022, and ending at 13.14% in 2023.</p> <table><tr><th>Year</th><th>Return</th><th>Moving Average Return Target</th><th>Moving Average Return</th></tr><tr><td>2021</td><td>24.07%</td><td>~5%</td><td>24.07%</td></tr><tr><td>2022</td><td>-6.82%</td><td>~6%</td><td>-6.82%</td></tr><tr><td>2023</td><td>13.14%</td><td>~8%</td><td>13.14%</td></tr></table>		Year	Return	Moving Average Return Target	Moving Average Return	2021	24.07%	~5%	24.07%	2022	-6.82%	~6%	-6.82%	2023	13.14%	~8%	13.14%
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Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is between 5 and 6.																	
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Transaction Costs	\$50 (0.10% p.a. of your account balance)
Total	\$525

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_2310

PRODUCT DASHBOARD

iQ Super



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.

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.

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Transaction Costs	\$50 (0.10% p.a. of your account balance)
Total	\$525

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_2310

PRODUCT DASHBOARD

iQ Super



MySuper Product – GoalTracker – for age 47

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	\$525

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SS_MISC_ProductDashboard_47_V1F_2310

PRODUCT DASHBOARD

iQ Super



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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Return target	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)
Total	\$525

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_2310

PRODUCT DASHBOARD

iQ Super



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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Transaction Costs	\$50 (0.10% p.a. of your account balance)
Total	\$525

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_2310

PRODUCT DASHBOARD

iQ Super



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.

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.

Return target	CPI plus 4.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																	
Return	3-year average return of 9.36% per year as at 30 June 2023																	
Return & Comparison between return target and return	<table><tr><th>Year</th><th>Return</th><th>Moving Average Return Target</th><th>Moving Average Return</th></tr><tr><td>2021</td><td>24.07%</td><td>~5.5%</td><td>~24.07%</td></tr><tr><td>2022</td><td>-6.82%</td><td>~6.5%</td><td>~8.5%</td></tr><tr><td>2023</td><td>13.14%</td><td>~8.5%</td><td>~9.36%</td></tr></table>		Year	Return	Moving Average Return Target	Moving Average Return	2021	24.07%	~5.5%	~24.07%	2022	-6.82%	~6.5%	~8.5%	2023	13.14%	~8.5%	~9.36%
Year	Return	Moving Average Return Target	Moving Average Return															
2021	24.07%	~5.5%	~24.07%															
2022	-6.82%	~6.5%	~8.5%															
2023	13.14%	~8.5%	~9.36%															
Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is between 5 and 6.																	
Statement of fees and other costs¹	\$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.																

¹ 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)
Total	\$525

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_2310

PRODUCT DASHBOARD

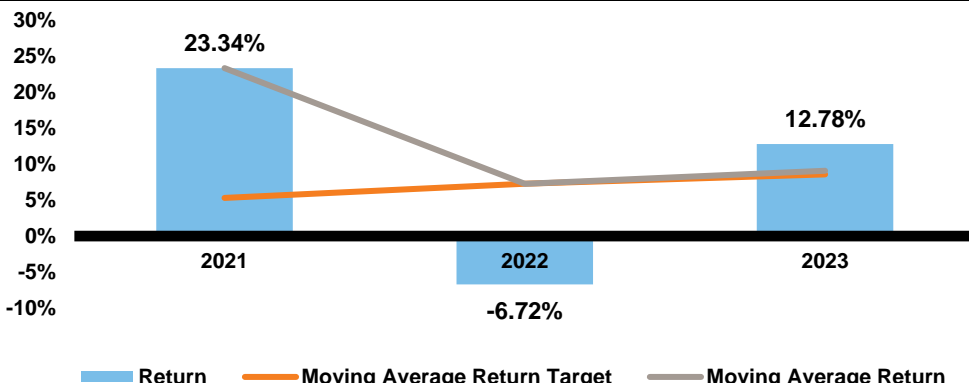
iQ Super



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.

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.

Return target	CPI plus 4.2% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																	
Return	3-year average return of 9.07% per year as at 30 June 2023																	
Return & Comparison between return target and return	 <table><tr><th>Year</th><th>Return</th><th>Moving Average Return Target</th><th>Moving Average Return</th></tr><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>~6.5%</td><td>~6.5%</td></tr><tr><td>2023</td><td>12.78%</td><td>~8.5%</td><td>~8.5%</td></tr></table>		Year	Return	Moving Average Return Target	Moving Average Return	2021	23.34%	~5.5%	~23.34%	2022	-6.72%	~6.5%	~6.5%	2023	12.78%	~8.5%	~8.5%
Year	Return	Moving Average Return Target	Moving Average Return															
2021	23.34%	~5.5%	~23.34%															
2022	-6.72%	~6.5%	~6.5%															
2023	12.78%	~8.5%	~8.5%															
Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is between 5 and 6.																	
Statement of fees and other costs¹	\$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.																

¹ 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)
Total	\$525

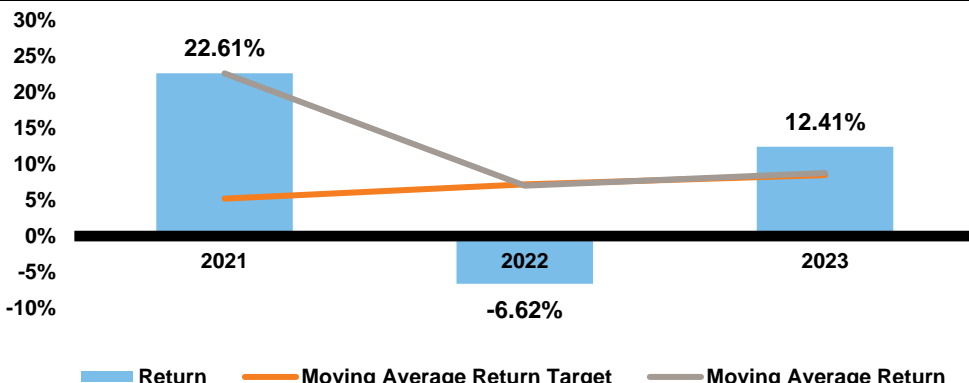
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS_MISC_ProductDashboard_51_V1F_2310

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.

Return target	CPI plus 4.1% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																		
Return	3-year average return of 8.77% per year as at 30 June 2023																		
Return & Comparison between return target and return	<div><table><caption>Return Data (2021-2023)</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>22.61%</td><td>~5.5%</td><td>~22.61%</td></tr><tr><td>2022</td><td>-6.62%</td><td>~6.5%</td><td>~6.5%</td></tr><tr><td>2023</td><td>12.41%</td><td>~8.5%</td><td>~8.5%</td></tr></tbody></table></div>			Year	Return	Moving Average Return Target	Moving Average Return	2021	22.61%	~5.5%	~22.61%	2022	-6.62%	~6.5%	~6.5%	2023	12.41%	~8.5%	~8.5%
Year	Return	Moving Average Return Target	Moving Average Return																
2021	22.61%	~5.5%	~22.61%																
2022	-6.62%	~6.5%	~6.5%																
2023	12.41%	~8.5%	~8.5%																
Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is 5.																		
Statement of fees and other costs¹	\$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.																	

¹ 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)
Total	\$525

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_2310

PRODUCT DASHBOARD

iQ Super



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.

Return target	CPI plus 4.0% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																		
Return	3-year average return of 8.48% per year as at 30 June 2023																		
Return & Comparison between return target and return	<table><tr><th>Year</th><th>Return</th><th>Moving Average Return Target</th><th>Moving Average Return</th></tr><tr><td>2021</td><td>21.88%</td><td>~5.5%</td><td>~21.88%</td></tr><tr><td>2022</td><td>-6.52%</td><td>~6.5%</td><td>~6.5%</td></tr><tr><td>2023</td><td>12.06%</td><td>~7.5%</td><td>~7.5%</td></tr></table>			Year	Return	Moving Average Return Target	Moving Average Return	2021	21.88%	~5.5%	~21.88%	2022	-6.52%	~6.5%	~6.5%	2023	12.06%	~7.5%	~7.5%
Year	Return	Moving Average Return Target	Moving Average Return																
2021	21.88%	~5.5%	~21.88%																
2022	-6.52%	~6.5%	~6.5%																
2023	12.06%	~7.5%	~7.5%																
Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is 5.																		
Statement of fees and other costs¹	\$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.																	

¹ 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)
Total	\$525

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_2310

PRODUCT DASHBOARD

iQ Super



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.

Return target	CPI plus 3.9% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																		
Return	3-year average return of 8.20% per year as at 30 June 2023																		
Return & Comparison between return target and return	<table><tr><th>Year</th><th>Return</th><th>Moving Average Return Target</th><th>Moving Average Return</th></tr><tr><td>2021</td><td>21.16%</td><td>~5.5%</td><td>~21.16%</td></tr><tr><td>2022</td><td>-6.41%</td><td>~6.5%</td><td>~6.5%</td></tr><tr><td>2023</td><td>11.70%</td><td>~7.5%</td><td>~7.5%</td></tr></table>			Year	Return	Moving Average Return Target	Moving Average Return	2021	21.16%	~5.5%	~21.16%	2022	-6.41%	~6.5%	~6.5%	2023	11.70%	~7.5%	~7.5%
Year	Return	Moving Average Return Target	Moving Average Return																
2021	21.16%	~5.5%	~21.16%																
2022	-6.41%	~6.5%	~6.5%																
2023	11.70%	~7.5%	~7.5%																
Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is 5.																		
Statement of fees and other costs¹	\$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.																	

¹ 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)
Total	\$525

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_2310

PRODUCT DASHBOARD

iQ Super



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.

Return target	CPI plus 3.8% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																		
Return	3-year average return of 7.90% per year as at 30 June 2023																		
Return & Comparison between return target and return	<p>The chart displays three data series over three years (2021, 2022, 2023). The Y-axis represents percentage return, ranging from -10% to 30%. The X-axis shows the years. The 'Return' series is represented by blue bars with values of 20.43% in 2021, -6.31% in 2022, and 11.34% in 2023. The 'Moving Average Return Target' is an orange line starting at approximately 5% in 2021 and rising to about 8% in 2023. The 'Moving Average Return' is a grey line starting at 20.43% in 2021 and declining to approximately 6% in 2023.</p> <table><tr><th>Year</th><th>Return</th><th>Moving Average Return Target</th><th>Moving Average Return</th></tr><tr><td>2021</td><td>20.43%</td><td>~5%</td><td>20.43%</td></tr><tr><td>2022</td><td>-6.31%</td><td>~6%</td><td>~6%</td></tr><tr><td>2023</td><td>11.34%</td><td>~8%</td><td>~6%</td></tr></table> <p>■ Return — Moving Average Return Target — Moving Average Return</p>			Year	Return	Moving Average Return Target	Moving Average Return	2021	20.43%	~5%	20.43%	2022	-6.31%	~6%	~6%	2023	11.34%	~8%	~6%
Year	Return	Moving Average Return Target	Moving Average Return																
2021	20.43%	~5%	20.43%																
2022	-6.31%	~6%	~6%																
2023	11.34%	~8%	~6%																
Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is 5.																		
Statement of fees and other costs¹	\$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.																	

¹ 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)
Total	\$525

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_2310

PRODUCT DASHBOARD

iQ Super



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.

Return target	CPI plus 3.7% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																	
Return	3-year average return of 7.61% per year as at 30 June 2023																	
Return & Comparison between return target and return	<p>The chart displays three data series over three years (2021, 2022, 2023). The Y-axis represents percentage return, ranging from -10% to 30% in 5% increments. The X-axis lists the years. The 'Return' series is shown as blue bars with values of 19.71% for 2021, -6.21% for 2022, and 10.98% for 2023. The 'Moving Average Return Target' is an orange line starting at approximately 4.5% in 2021 and rising to about 7.5% in 2023. The 'Moving Average Return' is a grey line starting at 19.71% in 2021, dropping to -6.21% in 2022, and ending at 10.98% in 2023.</p> <table><tr><th>Year</th><th>Return</th><th>Moving Average Return Target</th><th>Moving Average Return</th></tr><tr><td>2021</td><td>19.71%</td><td>~4.5%</td><td>19.71%</td></tr><tr><td>2022</td><td>-6.21%</td><td>~6.5%</td><td>-6.21%</td></tr><tr><td>2023</td><td>10.98%</td><td>~7.5%</td><td>10.98%</td></tr></table>		Year	Return	Moving Average Return Target	Moving Average Return	2021	19.71%	~4.5%	19.71%	2022	-6.21%	~6.5%	-6.21%	2023	10.98%	~7.5%	10.98%
Year	Return	Moving Average Return Target	Moving Average Return															
2021	19.71%	~4.5%	19.71%															
2022	-6.21%	~6.5%	-6.21%															
2023	10.98%	~7.5%	10.98%															
Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is 5.																	
Statement of fees and other costs¹	\$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.																

¹ 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)
Total	\$525

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_2310

PRODUCT DASHBOARD

iQ Super



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.

Return target	CPI plus 3.6% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																	
Return	3-year average return of 7.32% per year as at 30 June 2023																	
Return & Comparison between return target and return	<table><tr><th>Year</th><th>Return</th><th>Moving Average Return Target</th><th>Moving Average Return</th></tr><tr><td>2021</td><td>19.00%</td><td>~5%</td><td>~19%</td></tr><tr><td>2022</td><td>-6.11%</td><td>~7%</td><td>~7%</td></tr><tr><td>2023</td><td>10.63%</td><td>~8%</td><td>~8%</td></tr></table>		Year	Return	Moving Average Return Target	Moving Average Return	2021	19.00%	~5%	~19%	2022	-6.11%	~7%	~7%	2023	10.63%	~8%	~8%
Year	Return	Moving Average Return Target	Moving Average Return															
2021	19.00%	~5%	~19%															
2022	-6.11%	~7%	~7%															
2023	10.63%	~8%	~8%															
Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is 5.																	
Statement of fees and other costs¹	\$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.																

¹ 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)
Total	\$525

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_2310

PRODUCT DASHBOARD

iQ Super



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.

Return target	CPI plus 3.5% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																	
Return	3-year average return of 7.03% per year as at 30 June 2023																	
Return & Comparison between return target and return	<table><tr><th>Year</th><th>Return</th><th>Moving Average Return Target</th><th>Moving Average Return</th></tr><tr><td>2021</td><td>18.29%</td><td>~4.5%</td><td>~18.29%</td></tr><tr><td>2022</td><td>-6.01%</td><td>~6.5%</td><td>~6.5%</td></tr><tr><td>2023</td><td>10.27%</td><td>~7.5%</td><td>~7.5%</td></tr></table>		Year	Return	Moving Average Return Target	Moving Average Return	2021	18.29%	~4.5%	~18.29%	2022	-6.01%	~6.5%	~6.5%	2023	10.27%	~7.5%	~7.5%
Year	Return	Moving Average Return Target	Moving Average Return															
2021	18.29%	~4.5%	~18.29%															
2022	-6.01%	~6.5%	~6.5%															
2023	10.27%	~7.5%	~7.5%															
Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is between 4 and 5.																	
Statement of fees and other costs¹	\$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.																

¹ 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)
Total	\$525

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_2310

PRODUCT DASHBOARD

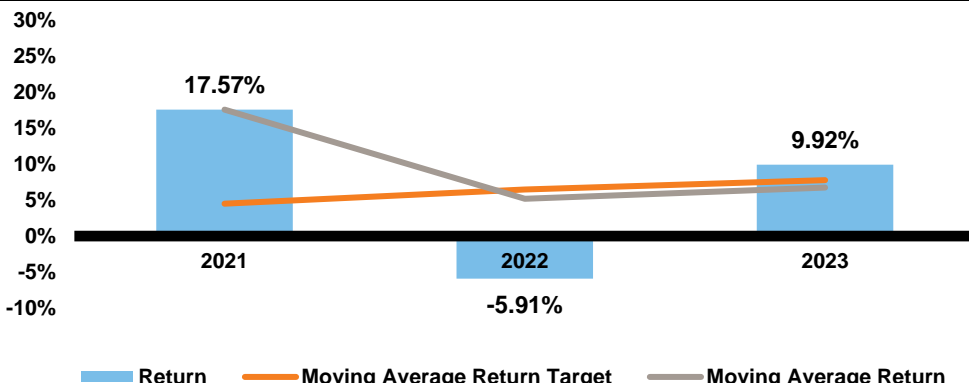
iQ Super



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.

Return target	CPI plus 3.4% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																	
Return	3-year average return of 6.73% per year as at 30 June 2023																	
Return & Comparison between return target and return	 <table><tr><th>Year</th><th>Return</th><th>Moving Average Return Target</th><th>Moving Average Return</th></tr><tr><td>2021</td><td>17.57%</td><td>~4.5%</td><td>~18%</td></tr><tr><td>2022</td><td>-5.91%</td><td>~6.5%</td><td>~5%</td></tr><tr><td>2023</td><td>9.92%</td><td>~7.5%</td><td>~7%</td></tr></table>		Year	Return	Moving Average Return Target	Moving Average Return	2021	17.57%	~4.5%	~18%	2022	-5.91%	~6.5%	~5%	2023	9.92%	~7.5%	~7%
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Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is between 4 and 5.																	
Statement of fees and other costs¹	\$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.																

¹ 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)
Total	\$525

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_2310

PRODUCT DASHBOARD

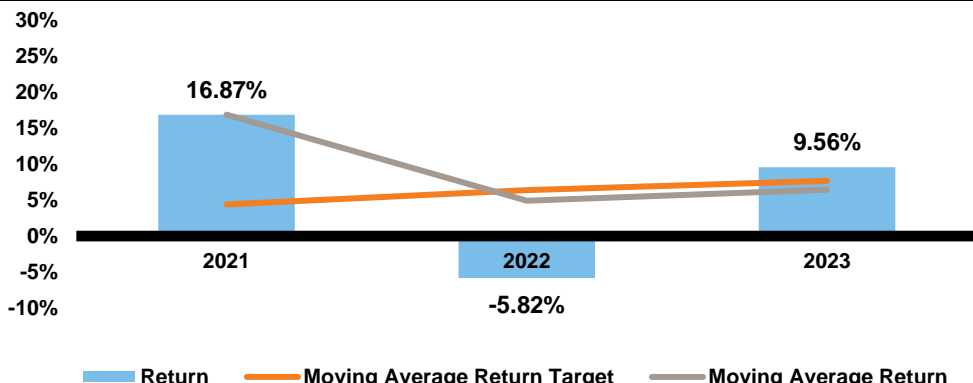
iQ Super



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.

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.

Return target	CPI plus 3.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																	
Return	3-year average return of 6.44% per year as at 30 June 2023																	
Return & Comparison between return target and return	 <table><tr><th>Year</th><th>Return</th><th>Moving Average Return Target</th><th>Moving Average Return</th></tr><tr><td>2021</td><td>16.87%</td><td>~4.5%</td><td>~17.5%</td></tr><tr><td>2022</td><td>-5.82%</td><td>~6.5%</td><td>~5.5%</td></tr><tr><td>2023</td><td>9.56%</td><td>~7.5%</td><td>~6.5%</td></tr></table>		Year	Return	Moving Average Return Target	Moving Average Return	2021	16.87%	~4.5%	~17.5%	2022	-5.82%	~6.5%	~5.5%	2023	9.56%	~7.5%	~6.5%
Year	Return	Moving Average Return Target	Moving Average Return															
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2022	-5.82%	~6.5%	~5.5%															
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Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is between 4 and 5.																	
Statement of fees and other costs¹	\$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.																

¹ 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)
Total	\$525

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_2310

PRODUCT DASHBOARD

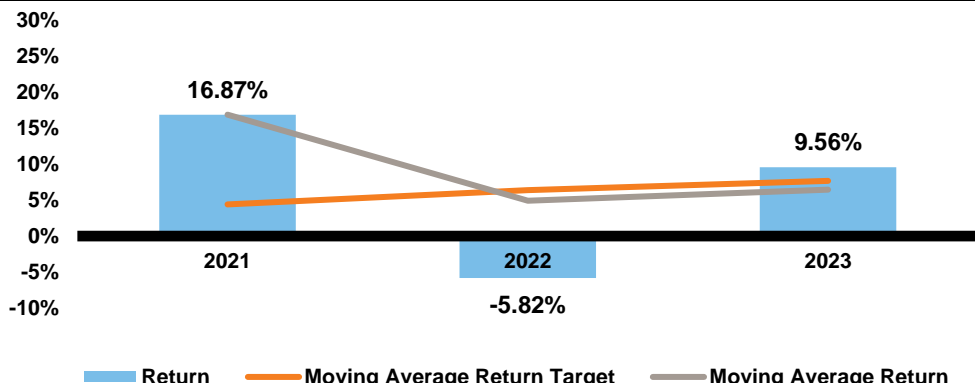
iQ Super



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.

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.

Return target	CPI plus 3.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																	
Return	3-year average return of 6.44% per year as at 30 June 2023																	
Return & Comparison between return target and return	 <table><tr><th>Year</th><th>Return</th><th>Moving Average Return Target</th><th>Moving Average Return</th></tr><tr><td>2021</td><td>16.87%</td><td>~4.5%</td><td>~17.5%</td></tr><tr><td>2022</td><td>-5.82%</td><td>~5.5%</td><td>~5.5%</td></tr><tr><td>2023</td><td>9.56%</td><td>~6.5%</td><td>~6.5%</td></tr></table>		Year	Return	Moving Average Return Target	Moving Average Return	2021	16.87%	~4.5%	~17.5%	2022	-5.82%	~5.5%	~5.5%	2023	9.56%	~6.5%	~6.5%
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Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is between 4 and 5.																	
Statement of fees and other costs¹	\$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.																

¹ 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)
Total	\$525

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_2310

PRODUCT DASHBOARD

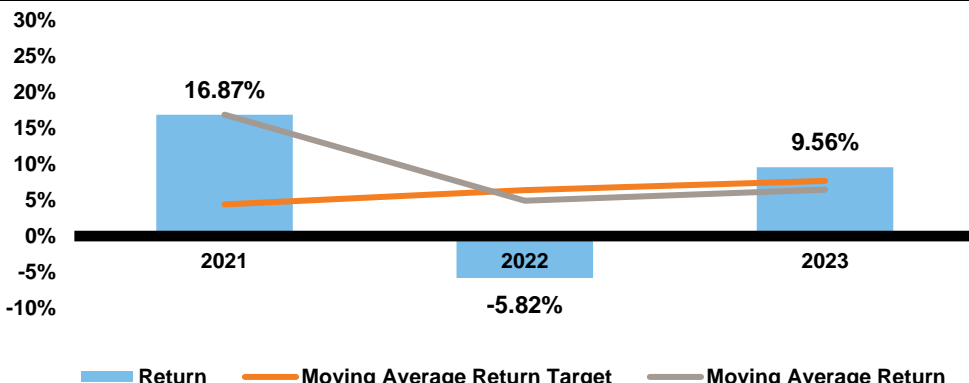
iQ Super



MySuper Product – GoalTracker – for age 62

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.

Return target	CPI plus 3.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																	
Return	3-year average return of 6.44% per year as at 30 June 2023																	
Return & Comparison between return target and return	 <table><tr><th>Year</th><th>Return</th><th>Moving Average Return Target</th><th>Moving Average Return</th></tr><tr><td>2021</td><td>16.87%</td><td>~4.5%</td><td>~17.5%</td></tr><tr><td>2022</td><td>-5.82%</td><td>~6.5%</td><td>~5.5%</td></tr><tr><td>2023</td><td>9.56%</td><td>~7.5%</td><td>~6.5%</td></tr></table>		Year	Return	Moving Average Return Target	Moving Average Return	2021	16.87%	~4.5%	~17.5%	2022	-5.82%	~6.5%	~5.5%	2023	9.56%	~7.5%	~6.5%
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Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is between 4 and 5.																	
Statement of fees and other costs¹	\$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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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)
Total	\$525

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_62_V1F_2310

PRODUCT DASHBOARD

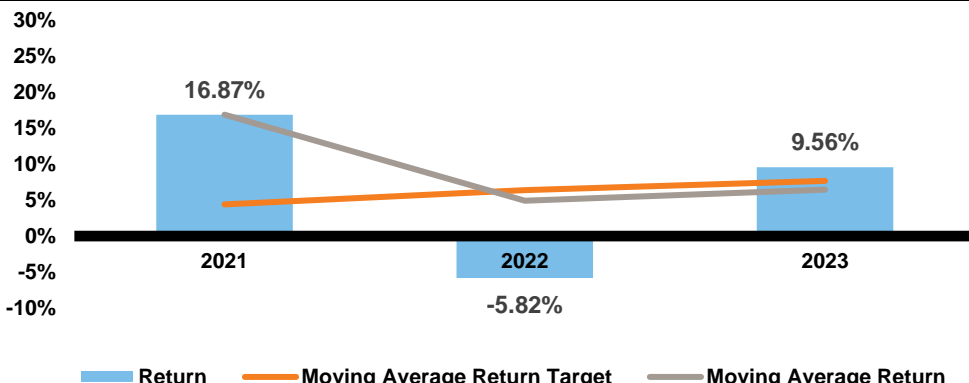
iQ Super



MySuper Product – GoalTracker – for age 63

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.

Return target	CPI plus 3.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																	
Return	3-year average return of 6.44% per year as at 30 June 2023																	
Return & Comparison between return target and return	 <table><tr><th>Year</th><th>Return</th><th>Moving Average Return Target</th><th>Moving Average Return</th></tr><tr><td>2021</td><td>16.87%</td><td>~4.5%</td><td>~17.5%</td></tr><tr><td>2022</td><td>-5.82%</td><td>~5.5%</td><td>~5.5%</td></tr><tr><td>2023</td><td>9.56%</td><td>~6.5%</td><td>~6.5%</td></tr></table>		Year	Return	Moving Average Return Target	Moving Average Return	2021	16.87%	~4.5%	~17.5%	2022	-5.82%	~5.5%	~5.5%	2023	9.56%	~6.5%	~6.5%
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Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is between 4 and 5.																	
Statement of fees and other costs¹	\$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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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)
Total	\$525

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_2310

PRODUCT DASHBOARD

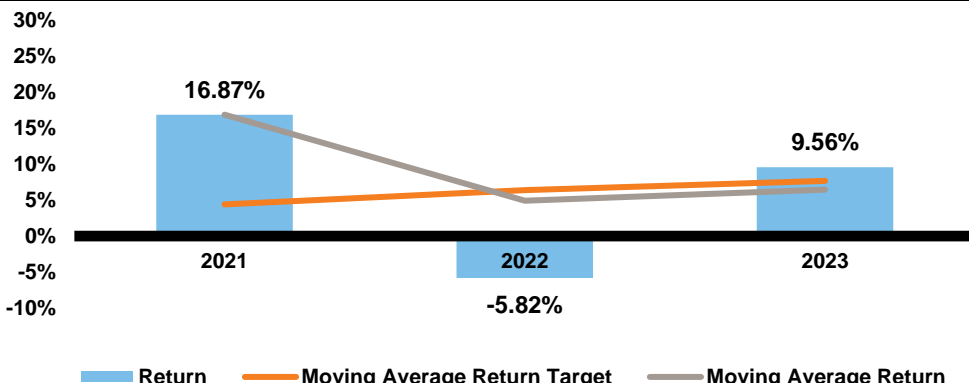
iQ Super



MySuper Product – GoalTracker – for age 64

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.

Return target	CPI plus 3.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																	
Return	3-year average return of 6.44% per year as at 30 June 2023																	
Return & Comparison between return target and return	 <table><tr><th>Year</th><th>Return</th><th>Moving Average Return Target</th><th>Moving Average Return</th></tr><tr><td>2021</td><td>16.87%</td><td>~4.5%</td><td>~17.5%</td></tr><tr><td>2022</td><td>-5.82%</td><td>~6.5%</td><td>~5.5%</td></tr><tr><td>2023</td><td>9.56%</td><td>~7.5%</td><td>~6.5%</td></tr></table>		Year	Return	Moving Average Return Target	Moving Average Return	2021	16.87%	~4.5%	~17.5%	2022	-5.82%	~6.5%	~5.5%	2023	9.56%	~7.5%	~6.5%
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Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is between 4 and 5.																	
Statement of fees and other costs¹	\$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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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)
Total	\$525

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_2310

PRODUCT DASHBOARD

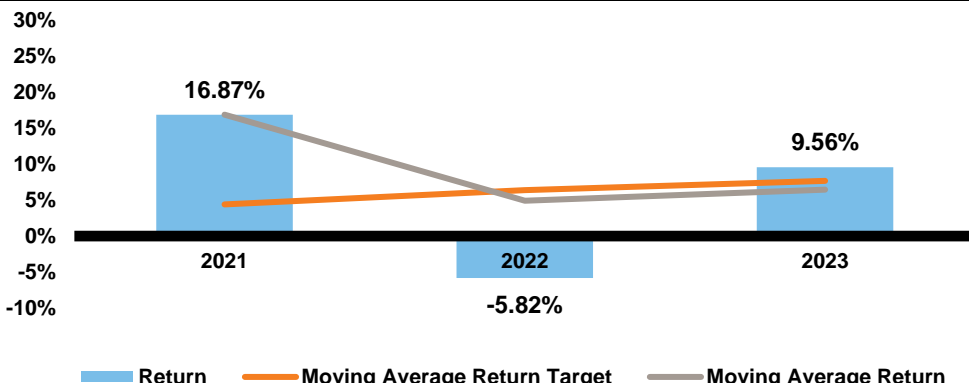
iQ Super



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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Return target	CPI plus 3.3% per year (after investment fees, other investment costs and taxes on investment income) over rolling 5 and 10-year periods.																	
Return	3-year average return of 6.44% per year as at 30 June 2023																	
Return & Comparison between return target and return	 <table><tr><th>Year</th><th>Return</th><th>Moving Average Return Target</th><th>Moving Average Return</th></tr><tr><td>2021</td><td>16.87%</td><td>~4.5%</td><td>~17.5%</td></tr><tr><td>2022</td><td>-5.82%</td><td>~5.5%</td><td>~5.5%</td></tr><tr><td>2023</td><td>9.56%</td><td>~6.5%</td><td>~6.5%</td></tr></table>		Year	Return	Moving Average Return Target	Moving Average Return	2021	16.87%	~4.5%	~17.5%	2022	-5.82%	~5.5%	~5.5%	2023	9.56%	~6.5%	~6.5%
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Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is between 4 and 5.																	
Statement of fees and other costs¹	\$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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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)
Total	\$525

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_65andover_V1F_2310