Russell Investments Master Trust

Your Super Plan

As at 30 June 2023

For members of the Harwood Lifetime Pension Plan

The 2023 Annual Report is comprised of:

1. This insert
2. Your Annual Report 2023.

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 2023. This insert covers specific matters related to your Plan.

Superannuation Committee

The role of the Superannuation Committee is to monitor the Russell Investments service providers and to give feedback to the Trustee on member issues. Your interests are represented by a Superannuation Committee.

The Committee members are:

- Sara Lom
- Danni Blakely
- Paul Gregory
- Shayne Rutherford

Your Plan's investments

The Plan's assets are invested in a portfolio with a 90% strategic allocation to defensive assets (such as cash and bonds) and a 10% strategic allocation to growth assets (such as equity and property).

Financial Position

The Plan was in an unsatisfactory financial position as at 30 June 2023, meaning that the total present value of the pensions exceeded the value of the assets at that date.

The Employers will make additional contributions to return the Plan to a satisfactory financial position.

Issued by Total Risk Management Pty Ltd (ABN 62 008 644 353, AFSL 238790) as Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

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