1 October 2026

Super Guide

Salaam superannuation

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⚠ The information in the PDS is correct at the time of publication. However, the information may change from time to time and if there is a material change to any of the information in any document, the Trustee will issue an updated document. However, if the change is not materially adverse to members, the Trustee may instead provide the updated information via the website **salaam.com.au/super/trustee-required-disclosure**. A paper copy of this information will be sent to any member, free of charge on request by calling 1300 926 626.

Salaam superannuation is a Division of the Russell Investments Master Trust (Fund or Salaam superannuation). The information in this document forms part of the Product Disclosure Statement (PDS) for Salaam superannuation dated 1 October 2026. This document is produced by Total Risk Management Pty Limited (Trustee), ABN 62 008 644 353, AFSL 238790 as the Trustee of the Russell Investments Master Trust (Fund or Salaam superannuation), ABN 89 384 753 567. This document provides general information only and has not been prepared having regard to your objectives, financial situation or needs. Before making an investment decision, you need to consider whether this information is appropriate to your objectives, financial situation and needs. If you'd like personal advice, we can refer you to the appropriate person. For more information visit **salaam.com.au/super**.

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1. How super works

The following information is incorporated into section 2 of the Product Disclosure Statement (PDS).

Salaam superannuation is a Shariah complaint superannuation fund and offers superannuation accounts to Australians seeking access to ethical and socially responsible investments based on Islamic investments principles and screening processes. This is a Choice product and is available for anyone to join.

Salaam superannuation is a Division of the Russell Investments Master Trust.

Contributing to the Fund

	Types of contributions
Concessional (before-tax) contributions include superannuation guarantee, employer and salary sacrifice contributions	Concessional (before-tax) contributions are those made from your pay before income tax is calculated and deducted. This lowers your taxable income and may have income tax advantages, depending on your circumstances. Concessional contributions include superannuation guarantee, employer, salary sacrifice contributions and any insurance fees and/or administration fees paid on your behalf by your employer. To find out more about concessional contributions, log into your online account click on Quotation – concessional contributions. You should be aware of the following regulations about making before-tax contributions: • Before-tax contributions are subject to a government limit. • Any before-tax contributions you make in excess of the limit will count towards your after-tax contributions limit for that financial year. Contributions in excess of the limit will be taxed at your marginal rate plus Medicare levy plus any applicable excess concessional contribution charge. • A 15% contributions tax is deducted from all before-tax contributions made to your account. If you do not provide the Fund with your tax file number (TFN), all before-tax contributions will be taxed at the top marginal rate plus Medicare levy. • Employers are required to pay superannuation guarantee contributions for eligible employees regardless of age. • We cannot accept contributions for you once it has been 28 days after the end of the month in which you turn 75 years old unless they are superannuation guarantee contributions or contributions required by an award or industrial agreement.
Non-concessional (after-tax) contributions	Non-concessional (after-tax) contributions are made from your pay after income tax has been deducted (or from your personal savings). You should be aware of the following regulations about making after-tax contributions: • After-tax contributions are subject to a government limit[1]. • If you exceed the contribution limit, excess contributions will be taxed at the top marginal rate plus Medicare levy. • You can make after-tax contributions until 28 days after the end of the month in which you turn 75 years old. If you subsequently claim a tax deduction on these contributions, you will generally need to meet the work test rules. • You cannot make after-tax contributions unless you have provided the Fund with your TFN.
Government co-contributions	If your total income is below the relevant threshold and you make after-tax contributions, the Government will match your contributions with a co-contribution[1]. If you are eligible to receive co-contributions, the Government will provide the contribution directly to your account.
Transfers from other superannuation funds	You can transfer money from other superannuation funds to your account at any time. By consolidating your superannuation into one account, you can avoid paying multiple account keeping fees and you'll only receive one set of documents. Please return a completed Rollover Form and we will contact the other superannuation fund on your behalf. You can also complete this form online by logging onto your account.

1. For more information on contribution limits and the co-contribution amount including the current threshold, visit **salaam.com.au/super/rates**.

Types of contributions

It is important to know what types of contributions you can make and any implications of making these contributions.

Employer contributions

The Superannuation Guarantee (SG) rate is 12% of Ordinary Time Earnings (OTE).

Generally, your employer contributes an amount of 12% of Ordinary Time Earnings (within the meaning of the applicable Superannuation Guarantee legislation) unless you have made alternative arrangements with your employer. If special arrangements apply to you, these were advised to you at the time you joined your employer and, where relevant, are detailed in your Product Disclosure Statement. These contributions, including returns from your investment options, less contributions tax, go into your Employer Account.

Member contributions

To build your superannuation faster you can choose to make voluntary member contributions. These may either be from your after-tax pay or, if your employer allows and with prior approval, from your before-tax pay.

Spouse contributions

A spouse contribution is an after-tax contribution to a superannuation account held in your spouse's name. In other words, you're investing money into your spouse's superannuation account rather than your own. And, as the contributor, you may get a tax rebate. To see the current tax rebate for spouse contributions, visit **salaam.com.au/super/rates**.

For the current eligibility requirements for tax offset/rebate please refer to the Australian Taxation Office (ATO) website. To claim the tax offset, you need to complete the *superannuation contributions on behalf of your spouse* question in the supplementary section of your tax return. You also need to complete *Spouse details – married or de facto* in your tax return.

Contribution limits

All contributions are subject to contribution limits and may result in payment of additional tax. To see the current contribution limits, visit **salaam.com.au/super/rates**.

- **Concessional (before-tax) Contribution Limit:**
  If you exceed your Concessional Contribution limit, excess contributions will be taxed at your marginal rate plus Medicare levy plus any applicable excess concessional contribution charge. These excess Concessional Contributions will also count towards your Non-Concessional Contribution limit. You are able to elect to have the excess contributions released from the Fund to avoid having them count towards the Non-Concessional Contribution limit.
- **Non-concessional (after-tax) Contribution Limit:**
  If you exceed your Non-Concessional Contribution limit, excess contributions will be taxed at the top marginal rate plus Medicare levy.

For online fact sheets that provide detailed information about contributions and contribution limits, go to **salaam.com.au/super/factsheets**.

We make it easy to monitor your contributions. You can check your total Concessional and Non-Concessional Contributions for the financial year at any time by logging into your online account.

Making contributions

Member contributions

BPAY®

Using BPAY® you can make after-tax contributions 24 hours a day, 7 days a week.

Member Post - tax contributions **Biller Code:** 646596

Reference No: Your unique customer reference number used for BPAY®

The unique customer reference number used for BPAY® will be sent to you when you join the Fund and is available on your Annual Statement. You can also visit **salaam.com.au/super/login** or call us to get this number.

Cheque

Contributions can also be made by cheque with the Contribution by Cheque Form. You can find the form by visiting **salaam.com.au/super/forms**.

Employer contributions

Your employer can make contributions for you in the following ways:

Via clearing house

Employers can make superannuation contributions into the Fund via any clearing house provider

Fund name: Russell Investments Master Trust

ABN: 89 384 753 567

USI: TRM0001AU

Via BPAY®

Member Pre - tax contributions	**Biller Code:** 279026
Member Post - tax contributions	**Biller Code:** 646596
Member Post - tax downsizer contributions	**Biller Code:** 435222
Company contributions	**Biller Code:** 279034
Company other contributions	**Biller Code:** 279042

Reference No: Your unique customer reference number used for BPAY®

The unique customer reference number used for BPAY® will be sent to you when you join the Fund and is available on your Annual Statement. You can also visit **salaam.com.au/super/login** or call us to get this number.

® Registered to BPAY Pty Ltd ABN 69 079 137 518.

Contributions splitting

We allow you to split some (but not all) superannuation contributions with your spouse (including a de facto spouse of the same or different sex). Offering contribution splitting to members is not a legal requirement – it's up to each superannuation fund to decide whether it will be offered. However, legislation regulates when and how much of your contributions can be split. Once you split contributions with your spouse, these become the property of your spouse and cannot be transferred back to you.

In any given financial year, you are able to split: 85% of your employer (SG); and/or 85% of any salary sacrifice contributions.

You cannot split:

- After-tax contributions (including government co-contributions);
- Contributions used to fund defined benefits; and
- Existing superannuation account balances or rollovers from other funds.

Remember contributions that you split with your spouse will still count towards your own contribution limits.

Each financial year (1 July – 30 June) you are able to split contributions which were made in the previous financial year. If you do not apply to split the previous year's contributions before 30 June, you will lose the ability to split those contributions. Contributions may not be split before the end of the financial year in which they were made, unless you intend to leave the Fund. In this case, you will be able to split any contributions that are eligible to be split before you exit. Once your benefit has been rolled over to another superannuation fund, you will lose the ability to split contributions made to the Fund.

Rollovers

You can choose to transfer (rollover) money from other superannuation funds into the Fund. This makes it easier to control your super and potentially saves you multiple account-keeping fees.

You can rollover your superannuation via our website. Login to your online account and go to the 'Find and Combine' section to complete the online form. The results will be displayed immediately and you can consolidate on the spot.

Choice of Fund (COF) – Choose where your future contributions are paid

Choice of Fund (COF) enables you to choose where your future superannuation contributions are paid. Before making a choice, you should review your current benefits in the Fund. We recommend that in addition to reviewing the benefits available in the Fund you also speak to a licensed financial adviser.

If you change jobs, you can continue to receive employer contributions to the Fund by completing a Choosing Salaam superannuation Form and giving it to your new employer.

If you do not wish to have your future contributions paid to this super account, you will need to complete the Choice of Fund Form issued by your employer or available online. When the completed form and required documentation is received, your contributions will be made to your chosen fund as soon as practicable.

COF and Portability are not directly related. If you would like to elect COF for your future contributions and transfer your current account balance to your chosen fund, you should refer to the Portability section (below).

Your employer's super contributions

If you are receiving superannuation contributions from multiple employers, you are able to get those employers to pay your superannuation contributions to one account in the Fund.

All you need to do is complete a Choosing Salaam superannuation Form and give it to each of your employers.

Portability – Transfer your EXISTING account balance

You are able to transfer some or all of your current (accrued) account balance to another fund.

Before making this decision, you should review your current benefits (if any) in the Fund and should also consider speaking to a licensed financial adviser.

To transfer your current benefit, you will need to complete a Benefit Payment Direction Form which is available by logging into your online account via **salaam.com.au/super/login**.

Low balance management

Payments are made to the Australian Taxation Office (ATO) as a Trustee Voluntary Payment (TVP) when low balance accounts are closed. We routinely transfer low balances out of the Fund to the ATO. If you have a low account balance, we will contact you before we transfer your benefits to the ATO, to see if you wish to top up your account balance and remain in the Fund.

Where your benefit has been transferred to the ATO as a TVP, we are no longer responsible for your benefit. In the future you can contact the ATO in relation to this payment at the details below:

Australian Taxation Office

Phone: 13 28 65

or you can check and consolidate ATO-held super using ATO online services through your MyGov account.

Minimum balance

You must maintain a minimum balance of $6,000. When your account balance becomes less than the minimum balance your account may be closed. It is your responsibility to manage your minimum balance within the Fund.

Inactive and low balance account management

Inactive for 16 months

In accordance with superannuation legislation, we are required to cancel your insurance cover if your account has been inactive (that is, if no contributions or rollovers have been received) for 16 months or more, unless you tell us that you want to keep your insurance cover.

Inactive for 16 months and a balance less than $6,000

If your super account is inactive and you have an account balance less than $6,000, your super will automatically be transferred to the ATO. If you have such an account and it is transferred, we will send you an exit statement. You don't need to take any action, but you may want to take steps to 'activate' your account if you don't want your super to be transferred to the ATO.

If you have a super account balance of $6,000 or less at 30 June each year or at the date you leave your super fund, your administration and investment fees will be capped at 3% p.a. of your account balance.

How to activate your account

You can 'activate' your account with a contribution (from your employer, or a personal or other after-tax contribution), by rolling over your other super or via a payment from the government like a co-contribution.

Withdrawing your super

When can you withdraw your superannuation?

Most, if not all, of your superannuation is 'preserved' (i.e. inaccessible) until you meet one of the following criteria:

- Reaching your 'preservation age' and retiring (see table below);
- Finishing employment at or after age 60;
- Reaching age 65;
- Becoming totally and permanently disabled or permanently incapacitated;
- Becoming terminally ill or dying;
- Being a temporary resident and permanently leaving Australia; or
- Qualifying for release on the grounds of severe financial hardship or on compassionate grounds.

Your preservation age depends on the year you were born:

Your preservation age	
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
From 1 July 1964	60

What if you want to transfer your existing account balance?

You can choose to transfer some or all of your accrued benefit to another fund. Please refer to 'Portability'. Your superannuation (excluding any non-preserved amount) must be 'preserved' in a complying superannuation fund until you meet one of the criteria for withdrawal given above.

What happens when you turn 65?

You can generally withdraw your superannuation as a lump sum or transfer it to a retirement income product, but you may be required to maintain a minimum balance in your current account – see 'Portability'.

Temporary residents

If you are a temporary resident of Australia (excluding New Zealand citizens), have left Australia and your visa has expired or been cancelled you may be eligible for a Departing Australia Superannuation Payment (DASP) from the Fund. The DASP is a payment of the superannuation money held in the Fund for you and is subject to specific taxation when it is paid. You can apply online via the Australian Taxation Office (ATO) website at **ato.gov.au/individuals/super**. When applying online, the ATO can confirm your immigration status free of charge. Alternatively, you can also apply using a paper form available from the ATO website.

If you do not claim your benefit from the Fund within six months of leaving Australia and the expiration/cancellation of your visa, the Fund will be requested to pay it to the ATO who will hold your benefit until you claim it. The Trustee relies on ASIC relief and is not required to notify or give an exit statement to a non-resident where unclaimed superannuation must be paid to the Commissioner of Taxation.

Providing proof of identity

The security of your superannuation entitlements in the Fund is a key priority for the Trustee. The Fund has procedures in place to manage risks associated with fraud and other illegal activities. At times, these procedures may cause inconvenience to you. Please remember that they are being applied to protect your entitlements. In addition, under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, superannuation funds are required to have an anti-money laundering and counter-terrorism financing program in place. A key element of this program is customer identification and verification procedures. Typically, you will be required to provide proof of your identity before you withdraw benefits from the Fund or commence an income stream. As a result, some requested transactions cannot proceed until we receive and verify the necessary identification documents.

The Trustee does not accept liability for any loss you may incur as a result of circumstances such as a delay in payment of a benefit or commencement of an income stream where the delay arises from our need to comply with legislative requirements. We may be required to request additional customer identification or related information from you at other times. If we cannot obtain the requisite information from you, we may be unable to process your requested transaction. The Trustee must also report specified matters to the regulator, AUSTRAC, and this may include the provision of personal information about you. If this happens, the Trustee is not permitted to advise you that such a report has been made.

Withdrawals if your account balance is more than $6,000

If you decide to leave the Fund and your benefits are preserved, you must transfer them to another complying superannuation fund.

You can make partial or full cash withdrawals from the Fund at any time, subject to government preservation requirements. The minimum cash withdrawal you can make is $5,000. You need to leave at least $6,000 in your account to keep it active If your withdrawal takes your account balance below $6,000,

2. Nominating your beneficiary

You have the choice of who you wish to receive a Death benefit, regardless of whether you have Death insurance cover or not:

- Trustee discretion via a 'non-binding beneficiary nomination'; or
- Member direction via a 'binding nomination'.

You can nominate your Dependants or legal personal representative (your estate) to receive your Death benefit. Dependants include:

- your spouse (including de facto of the same or different sex);
- your children (including step, adopted, and ex-nuptial children, or a child of your spouse);
- any person who is financially dependent on you;
- any person with whom you have an interdependency relationship including:
  - any person with whom you have a close personal relationship and live with, where one or both of you also provides ongoing financial support, domestic support and personal care; and
  - any person with whom you have a close personal relationship where, because of a disability, the above requirements of living together, financial support, domestic support and personal care are not able to be satisfied.

Alternatively, you can nominate 'your personal legal representative' or 'estate' if you wish your Death benefit to be paid to your estate.

If you do not make a nomination, your benefit will be paid to your dependants or to your estate, as determined by the Trustee.

Non-binding beneficiary nomination

The Trustee makes the final decision on who will receive your benefit and is not required to pay it to your nominated beneficiaries. Superannuation law seeks to ensure that it is paid to people with whom you have a close personal relationship or who are financially dependent upon you. You can advise the Trustee of whom you want to receive the benefit by nominating your preferred beneficiaries. The preferred beneficiaries you nominate can be individuals who satisfy one of the relationship criteria, or alternatively you can nominate 'your personal legal representative' or 'estate' if you wish your Death benefit to be paid to your estate. To do this you need to complete the Nomination of Beneficiaries Form or fill in the relevant section of the form you complete when joining the Fund.

The Trustee will consider your nomination before paying out the benefit, so it's important to keep your nomination up to date, and to pay attention to who qualifies as a dependant. It's a good idea to complete a new Nomination of Beneficiaries Form whenever your circumstances change (e.g. through marriage or divorce, or if you have a child). With a non-binding beneficiary nomination, the Trustee will consider your personal circumstances at the time of death in determining who receives your benefit.

Binding nomination

This type of nomination allows you to control, within certain parameters, who receives your Death benefit. To make a valid binding nomination, you must complete the Nomination of Beneficiaries Form or fill in the relevant section of the form you complete when joining the Fund. In particular, you will need to:

- nominate individuals who satisfy one of the relationship criteria, or alternatively nominate 'your personal legal representative' or 'estate' if you wish your Death benefit to be paid to your estate;
- ensure that the percentages allocated to the nominated individual(s) add up to 100%;
- sign and date the Nomination of Beneficiaries Form in the presence of two witnesses;
- have the form signed by two witnesses (who must be over 18 years of age and not be nominated as beneficiaries); and
- have these two witnesses complete the declaration in the form.

A binding nomination will remain in place for a period of three years from the date it was signed unless it is replaced, revoked or re-confirmed within this time. You can:

- replace or re-confirm your binding nomination via the same process used to make the original nomination (i.e. complete a new Nomination of Beneficiaries Form). If we receive a new Nomination of Beneficiaries Form, it will automatically replace any existing binding nomination held by us.
- revoke/cancel a binding nomination at any time and, if you wish to do so, replace it with a new binding nomination or a preferred beneficiary nomination. A revocation notice must be completed in the same way as your original Nomination of Beneficiaries Form (i.e. you must sign it in the presence of two witnesses who must each sign the declaration).

If you do not re-confirm, revoke or replace your binding nomination it will expire at the end of the three-year period and will be treated in the same way as a preferred beneficiary nomination (i.e. the Trustee will make the final decision about who will receive the benefit). If your binding nomination is valid at the date of your death, the Trustee is required to pay your Death benefit in accordance with your instructions. You should be aware that a binding nomination will not necessarily become invalid in the event that your personal circumstances change. As such it is important you review your nomination regularly to ensure it remains up to date. You should note that the relationship between you and each of the nominated beneficiaries will not be investigated at the time of receipt of a binding nomination but will be validated at the date of death by the Trustee. In the event that a nominated beneficiary is not an eligible beneficiary under superannuation law at the date of death (e.g. is no longer financially dependent, has pre-deceased the member etc), then the whole binding nomination will be treated as invalid. An invalid binding nomination will be treated in the same way as a preferred beneficiary nomination.

3. Benefits of investing with Salaam superannuation

The following information is incorporated into section 3 of the PDS.

Features of Salaam superannuation

MyTracker

Our MyTracker program is designed to help you take the guesswork out of super and retirement. MyTracker is easy-to-use and offers a simple, step-by-step approach to help you grow and manage your super, and plan your lifestyle in retirement.

In three simple steps, our MyTracker program can:

1. **CALCULATE** the amount of income you're heading for in retirement
2. Help you **SET** an income goal that's right for the retirement lifestyle you want
3. Offer insights to help **ACHIEVE** IT.

Access MyTracker via your online account or the mobile app.

Investment choice and flexibility

Choose from 3 different 'diversified' options. Switch your options any time.

Online access and E-communications

Access your online account, as well as helpful information and the MyTracker tools at **salaam.com.au/super** Of course, you can change your preferred method of communication at any time through your online account at **salaam.com.au/super/login** or by calling 1300 926 626. If you provide us with your email address, you will be opted-in for e-communications and receive our communications via email. Of course, you can change your preferred method of communication at any time through your online account at **salaam.com.au/super/login** or by calling us.

Competitive insurance

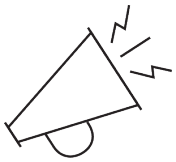
Protect yourself and your family with insurance at a competitive cost.

Easy ways to contribute

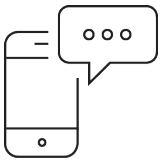
You or your employer can contribute directly into your superannuation account using BPAY®.

Help and Advice services

We offer different types of assistance designed to suit your needs no matter what stage of life you are at:



General Information



Simple Phone Advice[1.]

Comprehensive Advice

AUSTRALIA-WIDE COVERAGE		
• Access our online tools, factsheets, webinars and more to get a general understanding of how your super works. • Just remember, general information doesn't take your goals, personal/financial circumstances or retirement needs into account. • These services are at no additional cost to you.	• Limited personal advice on your Salaam superannuation account. • Topics for advice include investment strategy, making contributions, and simple retirement advice. • This service is at no additional cost to you, in most cases. Any service costs to you will depend on the nature and complexity of the advice, and will be agreed by you with your adviser prior to proceeding.	• Personal financial advice that considers your full financial circumstances and is tailored to your individual needs. • We can refer you to a selection of financial planners from our panel, to help you meet your goals. • The first consultation with such an adviser will be provided at no additional cost to you. • After that, you will pay any service costs agreed by you with your adviser prior to proceeding.

1. The financial advice you receive will be provided by MUFG Retire360 Pty Limited (Retire360) ABN 36 105 811 836, AFSL 258145 and will be their responsibility.

Call us on 1300 926 626 to find out more or see which service is right for you.

Leaving Service Benefit

If you leave the Fund for any reason other than Death or Total & Permanent Disablement (TPD), you will receive a Leaving Service Benefit. Your Leaving Service Benefit is the final balance of your Accounts in the Fund (i.e. your Employer Account, Voluntary Account and Rollover Account) on the date your benefit is paid.

Your benefit will be calculated as the number of units you hold multiplied by the unit price applicable on the date of payment. Any insured benefit entitlement would be paid in addition to this amount. For example, if you had 50,000 units and the unit price was $1.50, you would get $75,000 on leaving the Fund.

All of the benefits may be reduced to allow for the impact of surcharge tax and any payment to a former spouse under the Family Law Act, where applicable.

What are the processing times and options for benefit payments?

Benefit payment processing times vary depending on how long it takes the Trustee to gather all information relevant to the calculation of your benefit. As there are several types of benefit payments that can typically be made by the Fund, we must receive a Benefit Payment Direction Form from you. This form will help you to provide all the necessary information about your benefit payment request. If we do not have all the required documentation or information, you will receive a request for further information.

When all the required documentation and information has been received, we will be able to process your benefit payment. We cannot take any action prior to this. We are legally required to process any rollover / transfers to other superannuation funds within 3 business days once we have all the required information.

Leaving your employer

One of the advantages of being a member of Salaam superannuation is that you are able to keep the same superannuation fund when you change jobs. Simply complete a Choosing Salaam superannuation Form and provide it to your new employer to have them start contributing to the Fund.

Benefits of staying with Salaam superannuation

There are a number of benefits of remaining with Salaam superannuation when you change jobs.

Your superannuation account details such as your member number, customer reference number and investment choice stay the same	✓
Accepts future contributions from your new employer	✓
Continued access to ethical and socially responsible investments based on Islamic investment principles and screening processes	✓
Any insurance cover remains	✓

The Trustee and its relationship with service providers

A licensed Trustee company is responsible for your superannuation.

The Trustee

Total Risk Management Pty Limited (TRM), ABN 62 008 644 353, is the Trustee of the Fund and is responsible for its overall operation. The Trustee has directors who have extensive experience in all facets of superannuation management.

The Fund's assets are controlled by TRM, which is a subsidiary company of Russell Investments Employee Benefits Pty Ltd (RIEB). The assets of the Russell Investments Master Trust are held separately from the assets of any of the Russell Investments group of companies.

Who is the administrator of the Fund?

TRM has appointed RIEB to provide superannuation administration and actuarial services to the Fund. Separately, RIEB has arranged for MUFG Retirement Solutions Super Pty Limited (MUFG) to provide most of the administration services to members. RIEB pays MUFG out of its own revenue, which means members do not pay any additional fees to MUFG.

Who are the other service providers?

- Investment management and related services: Russell Investment Management Ltd (RIML)
- Custodial services: State Street Australia Ltd
- Provider of the generic financial calculator (MyTracker): Russell Investments Financial Solutions Pty Ltd (RIFS)

TRM, RIEB, RIML and RIFS are all part of the Russell Investments group of companies.

Salaam Wealth Funds Management (Aust) Pty Ltd provides the multi asset managed investment schemes that the Salaam superannuation investment options invest into.

For more information on our service providers, refer to the **russellinvestments.com.au/rimtannualfundinformation**

Your privacy

The way that personal information is collected, held, used, disclosed, accessed and kept secure is regulated by the Privacy Act 1988. Details of how the Trustee manages personal information are contained within its policy. You can get a copy of the policy by visiting our website or by contacting the Fund or the Privacy Officer at the address below.

You agree to us collecting, holding and using personal information about you, in the way set out in our privacy policy, to process your application, and administer and manage the products and services we provide to you. This includes monitoring, auditing and evaluating the products and services, modelling data, data testing, communicating with you and dealing with any complaints or inquiries.

Collection

The Trustee and the Fund's administrator may collect personal information directly from you or from your employer.

Holding

The Trustee may retain information it collects to ensure member records are maintained for any statutory periods.

Access

Subject to certain conditions, you can gain access to whatever personal information has been collected about you.

Disclosure

Your personal information may be disclosed to other parties, including other Russell Investments companies, our external service providers, advisers, insurers, regulators and the courts. Information may be provided to your employer if the Trustee considers this necessary or appropriate for the proper management of the Fund. In some situations, the law may require the provision of information to your spouse or former spouse.

We may also disclose your personal information:

- If, acting in good faith, we believe that the law requires or permits us to do so;
- If you consent; or
- To any party proposing to acquire an interest in our business.

The purpose of collecting information

Federal legislation covering superannuation and taxation matters requires a certain minimum amount of information to be collected. This information is collected for the primary purpose of assisting with the provision of services to you as a member of the Fund. This may include a range of related secondary purposes, including the provision of general education about superannuation and retirement issues and information about other benefits available to you as a current or former member of the Fund.

Consequences of non-provision of information

If you choose not to provide us with certain information, the consequences are typically changes or reductions in the benefits or tax concessions to which you are entitled. It may also mean that we are unable to process your instructions.

There is more detailed information on this area in the Trustee's privacy policy. You can get a copy of the policy by visiting our website at **salaam.com.au/super/privacy** or by contacting the Fund or the Privacy Officer at the address below. If you would like to contact the Trustee or the Fund's administrator on a privacy issue, you can address your inquiry to:

The Privacy Officer

Russell Investments Master Trust

Locked Bag A4094

Sydney South NSW 1235

Log on to **salaam.com.au/super** or call us on 1300 926 626 for more information.

4. How super is taxed

The following information is incorporated into section 7 of the PDS.

Investment earnings

The investment earnings within each investment option are taxed at a maximum rate of 15%. The actual rate may be lower because we can offset the tax payable with tax credits, such as imputation credits. Capital gains made on assets that are held in a superannuation fund for at least 12 months are taxed at an effective maximum rate of 10%. These taxes are accounted for in the unit price of the option, and are not deducted separately from your account.

From 1 July 2026, an additional investment earnings tax under Division 296 may apply to individuals with a total superannuation balance (TSB) exceeding the relevant threshold. The first assessments are expected to be issued after the end of the 2026-27 financial year. Details on how Division 296 is calculated can be found on the ATO website, visit **https://www.ato.gov.au/individuals-and-families/super-for-individuals-and-families/super/growing-and-keeping-track-of-your-super/caps-limits-and-tax-on-super-contributions/division-296-tax/how-division-296-tax-is-calculated**.

Withdrawals

There is no longer a requirement to withdraw your superannuation at a particular age, it can remain invested in superannuation for as long as you wish. When you become eligible to withdraw your superannuation, you can withdraw one or more lump sums, regular pension payments (an income stream) or a combination of both. If you are aged 60 or over, you can withdraw your superannuation tax free.

Superannuation is made up of taxable and tax-free components. Withdrawals are paid proportionally from each component. For example, if 20% of your account balance is tax-free at the time of your withdrawal, then 20% of the amount paid to you will be tax-free. When you commence an income stream, the tax-free proportion of the money used to commence the product is calculated. This proportion is then used to determine tax on future withdrawals from the income stream. There is no tax on the tax-free component. The table below outlines tax on the taxable component. If your marginal tax rate is lower than the rate of tax we have withheld from the taxable component you will receive a credit for the difference when you complete your tax return. Refer to *Your preservation age* table above to work out your preservation age.

WARNING: Providing your TFN

You should provide us with your Tax File Number (TFN) when you join the Fund. If you or your employer do not provide the Fund with your TFN, all Concessional Contributions will be taxed at the top marginal rate plus Medicare levy and you cannot make after-tax contributions. If you do not provide your TFN to the Fund, tax will be withheld at the top marginal rate plus Medicare levy on the taxable component of any payment made to you.

Benefit component	Maximum tax rate (excluding Medicare)[1]
Under preservation age	
Lump sums	20%
Disability income streams	Marginal rate[2]
Other income streams	Marginal rate
At or after preservation age	
Lump sum[3] up to: $260,000 (2026/2027)	0%
Lump sum[3] excess above: $260,000 (2026/2027)	15%
Income streams	Marginal rate[2]
60-year-old and above	
From age 60	0%

1. Where the maximum tax rate is greater than 0%, the Medicare levy of 2% is also payable.
2. 15% tax offset is available.
3. This low rate cap threshold is a lifetime limit per individual, not per withdrawal. The threshold is indexed each financial year.

Temporary residents

If you are a temporary resident, you may generally only access your superannuation after departing Australia. This is known as a Departing Australia Superannuation Payment (DASP). New Zealand citizens are not considered temporary residents.

WARNING:

There are Concessional Contribution and Non-concessional Contribution limits. If these limits are exceeded, there are taxation consequences.

For more information on contribution limits and the co-contribution amount including the current threshold, visit **salaam.com.au/super/rates**

5. How to open an account

The following additional information should be read in conjunction with section 9 of the PDS.

Joining process

To join Salaam superannuation:

- Read the PDS and the other important information referred to in the PDS.
- Join online at **salaam.com.au/super/join**.

What happens next?

1. You will receive a welcome email with your member number that you can send to your employer.
2. You should log in to your online account at **salaam.com.au/super/login**.
3. You will also receive a welcome call from the Salaam Concierge team.

Cooling off period

New members have a cooling-off period to reconsider their investment. To withdraw, we must receive your written request within 14 days of the earlier of:

- The date you receive your Welcome Statement; or
- Five business days after you become a member in the Fund.

The option to withdraw during this period is not available if you have exercised your rights as a member, for example, if you have switched investment options.

The amount payable to you may be different to the amount you invested. Adjustments may be made to reflect any change in unit price since your investment was made, tax and reasonable administration costs.

If you ask us to make a payment directly to you, lump sum tax may be payable. If you nominate another rollover fund and that fund does not accept the transfer, we may transfer your money to the Australian Taxation Office as a Trustee Voluntary Payment (TVP). If your benefit is preserved, it must be paid to another superannuation fund – we cannot pay it to you.

To withdraw from your account, you need to complete and return the Benefit Payment Direction Form which is available by calling the Fund.

The cooling-off period is not available to existing members who have transferred from another division. However, you can transfer your account balance under portability legislation. Please refer to the Portability section of this Guide.

6. Other important information

We'll communicate with you via email

If you provide the Fund with your email address, you will be opted-in for e-communications. This means our communications to you will be uploaded to your online account and you will receive an email notification when the communication is available online. Of course, you can change your preferred method of communications at any time through your online account at **salaam.com.au/super/login** or by calling us.

Enquiries or complaints

If you have any questions that are not answered in this Guide, please call us. There is more detailed information on this area in the Trustee's complaints policy. You can get a copy of the policy by visiting our website at **salaam.com.au/super/complaints** or by contacting the Fund. If your enquiry is not resolved to your satisfaction and you wish to lodge a complaint, please contact us:

By phone

1300 926 626

By email

RIMTcomplaints@russellinvestments.com.au

By mail

Complaints Officer

Salaam superannuation
Locked Bag A4094
Sydney South NSW 1235

Depending on the nature of your complaint, we may ask you to provide further information to assist us. When we receive your complaint, we will provide you with a written acknowledgement. Our goal is to handle your complaint efficiently and fairly and we will provide the Trustee's decision as quickly as possible. We aim to provide you with a complaint outcome within 45 calendar days.

If we are unable to provide you with an outcome within this timeframe, we will write to you and provide the reasons for the Trustee's delay.

You should read important information contained in the Fund Complaints Policy which provides comprehensive information about how the Trustee deals with complaints: **salaam.com.au/super/trustee-required-disclosure**.

If you are not satisfied with our response or the handling of your complaint, you may have the right to lodge a complaint with the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA) via the following contact details:

By phone

1800 931 678

By email

info@afca.org.au

By mail

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

7. Additional explanation of fees and costs

For more information on Fees and Costs related to the investment options, please refer to your Investment Guide.

For more information on Fees and Costs not related to the investment options, please refer to your Insurance, Fees and Costs Guide.

Taxation

The Trustee passes through the tax deductions it receives for any administration fees that are deducted from your account. Please read the 'Fees and costs' and 'How super is taxed' sections of the PDS at **salaam.com.au/super/login** for information on how tax impacts your superannuation.

Explanation of Ongoing Annual Fees and Costs

As a member of the Fund there are regular ongoing fees and costs that you pay:

- Administration Fees and Costs
- Investment Fees and Costs
- Transaction Costs.

Administration Fees and Costs

The Administration Fees and Costs fees relate to the administration and operation of the Fund and has the following components:

- The standard administration fees (a percentage fee and/or a fixed dollar fee) relate to the day to day administration costs. They are calculated and deducted from your account on a monthly basis. You will see these fees as a transaction on your account.
- The trustee administration fee (a percentage fee) pays for costs such as the staff costs of the Office of the Superannuation Trustee, Director Fees, product enhancements and the legal and legislative costs of the Fund. The fee is calculated and deducted from the investment returns of each investment option. This fee does not show as a transaction on your account.
- Administration costs met from reserves. Where administration costs are met from a reserve and the costs paid are more than the amount credited to that reserve at 30 June each year, the difference (i.e. excess) is included in the Administration Fees and Costs disclosed in the Fund's next Product Disclosure Statement.

Investment Fees and Costs

Superannuation funds can invest in assets directly or via other managed funds. The fees and costs incurred by the Trustee to invest the assets of the super fund has the following components:

- Investment Fees which are the fees and costs payable for the exercise of care and expertise relating to the investment of the Fund's assets.
- Other investment costs, which include fund expenses and fund operating costs, are paid from the assets of the underlying managed funds. They can also be referred to as indirect costs, as the costs are deducted before the investment returns for the underlying funds are declared. These costs are calculated as at 30 June each year based on the actual costs incurred for each of the investment options. This means the costs can vary from year to year.
- Investment costs met from reserves. Where investment costs are met from a reserve and the costs paid are more than the amount credited to that reserve at 30 June each year, the difference (i.e. excess) is included in the Investment Fees and Costs disclosed in the Fund's next Product Disclosure Statement.
- Salaam superannuation fees, investment fees and costs include other indirect costs incurred in or through the Salaam Wealth Funds Management (Aust) Pty Ltd managed investment schemes, including costs associated with ensuring compliance with Islamic investment principles.

The Investment Fees and Costs are not deducted from your account but are factored into the calculation of the investment returns of each portfolio. Please refer to the Investment Guide for more information.

Transaction costs

Transaction costs are the costs incurred when buying and selling assets within each of the investment options. They are incurred in the super fund and/or in the underlying managed funds and include:

- Brokerage;
- Buy-sell spreads;
- Settlement costs (including custody costs);
- Clearing costs; and
- Stamp duty on an investment transaction.

The Transaction costs shown in the Fees and Costs Summary are net of any amount the Trustee has recovered from the application of the buy sell spreads of the investment option. The net transaction cost is the estimated percentage by which the portfolio's investment return has been reduced by transaction costs.

Family Law fees

A Family Law settlement can be made by an agreement or court order. Before a court order is made, you should contact us to check that the instructions in the proposed court order can be carried out. It is possible that we may also need to be asked to comment on draft agreements.

The Family Law Act allows us to charge fees for certain activities, such as requests for information. However, the Fund currently does not charge any fees for processing Family Law matters.

Operational Risk Reserve (ORR)

The Operational Risk Reserve (ORR) is required by legislation to ensure there are funds available to the Trustee to rectify operational risks that cause a loss to members. The ORR is managed in accordance with the Trustee's ORFR Policy and is invested in accordance with the investment strategy formulated by the Trustee, which is reviewed on an ongoing basis.

The size of the ORR will be reported each year in the Fund's Annual Report and will be reported in the annual audited financial statements.

Fund Reserve

The Trustee Administration Fee is paid to the Fund Reserve. The Fund Reserve is also funded by net interest on the cash held at the Fund's bank account.

The Fund Reserve is used to pay for costs such as the staff costs of the Office of the Superannuation Trustee, Director Fees, product enhancements and the legal and legislative costs of the Fund.

The size of the Fund Reserve will be reported each year in the Fund's Annual Report and will be reported in the annual audited financial statements. The Fund Reserve is invested in the Russell Investments Master Trust bank account.

Over the Phone Advice fees

The financial advice you receive will be provided by Retire360 ABN 36 105 811 836, AFSL 258145 and will be their responsibility. This service is at no additional cost to you, in most cases. Any service costs to you will depend on the nature and complexity of the advice, and will be agreed by you with your adviser prior to proceeding.

Adviser service fees

Adviser service fees are deducted from your account by redeeming units and paying the proceeds to your adviser. We do not receive any fees for this service.

If you have chosen a financial adviser who can provide that advice, then you should nominate them on your Third Party Authority / Adviser Fee Deduction Request Form. A fee will apply depending on the level of service specified. By nominating your adviser and the service level, we will arrange for the corresponding fee to be deducted from your account.

The initial fee includes GST and can be a fixed dollar amount, which is deducted from your account upon establishment.

The ongoing fee includes GST and can be either a percentage of your account balance or a fixed dollar amount. The total adviser service fees deducted from your account, including any initial, one-off and ongoing fees, cannot exceed the lesser of 1.1% of your account balance or $8,800 (inclusive of GST) over any rolling 12-month period.

If you wish to change or cancel the ongoing adviser service fee, please complete the Change of Details Form. These instructions need to be received by us at least five business days prior to the last business day of the month, in order to apply to the next fee deduction. Otherwise the instructions will be applied from the following month.

We may alter the timing of the payment of the ongoing fee, but we will not alter the annual amount paid by you.

Payment of adviser remuneration

The Trustee does not pay any adviser remuneration.

Insurance fee

The insurance fee includes insurance premiums and other costs the Trustee incurs in providing insurance in the Fund (e.g. the administration of insurance cover and claims handling). Please refer to the Product Disclosure Statement and the Insurance, Fees and Costs Guide for the insurance fee that applies to you.

APRA Levies

From time to time, the regulator will charge superannuation funds a special levy such as the recent financial assistance levies or the SuperStream levy. Where this occurs and the levy will need to be met by members, the Fund will write to you to inform you of the levy and the impact to your account.

8. Defined fees

You can also find the relevant fee definitions in the ASIC Corporations (Disclosure of Fees and Costs) Instrument 2019/1070 at Division 4A, section 209A at **www.legislation.gov.au/F2019L01525**. Our contact details are provided in the 'Other important information' section of this document if required.

Activity fees

A fee is an **activity fee** if:

1. the fee relates to costs incurred by the trustee of the superannuation entity that are directly related to an activity of the trustee:
   1.1 that is engaged in at the request, or with the consent, of a member; or
   1.2 that relates to a member and is required by law; and
2. those costs are not otherwise charged as administration fees and costs, investment fees and costs, transaction costs, a buy-sell spread, a switching fee, an advice fee or an insurance fee.

Administration fees and costs

Administration fees and costs are fees and costs that relate to the administration or operation of the superannuation entity and includes costs incurred by the trustee of the entity that:

1. relate to the administration or operation of the entity; and
2. are not otherwise charged as investment fees and costs, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.

Advice fees

A fee is an **advice fee** if:

1. the fee relates directly to costs incurred by the trustee of the superannuation entity because of the provision of financial product advice to a member by:
   1.1 a trustee of the entity; or
   1.2 another person acting as an employee of, or under an arrangement with, the trustee of the entity; and
2. those costs are not otherwise charged as administration fees and costs, investment fees and costs, a switching fee, an activity fee or an insurance fee.

Buy-sell spreads

A **buy-sell spread** is a fee to recover costs incurred by the trustee of the superannuation entity in relation to the sale and purchase of assets of the entity.

Exit fees

An **exit fee** is a fee, other than a buy-sell spread, that relates to the disposal of all or part of a member's interests in a superannuation entity.

Insurance fees

A fee is an **insurance fee** if:

1. the fee relates directly to either or both of the following:
   1.1 insurance premiums paid by the trustee of a superannuation entity in relation to a member or members of the entity;
   1.2 costs incurred by the trustee of a superannuation entity in relation to the provision of insurance for a member or members of the entity; and
2. the fee does not relate to any part of a premium paid or cost incurred in relation to a life policy or a contract of insurance that relates to a benefit to the member that is based on the performance of an investment rather than the realisation of a risk; and
3. the premiums and costs to which the fee relates are not otherwise charged as administration fees and costs, investment fees and costs, a switching fee, an activity fee or an advice fee.

Investment fees and costs

Investment fees and costs are fees and costs that relate to the investment of the assets of a superannuation entity and includes:

1. fees in payment for the exercise of care and expertise in the investment of those assets (including performance fees); and
2. costs incurred by the trustee of the entity that:
    1.1 relate to the investment of assets of the entity; and
    1.2 are not otherwise charged as administration fees and costs, a buy-sell spread, a switching fee, an activity fee, an advice fee or an insurance fee.

Switching fees

A **switching fee** for a superannuation product other than a MySuper product, is a fee to recover the costs of switching all or part of a member's interest in the superannuation entity from one investment option or product in the entity to another.

Transaction costs

Transaction costs are costs associated with the sale and purchase of assets of the superannuation entity other than costs that are recovered by the superannuation entity charging buy-sell spreads.