

Russell Investments Master Trust

Your Super Plan

As at 30 June 2022

For members of the Harwood Account Based Pensioner Plan

The 2022 Annual Report comprises of:

1. This insert
2. Your Annual Report 2022.

Please read this insert to find out specific details about your Plan.

Each year, the Trustee reports on the operation of your Fund via two documents - Your Annual Report and this insert. The Annual Report covers the Fund's investment performance, financials and other information for the financial year ending 30 June 2022. This insert covers specific matters related to your Plan.

Your Plan's investments

Investment earnings are determined by the movement in the daily unit prices of your selected investment options. The objective, strategy, asset allocation and investment returns for each of the investment options are provided in Your Annual Report 2022.

In December 2017, the assets supporting the Harwood Account Based Pension were combined with other Account Based Pension products in the Russell Investments Master Trust (**Fund**). Your investment options in the Plan, except for the Balanced Growth option, are known by the same names and the below table reflects the returns for the options currently available to you in the Plan. Please note, however, that the historical performance of the options (for 5 years and since inception) may be different to your actual historical performance (for 5 years and since inception), due to the changes made in December 2017.

Effective 1 October 2020, we closed the Balanced option and added the Balanced Growth option to the Plan menu. Balances in the Balanced option were transferred to the Balanced Growth option in the Plan. The table below provides the returns for the Balanced Growth option available to you in the Plan and will be different to your actual returns prior to 1 October 2020, due to the Balanced option closure and the addition of the Balanced Growth option from that date.

If you would like to confirm returns for the Balanced option prior to 1 October 2020, or for other options in the Harwood Account Based Pension prior to December 2017, please contact us. Returns in the table below are for periods ending 30 June.

Portfolios	Inception date ¹	2022 % (p.a.)	2021 % (p.a.)	2020 % (p.a.)	5 years % (p.a.)	Since inception % (p.a.)
Diversified 50	01/07/07	-6.68	15.66	-1.58	3.95	4.54
Balanced Growth	01/07/08	-7.12	21.46	-2.73	5.00	6.18
Growth	01/07/07	-8.09	26.15	-4.42	5.61	4.53
Australian Cash	24/11/17	-0.02	0.01	0.76	--	0.73

¹ The date the investment option commenced.