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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 2025

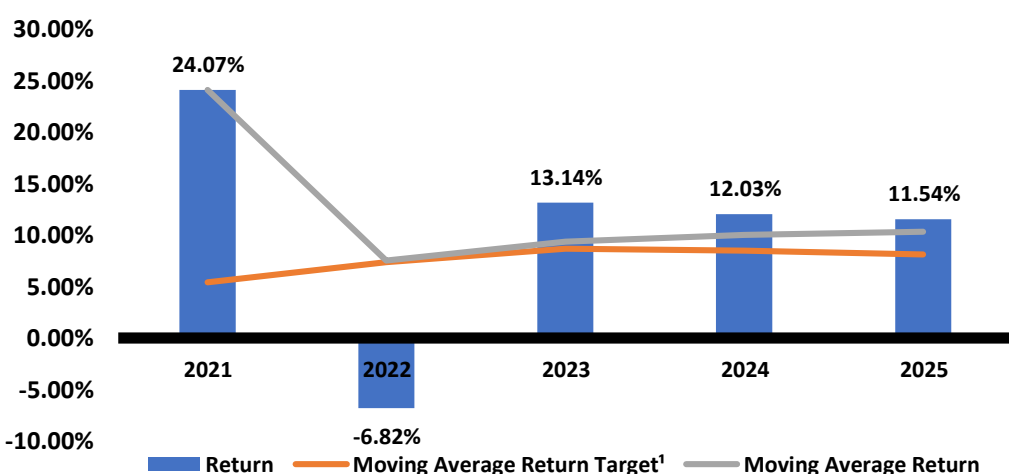
PRODUCT DASHBOARD



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	5-year average return of 10.33% as at 30 June 2025																									
Return & Comparison between return target and return	 <table><tr><th>Year</th><th>Return</th><th>Moving Average Return Target¹</th><th>Moving Average Return</th></tr><tr><td>2021</td><td>24.07%</td><td>~5.5%</td><td>~24.0%</td></tr><tr><td>2022</td><td>-6.82%</td><td>~6.5%</td><td>~7.5%</td></tr><tr><td>2023</td><td>13.14%</td><td>~8.5%</td><td>~10.0%</td></tr><tr><td>2024</td><td>12.03%</td><td>~8.5%</td><td>~10.5%</td></tr><tr><td>2025</td><td>11.54%</td><td>~8.0%</td><td>~10.5%</td></tr></table>		Year	Return	Moving Average Return Target ¹	Moving Average Return	2021	24.07%	~5.5%	~24.0%	2022	-6.82%	~6.5%	~7.5%	2023	13.14%	~8.5%	~10.0%	2024	12.03%	~8.5%	~10.5%	2025	11.54%	~8.0%	~10.5%
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Statement of fees and other costs ²	\$485.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.																								

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Administration Fees and Costs	\$145 (0.17% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$315 (0.63% p.a. of your account balance)
Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

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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Total	\$485

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_26_V1F_2510

PRODUCT DASHBOARD



MySuper Product – GoalTracker – for age 27

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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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 costs²	\$485.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.

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PRODUCT DASHBOARD



MySuper Product – GoalTracker – for age 28

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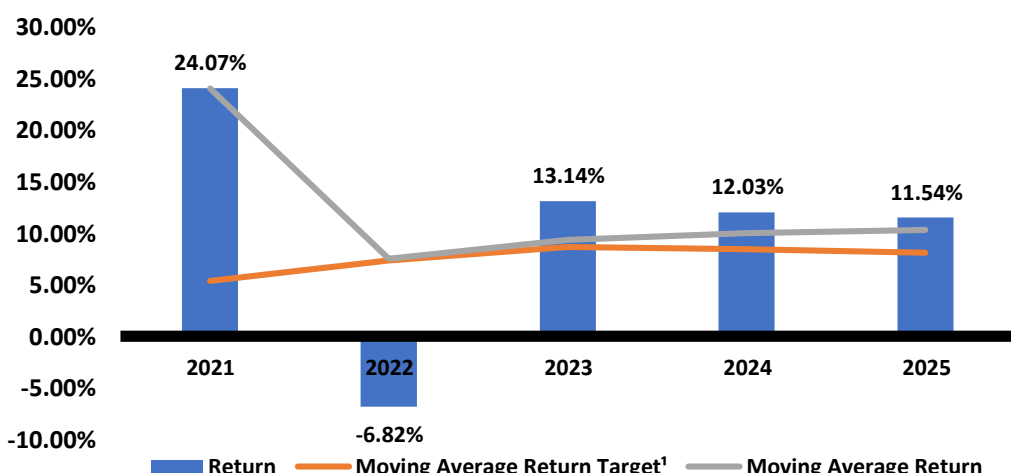
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SS_MISC_ProductDashboard_28_V1F_2510

MySuper Product – GoalTracker – for age 29

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SS_MISC_ProductDashboard_29_V1F_2410

MySuper Product – GoalTracker – for age 30

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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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SS_MISC_ProductDashboard_30_V1F_2510

MySuper Product – GoalTracker – for age 31

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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 costs²	\$485.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.

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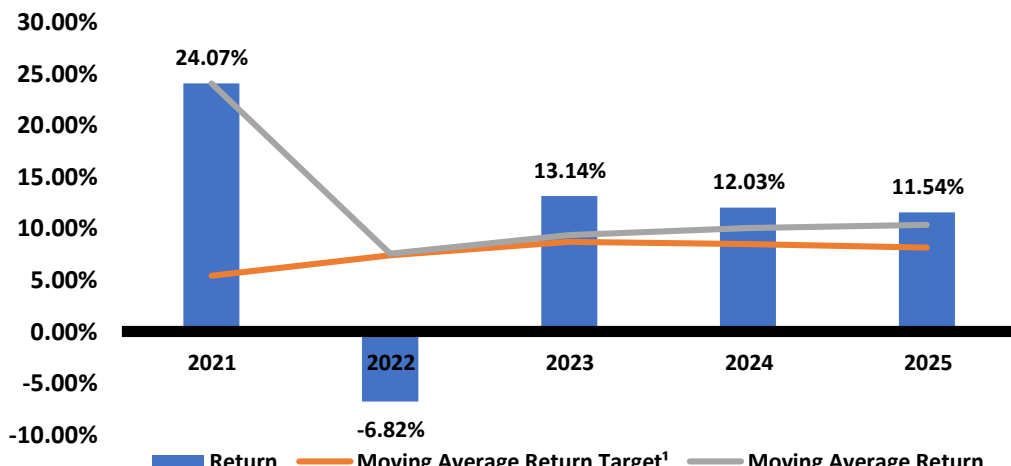
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS_MISC_ProductDashboard_31_V1F_2510

MySuper Product – GoalTracker – for age 32

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Administration Fees and Costs	\$145 (0.17% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$315 (0.63% p.a. of your account balance)
Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

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_2510

PRODUCT DASHBOARD



MySuper Product – GoalTracker – for age 33

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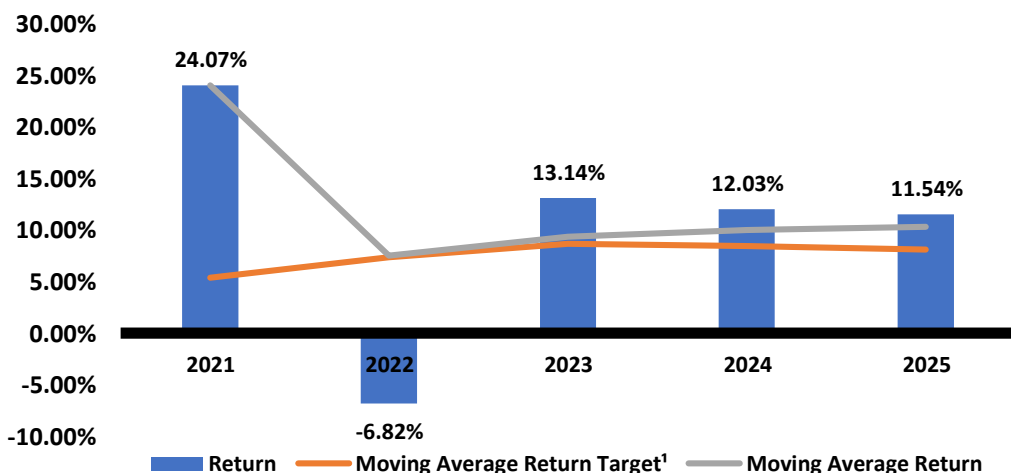
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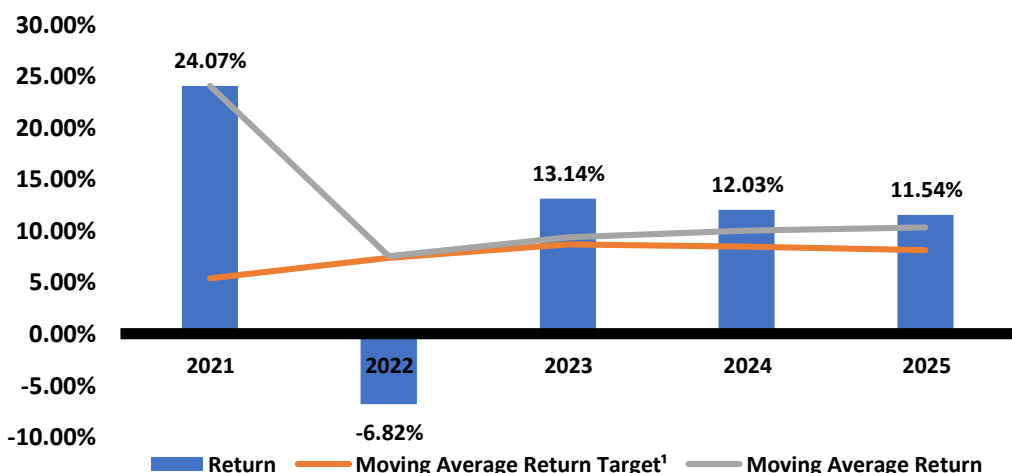
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

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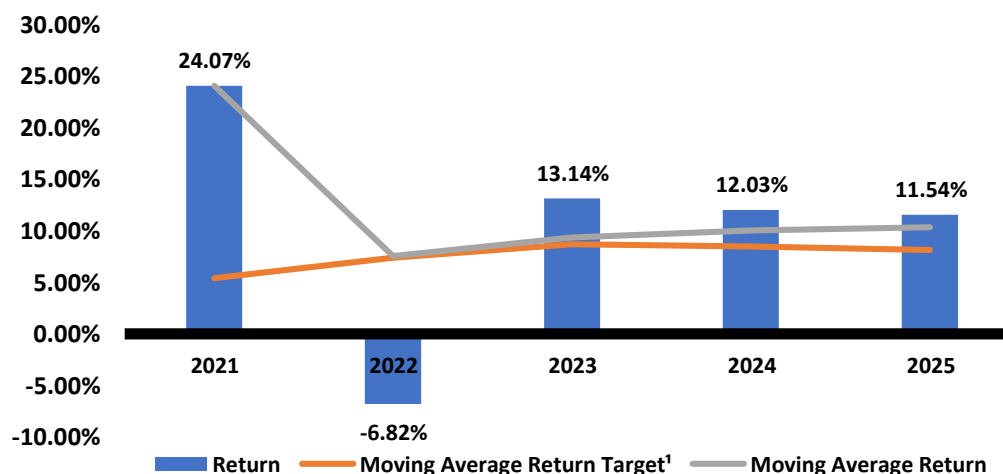
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MySuper Product – GoalTracker – for age 36

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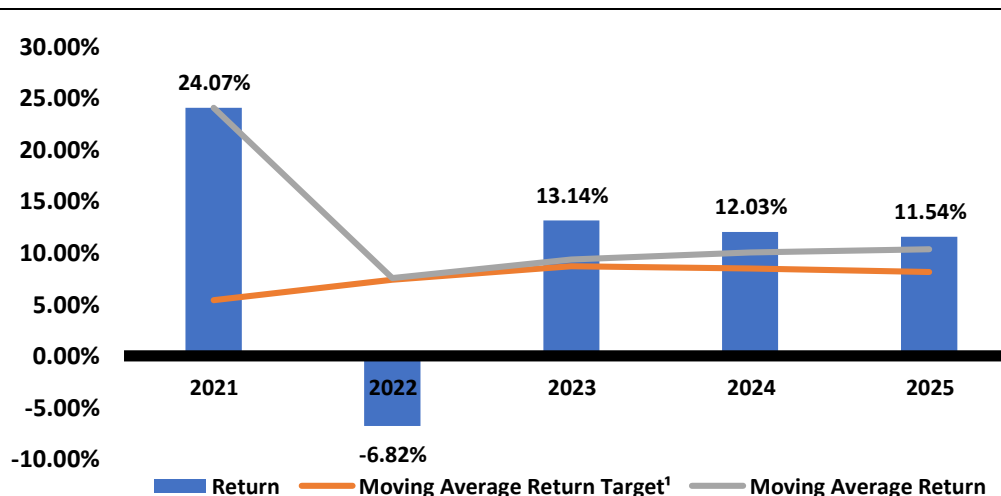
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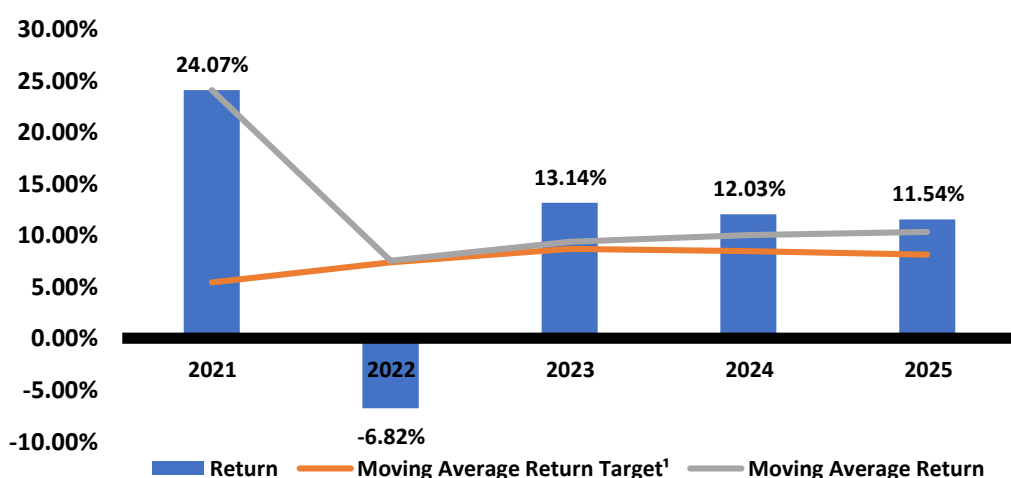
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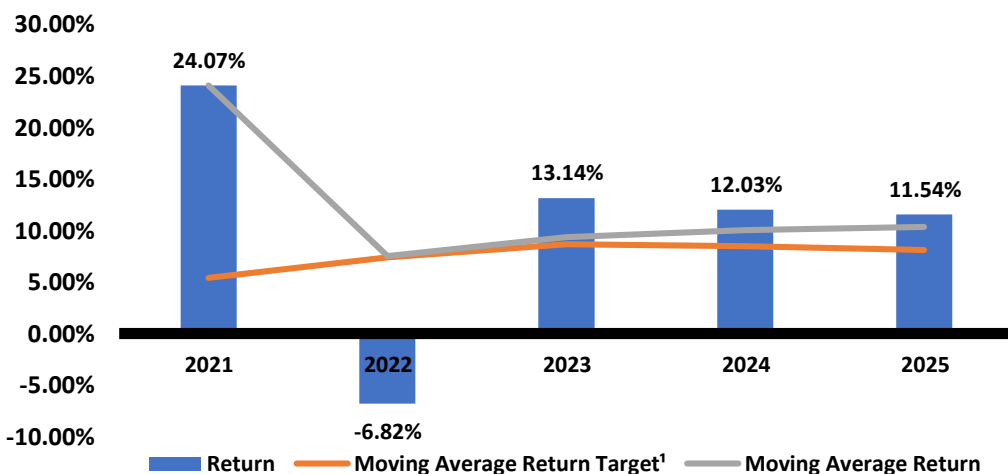
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Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is between 5 and 6.																										
Statement of fees and other costs²	\$485.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.																									

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

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Administration Fees and Costs	\$145 (0.17% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$315 (0.63% p.a. of your account balance)
Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

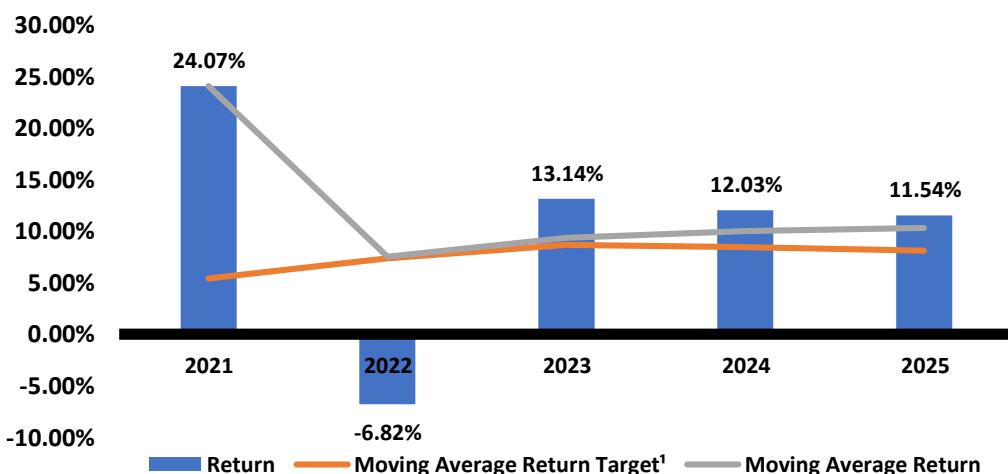
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS_MISC_ProductDashboard_39_V1F_2510

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 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	5-year average return of 10.33% as at 30 June 2025																										
Return & Comparison between return target and return	 <table><caption>Return and Comparison Data (2021-2025)</caption><thead><tr><th>Year</th><th>Return</th><th>Moving Average Return Target¹</th><th>Moving Average Return</th></tr></thead><tbody><tr><td>2021</td><td>24.07%</td><td>~5.5%</td><td>~24.0%</td></tr><tr><td>2022</td><td>-6.82%</td><td>~7.5%</td><td>~7.5%</td></tr><tr><td>2023</td><td>13.14%</td><td>~8.5%</td><td>~9.5%</td></tr><tr><td>2024</td><td>12.03%</td><td>~8.5%</td><td>~10.0%</td></tr><tr><td>2025</td><td>11.54%</td><td>~8.5%</td><td>~10.5%</td></tr></tbody></table>			Year	Return	Moving Average Return Target ¹	Moving Average Return	2021	24.07%	~5.5%	~24.0%	2022	-6.82%	~7.5%	~7.5%	2023	13.14%	~8.5%	~9.5%	2024	12.03%	~8.5%	~10.0%	2025	11.54%	~8.5%	~10.5%
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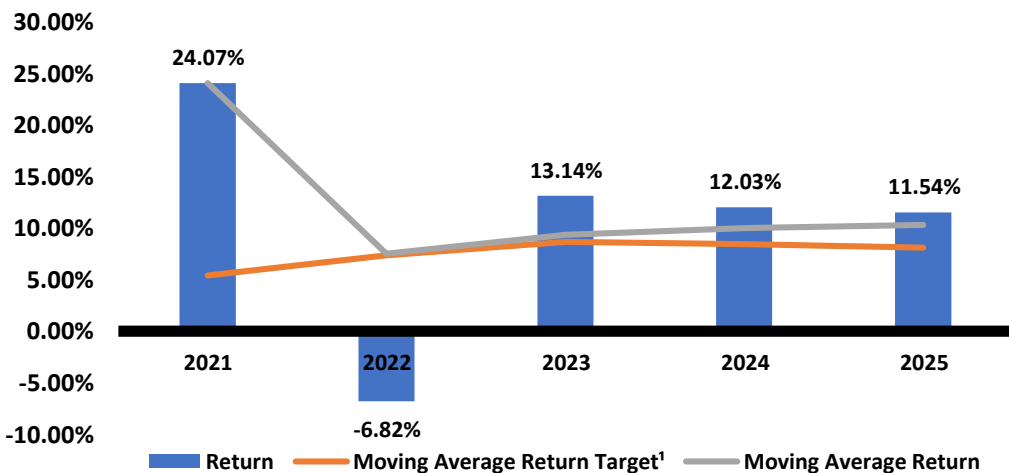
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS_MISC_ProductDashboard_40_V1F_2510

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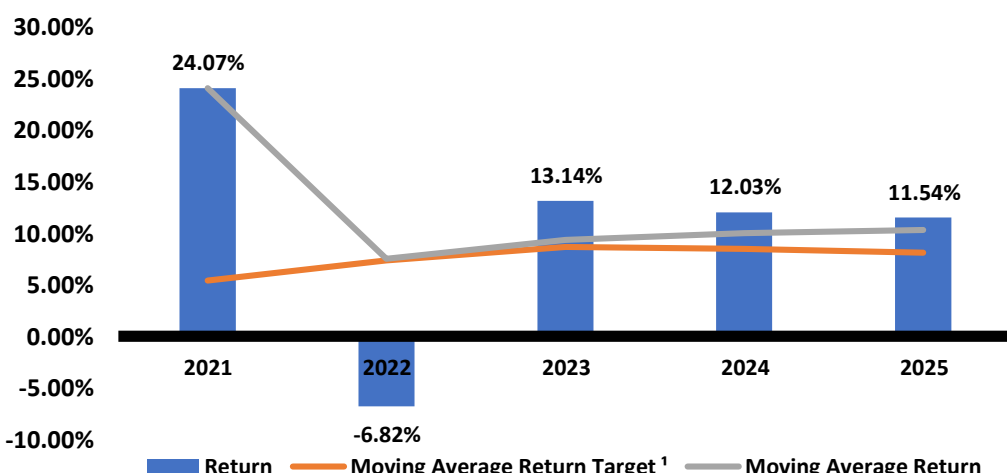
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS_MISC_ProductDashboard_41_V1F_2510

MySuper Product – GoalTracker – for age 42

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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_42_V1F_2510

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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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	5-year average return of 10.33% as at 30 June 2025																										
Return & Comparison between return target and return	<p>The chart displays the annual return (blue bars), the moving average return target (orange line), and the moving average return (grey line) from 2021 to 2025. The y-axis represents the percentage return, ranging from -10.00% to 30.00% in 5.00% increments. The x-axis shows the years 2021, 2022, 2023, 2024, and 2025. The annual return for 2021 is 24.07%, for 2022 it is -6.82%, for 2023 it is 13.14%, for 2024 it is 12.03%, and for 2025 it is 11.54%. The moving average return target is a relatively flat orange line starting at 5.00% in 2021 and ending at approximately 8.00% in 2025. The moving average return is a grey line that starts at 24.07% in 2021, drops to approximately 7.50% in 2022, and then gradually rises to approximately 10.50% in 2025.</p> <table border="1"><thead><tr><th>Year</th><th>Return</th><th>Moving Average Return Target¹</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>8.00%</td><td>9.00%</td></tr><tr><td>2024</td><td>12.03%</td><td>8.00%</td><td>10.00%</td></tr><tr><td>2025</td><td>11.54%</td><td>8.00%</td><td>10.50%</td></tr></tbody></table>			Year	Return	Moving Average Return Target ¹	Moving Average Return	2021	24.07%	5.00%	24.07%	2022	-6.82%	6.50%	7.50%	2023	13.14%	8.00%	9.00%	2024	12.03%	8.00%	10.00%	2025	11.54%	8.00%	10.50%
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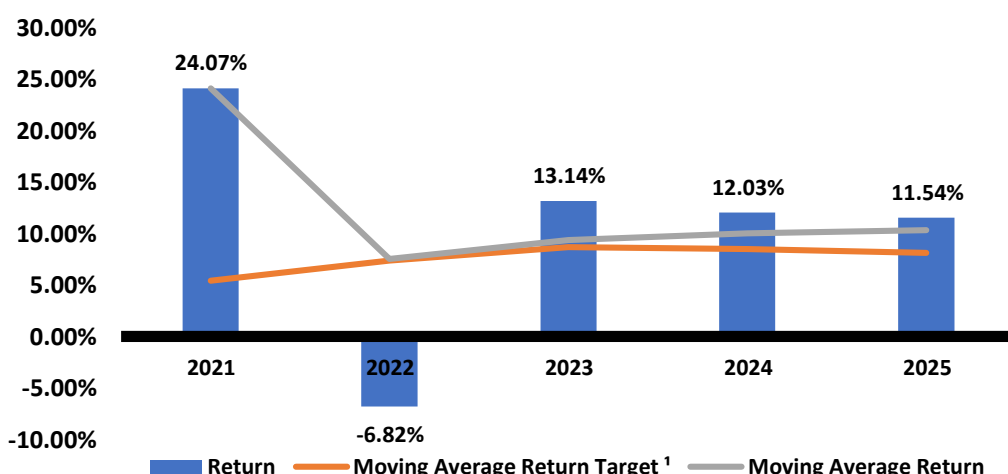
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MySuper Product – GoalTracker – for age 44

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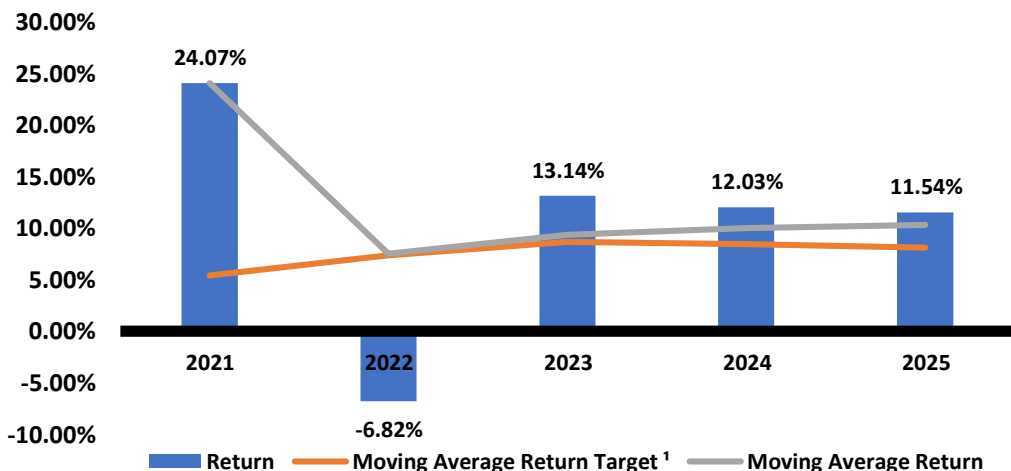
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS_MISC_ProductDashboard_44_V1F_2510

MySuper Product – GoalTracker – for age 45

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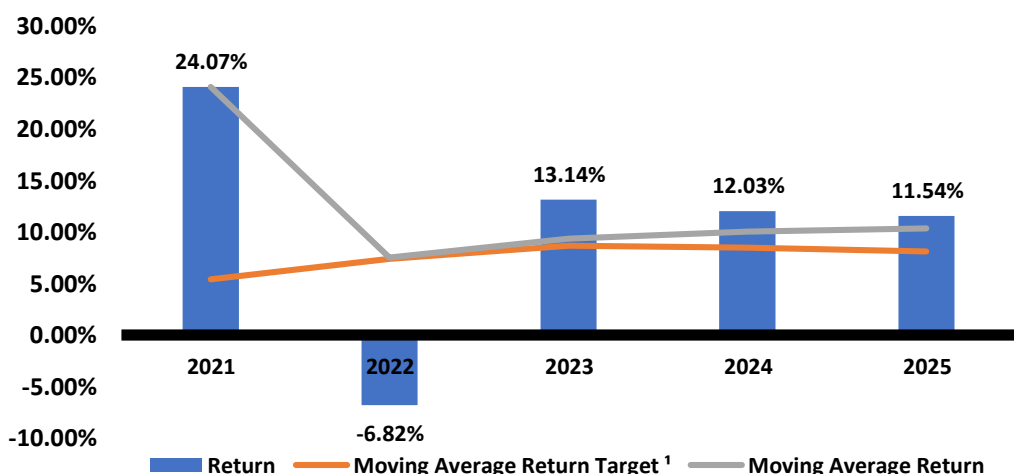
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SS_MISC_ProductDashboard_45_V1F_2510

MySuper Product – GoalTracker – for age 46

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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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Return & Comparison between return target and return	 <table><caption>Return & Comparison Data</caption><thead><tr><th>Year</th><th>Return</th><th>Moving Average Return Target¹</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>~8.00%</td></tr><tr><td>2023</td><td>13.14%</td><td>~7.50%</td><td>~9.50%</td></tr><tr><td>2024</td><td>12.03%</td><td>~8.00%</td><td>~10.00%</td></tr><tr><td>2025</td><td>11.54%</td><td>~8.50%</td><td>~10.50%</td></tr></tbody></table>		Year	Return	Moving Average Return Target ¹	Moving Average Return	2021	24.07%	5.00%	24.07%	2022	-6.82%	~6.50%	~8.00%	2023	13.14%	~7.50%	~9.50%	2024	12.03%	~8.00%	~10.00%	2025	11.54%	~8.50%	~10.50%
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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 costs²	\$485.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.																								

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

² 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 2025. 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	\$145 (0.17% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$315 (0.63% p.a. of your account balance)
Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

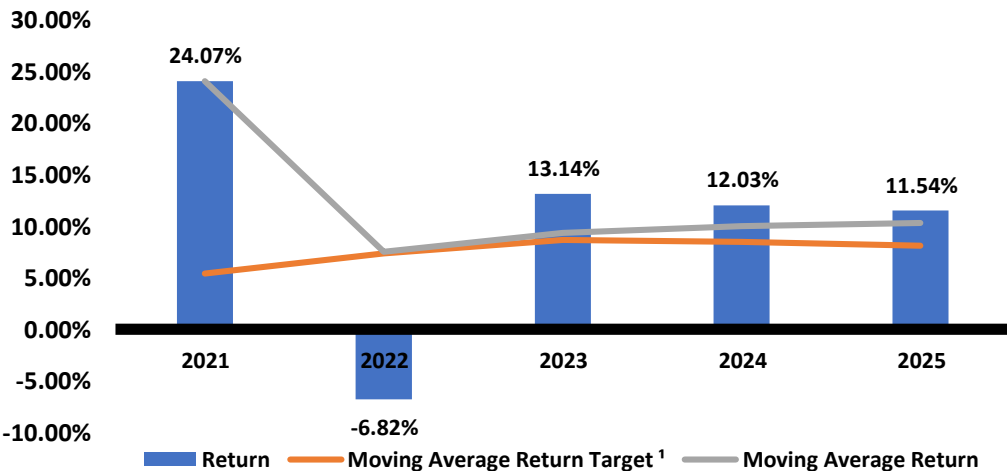
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS_MISC_ProductDashboard_46_V1F_2510

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.

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.																									
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Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

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_2510

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.

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	5-year average return of 10.33% as at 30 June 2025																									
Return & Comparison between return target and return	<table border="1"><thead><tr><th>Year</th><th>Return</th><th>Moving Average Return Target¹</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>6.00%</td><td>7.50%</td></tr><tr><td>2023</td><td>13.14%</td><td>8.00%</td><td>9.00%</td></tr><tr><td>2024</td><td>12.03%</td><td>8.00%</td><td>10.00%</td></tr><tr><td>2025</td><td>11.54%</td><td>8.00%</td><td>10.33%</td></tr></tbody></table>		Year	Return	Moving Average Return Target ¹	Moving Average Return	2021	24.07%	5.00%	24.07%	2022	-6.82%	6.00%	7.50%	2023	13.14%	8.00%	9.00%	2024	12.03%	8.00%	10.00%	2025	11.54%	8.00%	10.33%
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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 costs ²	\$485.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.																								

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Administration Fees and Costs	\$145 (0.17% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$315 (0.63% p.a. of your account balance)
Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

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.

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	5-year average return of 10.33% as at 30 June 2025	
Return & Comparison between return target and return	<div><div><div>30.00%</div><div>25.00%</div><div>20.00%</div><div>15.00%</div><div>10.00%</div><div>5.00%</div><div>0.00%</div><div>-5.00%</div><div>-10.00%</div></div><div><div>24.07%</div><div></div><div>13.14%</div><div>12.03%</div><div>11.54%</div></div><div><div>2021</div><div>2022</div><div>2023</div><div>2024</div><div>2025</div></div><div><div>Return</div><div>Moving Average Return Target ¹</div><div>Moving Average Return</div></div></div>	
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 costs²	\$485.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.

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

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Administration Fees and Costs	\$145 (0.17% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$315 (0.63% p.a. of your account balance)
Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

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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PRODUCT DASHBOARD



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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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	5-year average return of 10.33% as at 30 June 2025																									
Return & Comparison between return target and return	<table><caption>Return and Comparison Data (2021-2025)</caption><thead><tr><th>Year</th><th>Return</th><th>Moving Average Return Target¹</th><th>Moving Average Return</th></tr></thead><tbody><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>~7.5%</td><td>~7.5%</td></tr><tr><td>2023</td><td>13.14%</td><td>~8.5%</td><td>~10.0%</td></tr><tr><td>2024</td><td>12.03%</td><td>~8.5%</td><td>~10.5%</td></tr><tr><td>2025</td><td>11.54%</td><td>~8.5%</td><td>~11.0%</td></tr></tbody></table>		Year	Return	Moving Average Return Target ¹	Moving Average Return	2021	24.07%	~5.5%	~24.07%	2022	-6.82%	~7.5%	~7.5%	2023	13.14%	~8.5%	~10.0%	2024	12.03%	~8.5%	~10.5%	2025	11.54%	~8.5%	~11.0%
Year	Return	Moving Average Return Target ¹	Moving Average Return																							
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Statement of fees and other costs²	\$485.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.																								

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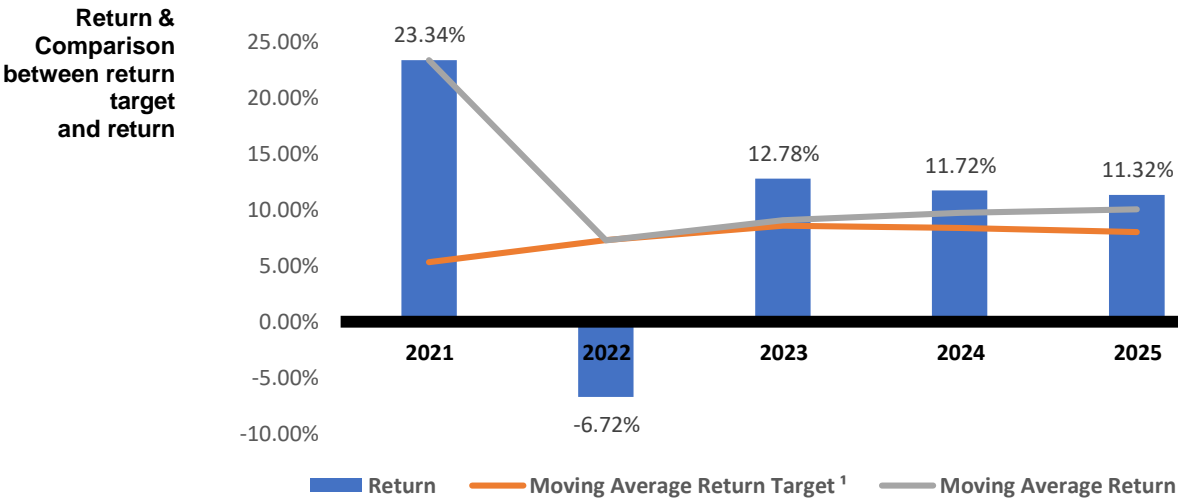
Administration Fees and Costs	\$145 (0.17% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$315 (0.63% p.a. of your account balance)
Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

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	5-year average return of 10.04% as at 30 June 2025



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 costs ²	\$485.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.

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

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Administration Fees and Costs	\$145 (0.17% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$315 (0.63% p.a. of your account balance)
Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

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.

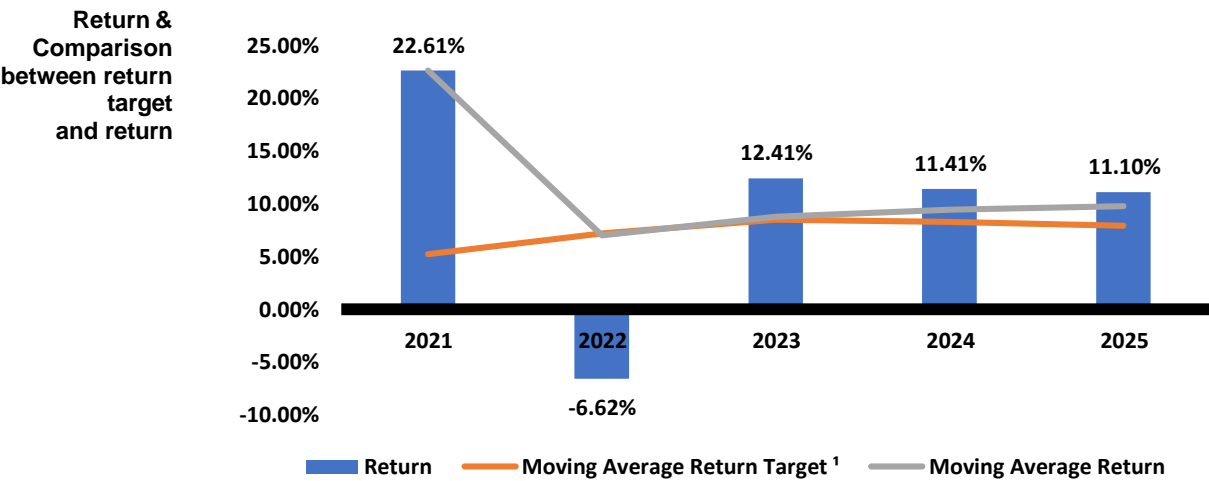
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MySuper Product – GoalTracker – for age 52

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.

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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	5-year average return of 9.76% as at 30 June 2025



Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is 5.
Statement of fees and other costs ²	\$485.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.

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

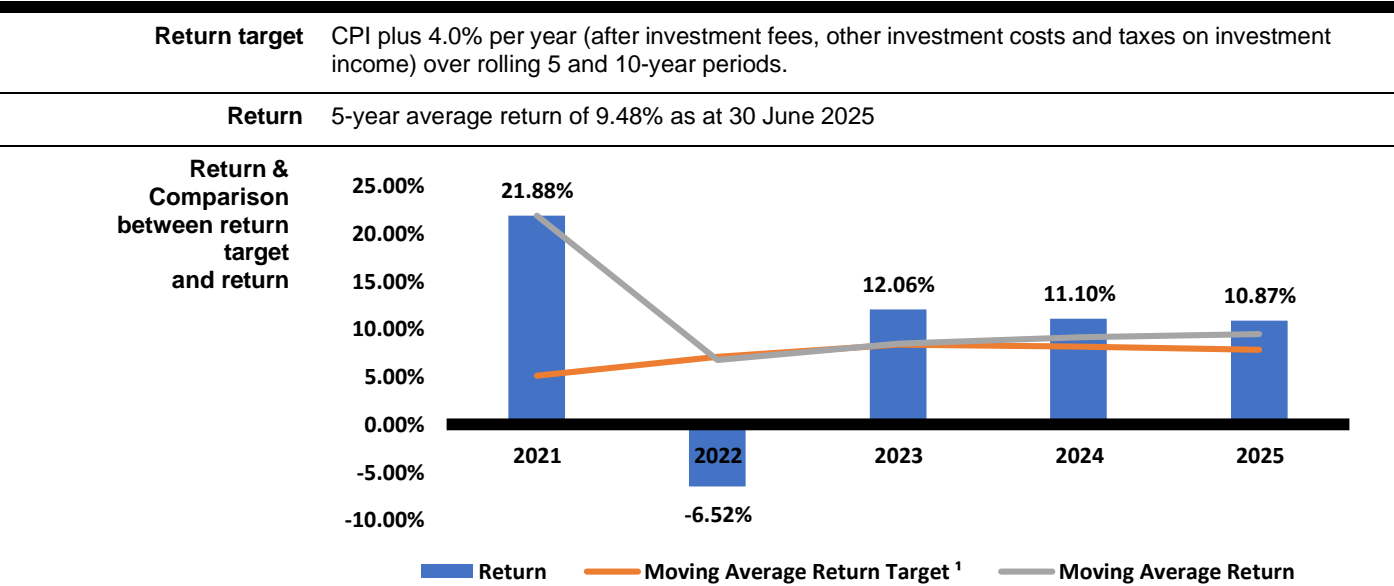
² This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Product over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2025. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you.

Administration Fees and Costs	\$145 (0.17% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$315 (0.63% p.a. of your account balance)
Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

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.

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Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is 5.	
Statement of fees and other costs ²	\$485.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.

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Administration Fees and Costs	\$145 (0.17% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$315 (0.63% p.a. of your account balance)
Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

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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PRODUCT DASHBOARD



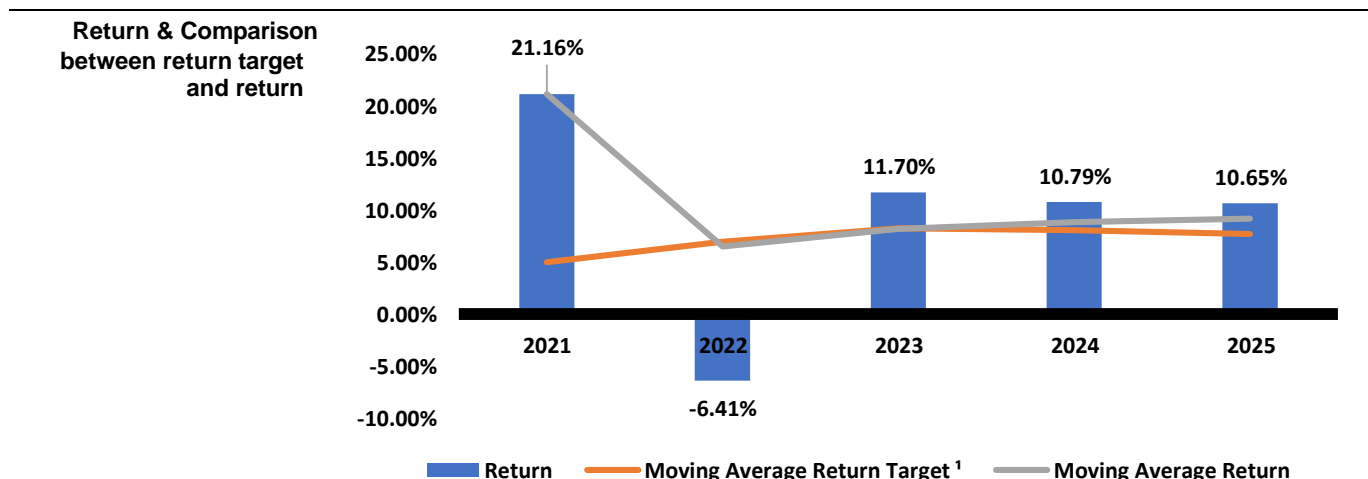
MySuper Product – GoalTracker – for age 54

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.

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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.
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Return	5-year average return of 9.20% as at 30 June 2025
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Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is 5.
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Statement of fees and other costs²	\$485.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.
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¹ The CPI used to calculate the moving average return target is based on the 12 months to the March quarter.

² 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 2025. 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	\$145 (0.17% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$315 (0.63% p.a. of your account balance)
Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

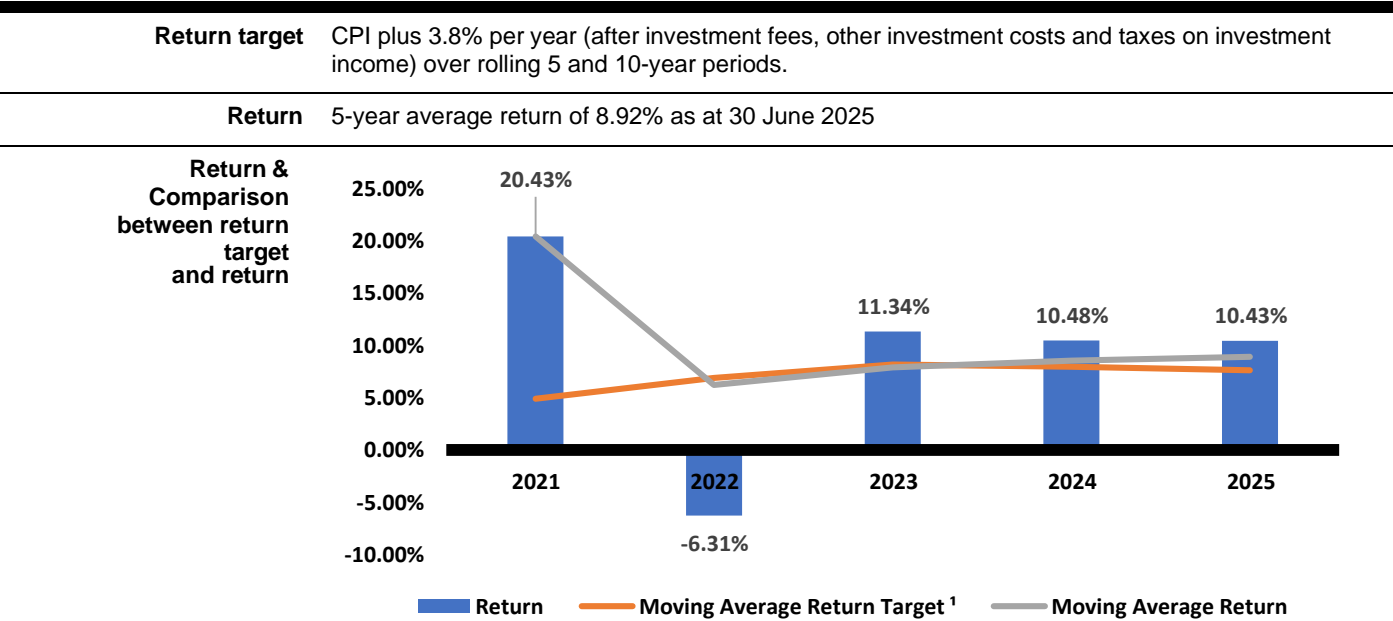
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

SS_MISC_ProductDashboard_54_V1F_2510

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.

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Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is 5.	
Statement of fees and other costs ²	\$485.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.

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

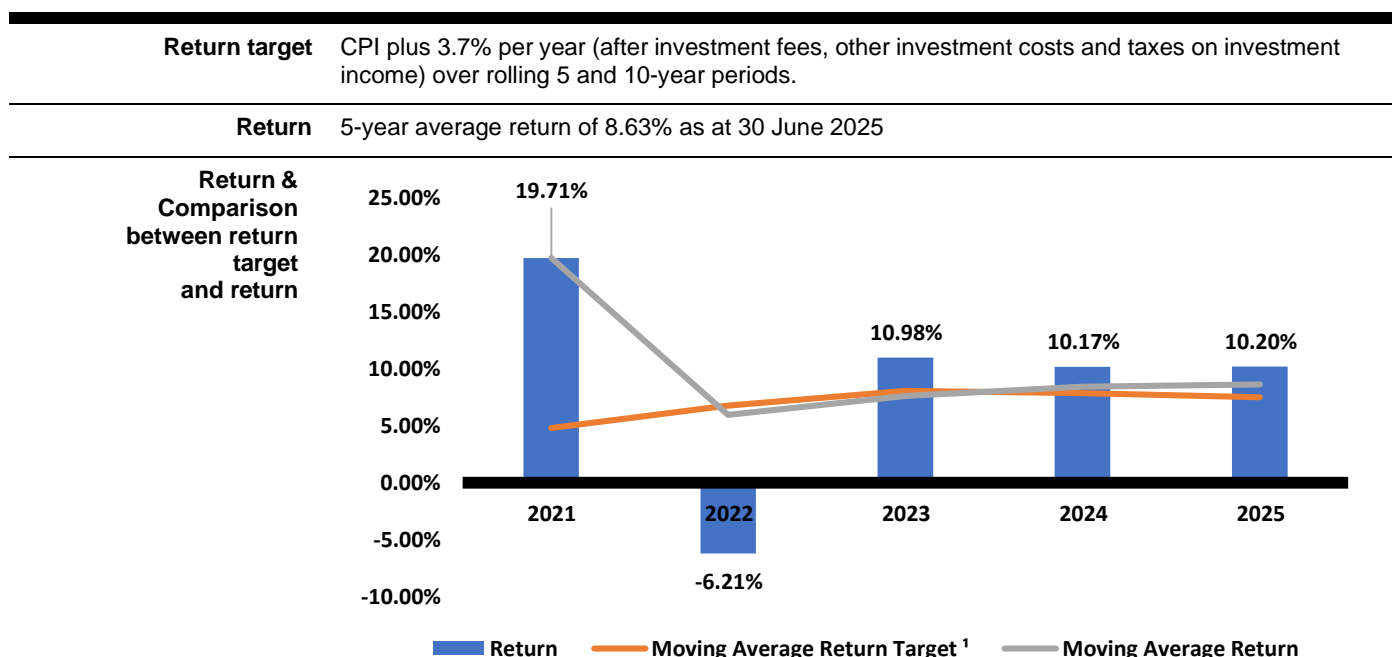
² This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Product over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2025. Members pay reduced administration fees where there is an arrangement between their employer and the Trustee. Check your PDS for the fees that apply to you.

Administration Fees and Costs	\$145 (0.17% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$315 (0.63% p.a. of your account balance)
Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

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.



Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is 5.	
Statement of fees and other costs ²	\$485.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.

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

² 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 2025. 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	\$145 (0.17% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$315 (0.63% p.a. of your account balance)
Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

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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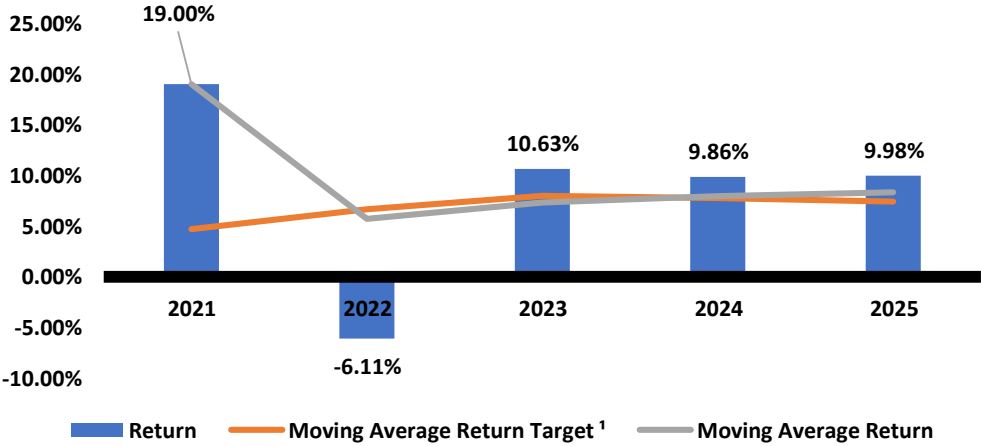
MySuper Product – GoalTracker – for age 57

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	5-year average return of 8.35% as at 30 June 2025

Return & Comparison between return target and return



Level of investment risk	High: The estimated number of negative annual returns over any 20-year period is 5.	
Statement of fees and other costs ²	\$485.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.

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

² 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 2025. 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	\$145 (0.17% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$315 (0.63% p.a. of your account balance)
Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

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.

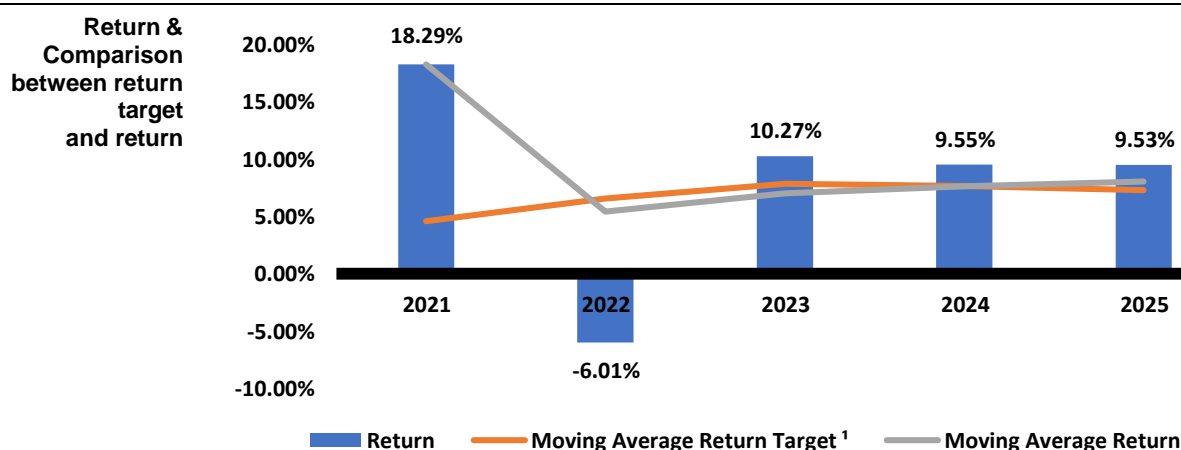
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MySuper Product – GoalTracker – for age 58

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	5-year average return of 8.07% as at 30 June 2025



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 costs²	\$485.00 This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.

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

² 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 2025. 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	\$145 (0.17% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$315 (0.63% p.a. of your account balance)
Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

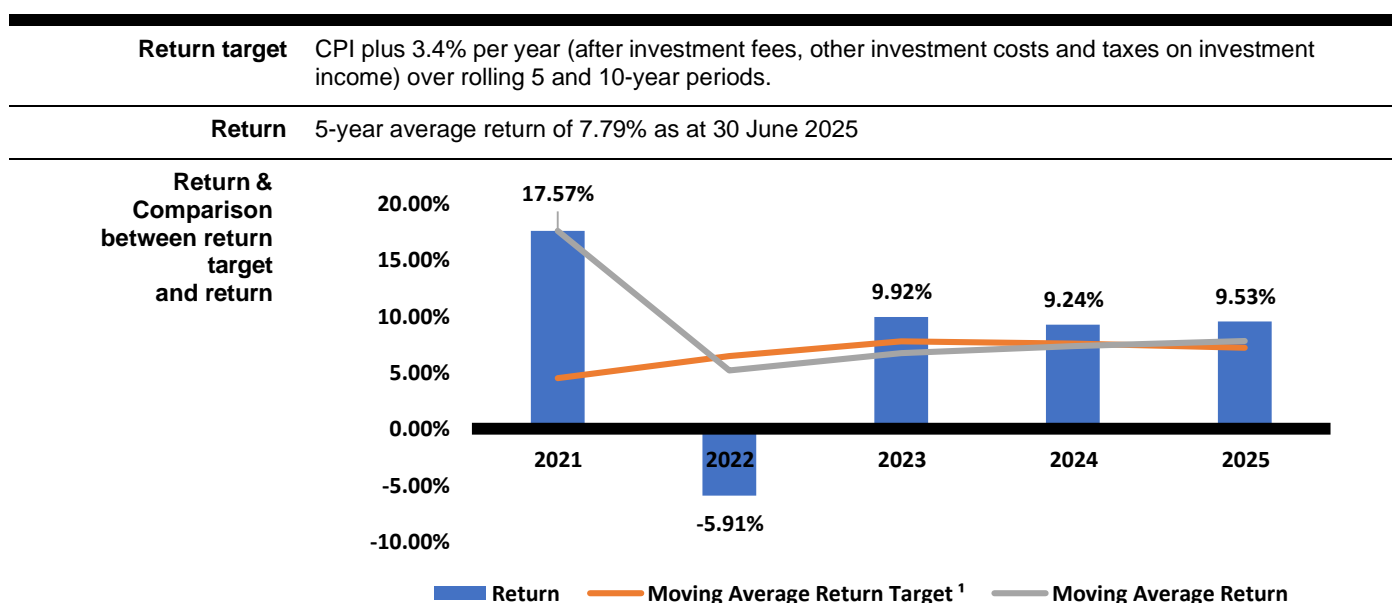
Total Risk Management Pty Limited ABN 62 008 644 353, AFSL No. 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

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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.



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 costs²	\$485.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.
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¹ The CPI used to calculate the moving average return target is based on the 12 months to the March quarter.

² 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 2025. 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	\$145 (0.17% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$315 (0.63% p.a. of your account balance)
Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

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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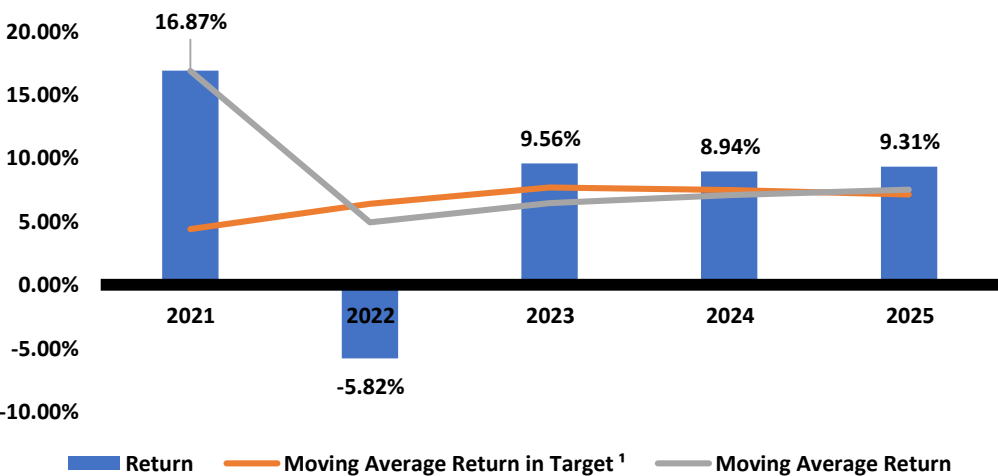
MySuper Product – GoalTracker – for age 60

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	5-year average return of 7.51% as at 30 June 2025

Return &
Comparison
between return
target
and return



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 costs ²	\$485.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.

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

² 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 2025. 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	\$145 (0.17% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$315 (0.63% p.a. of your account balance)
Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

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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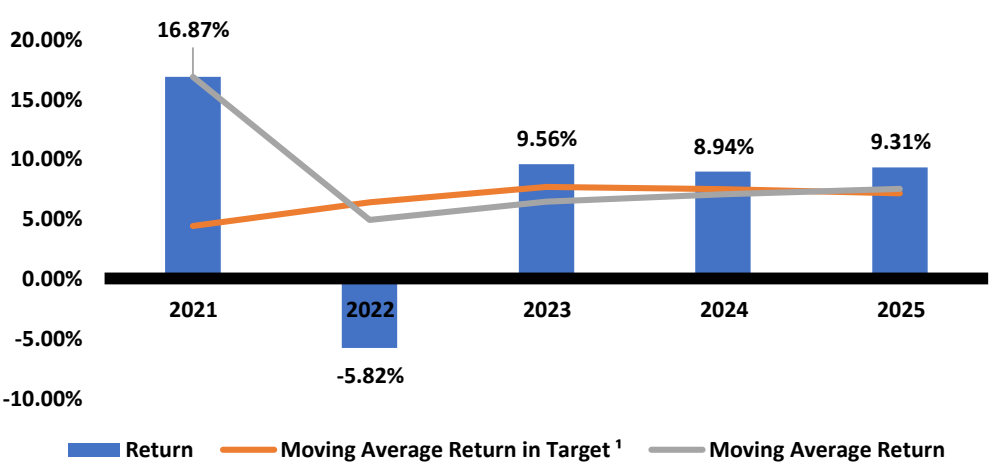
MySuper Product – GoalTracker – for age 61

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	5-year average return of 7.51% as at 30 June 2025

**Return &
Comparison
between return
target
and return**



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 costs²	\$485.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.

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

² 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 2025. 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	\$145 (0.17% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$315 (0.63% p.a. of your account balance)
Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

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.

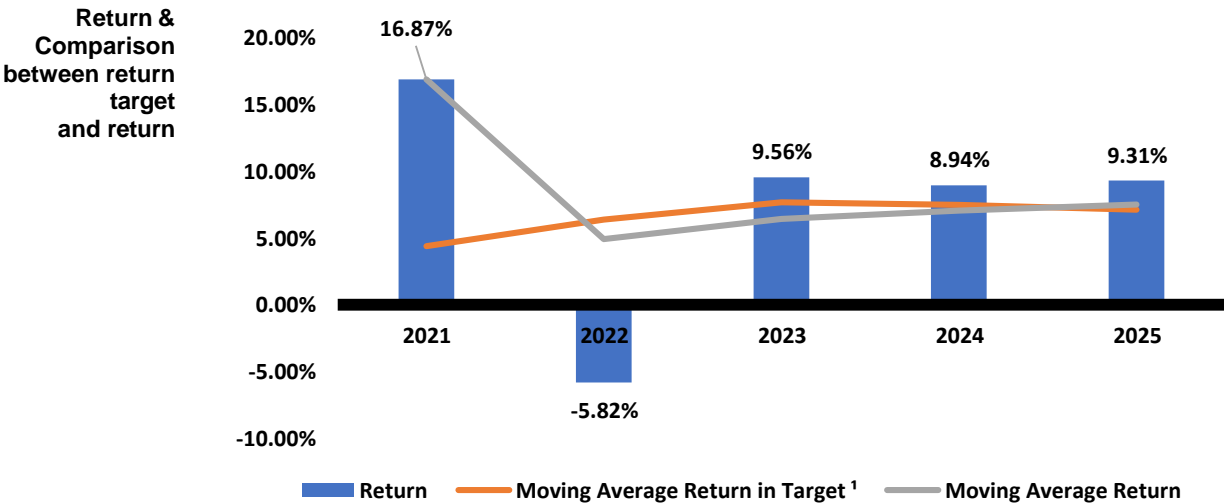
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MySuper Product – GoalTracker – for age 62

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	5-year average return of 7.51% as at 30 June 2025



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 costs ²	\$485.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.

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

² 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 2025. 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	\$145 (0.17% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$315 (0.63% p.a. of your account balance)
Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

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.

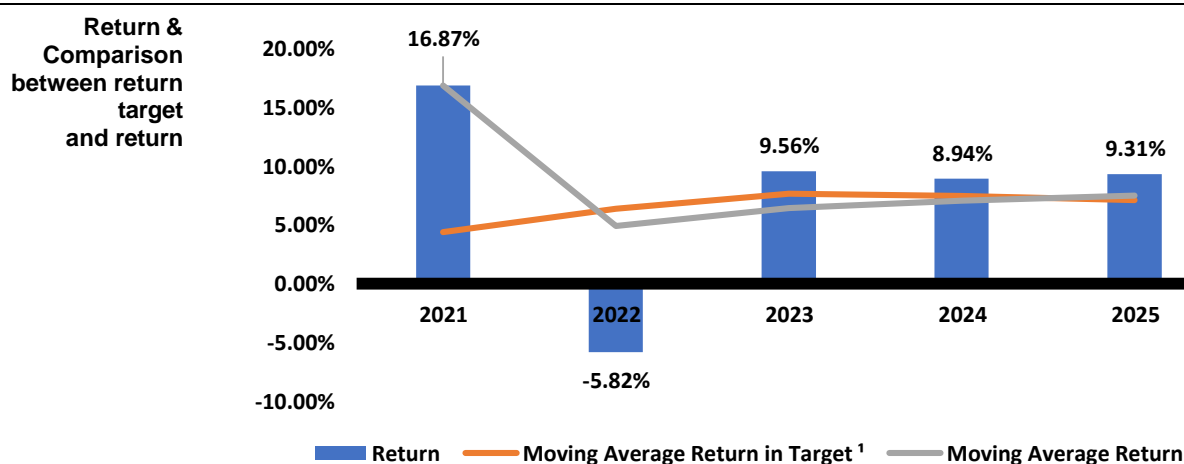
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MySuper Product – GoalTracker – for age 63

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	5-year average return of 7.51% as at 30 June 2025



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 costs²	\$485.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.

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

² 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 2025. 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	\$145 (0.17% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$315 (0.63% p.a. of your account balance)
Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

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.

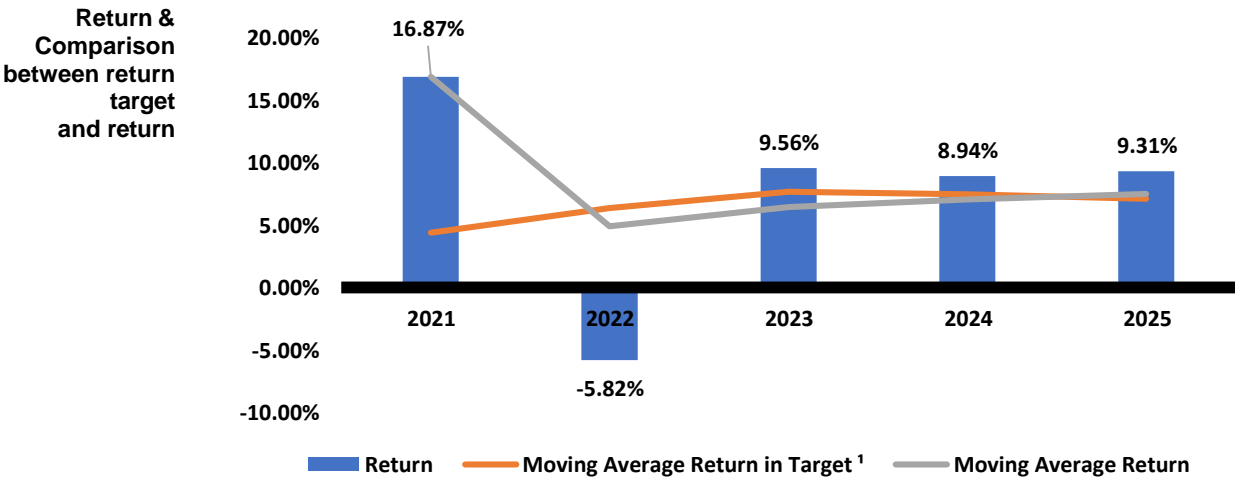
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MySuper Product – GoalTracker – for age 64

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	5-year average return of 7.51% as at 30 June 2025



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 costs ²	\$485.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.

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

² 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 2025. 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	\$145 (0.17% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$315 (0.63% p.a. of your account balance)
Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

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.

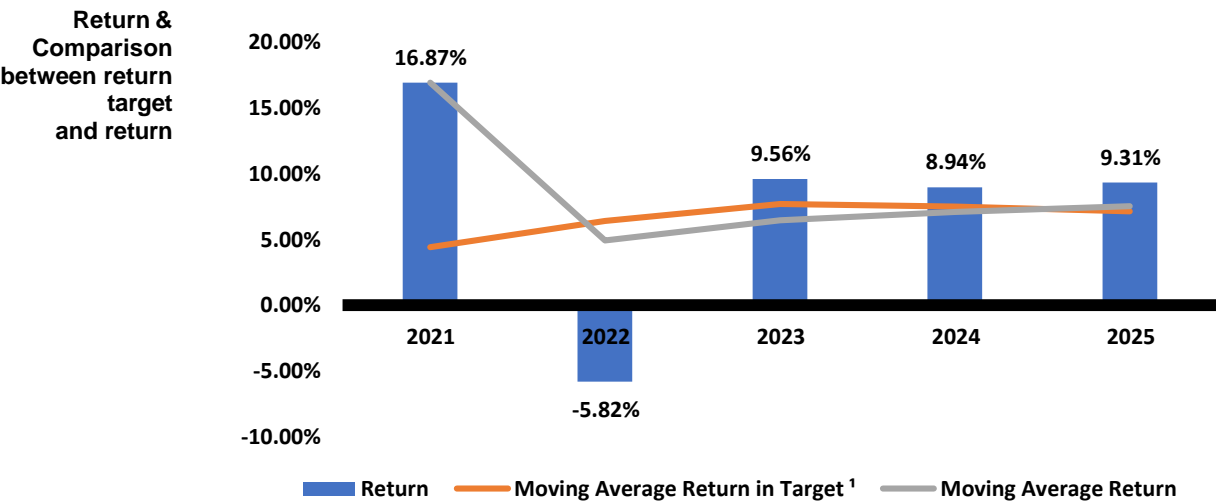
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MySuper Product – GoalTracker – for age 65 and over

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.

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	5-year average return of 7.51% as at 30 June 2025



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 costs ²	\$485.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$464.75.

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

² 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 2025. 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	\$145 (0.17% p.a. of your account balance plus \$5 per month)
Investment Fees and Costs	\$315 (0.63% p.a. of your account balance)
Transaction Costs	\$25 (0.05% p.a. of your account balance)
Total	\$485

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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