



Product Dashboard



iQ Super

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Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.

The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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_V1D1_2010



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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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	Not available (new investment option)	
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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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Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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_V1D1_2010



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

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Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

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Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$105 (0.21% p.a. of your account balance)
Total	\$646

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Product Dashboard



iQ Super

MySuper Investment Option – GoalTracker – for age 30

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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

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Total	\$646

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Product Dashboard



iQ Super

MySuper Investment Option – GoalTracker – for age 31

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 investment option.

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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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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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Total	\$646

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Product Dashboard



iQ Super

MySuper Investment Option – GoalTracker – for age 32

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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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$105 (0.21% p.a. of your account balance)
Total	\$646

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Product Dashboard



iQ Super

MySuper Investment Option – GoalTracker – for age 33

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Product Dashboard



iQ Super

MySuper Investment Option – GoalTracker – for age 34

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Total	\$646

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Product Dashboard



iQ Super

MySuper Investment Option – GoalTracker – for age 35

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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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$105 (0.21% p.a. of your account balance)
Total	\$646

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Product Dashboard



iQ Super

MySuper Investment Option – GoalTracker – for age 36

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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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

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Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

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Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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Product Dashboard



iQ Super

MySuper Investment Option – GoalTracker – for age 38

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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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.

The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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_V1D1_2010



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.

The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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_V1D1_2010



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.

The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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_V1D1_2010



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.
The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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_V1D1_2010



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.

The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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_V1D1_2010



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.

The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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_V1D1_2010



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.

The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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_V1D1_2010



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.

The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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_V1D1_2010



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.

The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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_V1D1_2010



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.

The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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_V1D1_2010



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.

The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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_V1D1_2010



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.

The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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_V1D1_2010



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.

The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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_V1D1_2010



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.

The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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_V1D1_2010



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.

The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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_V1D1_2010



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.
The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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. The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.
The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.
The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.
The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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_V1D1_2010



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.

The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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_V1D1_2010



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.

The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.

The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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. The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.

The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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_V1D1_2010



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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. The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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. The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646



Product Dashboard



iQ Super

MySuper Investment Option – 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 investment option.

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	Not available (new investment option)	
Return & Comparison between return target and return	Not available (new investment option)	
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	\$646.00	This fee is gross of tax. The Trustee passes on the tax deductions it receives so the estimated cost to you would be \$612.85.

¹ This cost represents the maximum cost for an iQ Super – For Life member with \$50,000 invested in the MySuper Investment Option over a 12-month period. Refer to our Product Disclosure Statement (PDS) dated 1 October 2020. 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.

The statement of fees and other costs comprises:

Administration Fees and Costs	\$246 (0.336% p.a. of your account balance plus \$6.50 per month)
Investment Fees and Costs	\$295 (0.59%p.a. of your account balance)
Transaction Costs	\$105 (0.21% p.a. of your account balance)
Total	\$646

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_V1D1_2010