

21 July 2025

Russell Investments Master Trust - Buy-Sell Spreads

The following table provides the buy-sell spreads that are currently applied to calculate the entry and exit prices for a specific Option in the Russell Investments Master Trust. The buy/sell spreads for certain Funds may be adjusted from time to time as required. Any changes to the buy-sell spreads for a particular Option will be updated in the table below.

iQ Super[^], Resource Super and Nationwide Super

Diversified Options	Buy-Sell Spreads
GoalTracker #	0.00% / 0.00%
Defensive #	0.00% / 0.00%
Diversified 50 #	0.00% / 0.00%
Balanced Growth #	0.00% / 0.00%
Growth #	0.00% / 0.00%
High Growth #	0.00% / 0.00%
Sector Portfolios / Options	Buy-Sell Spreads
Australian Cash	0.00% / 0.00%
Australian Floating Rate	0.09% / 0.09%
Australian Fixed Income	0.04% / 0.08%
Global Fixed Income - \$A Hedged	0.20% / 0.20%
Listed International Property Securities - \$A Hedged	0.18% / 0.13%
Global Shares	0.14% / 0.12%
Global Shares - \$A Hedged	0.16% / 0.14%
Emerging Markets	0.20% / 0.25%
Australian Shares	0.12% / 0.12%
Socially Responsible Options	Buy-Sell Spreads
Low Carbon Australian Shares	0.12% / 0.12%
Low Carbon Global Shares	0.14% / 0.12%
Single Manager, Indexed, Third Party Options	Buy-Sell Spreads
Third Party Indexed Australian Shares	0.05% / 0.05%
Third Party Indexed Global Shares	0.06% / 0.06%
Third Party Indexed Global Shares- \$A hedged	0.07% / 0.07%

[^] iQ Super includes iQ Super - For Life, iQ Super - Employer, iQ Super - Business and iQ Super - Retained.

Typically there is no buy/sell spread for the Diversified Portfolios / Options, however if you make more than five switches in or out of the Diversified Portfolios / Options in a financial year, any subsequent switches in or out of those diversified options may attract a fee of 0.20% of the switched amount.

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The following table provides the buy-sell spreads that are currently applied to calculate the entry and exit prices for a specific Option in the Russell Investments Master Trust. The buy/sell spreads for certain Funds may be adjusted from time to time as required. Any changes to the buy-sell spreads for a particular Option will be updated in the table below.

iQ Retirement (Contributions / Transition to Retirement (TtR) Account), iQ Retirement (Pension Account), Harwood Account Based Pension* & Term Allocated Pension*

Diversified Options	Buy-Sell Spreads
Defensive #	0.00% / 0.00%
Diversified 50 #	0.00% / 0.00%
Balanced Growth #	0.00% / 0.00%
Growth #	0.00% / 0.00%
High Growth #	0.00% / 0.00%
Sector Portfolios / Options	Buy-Sell Spreads
Australian Cash	0.00% / 0.00%
Australian Floating Rate	0.09% / 0.09%
Australian Fixed Income	0.04% / 0.08%
Global Fixed Income - \$A Hedged	0.20% / 0.20%
Listed International Property Securities - \$A Hedged	0.18% / 0.13%
Global Shares	0.14% / 0.12%
Global Shares - \$A Hedged	0.16% / 0.14%
Emerging Markets	0.20% / 0.25%
Australian Shares	0.12% / 0.12%
Socially Responsible Portfolios / Options	Buy-Sell Spreads
Low Carbon Australian Shares	0.12% / 0.12%
Low Carbon Global Shares	0.14% / 0.12%
Single Manager, Indexed, Third Party Portfolios / Options	Buy-Sell Spreads
Third Party Indexed Australian Shares	0.05% / 0.05%
Third Party Indexed Global Shares	0.06% / 0.06%
Third Party Indexed Global Shares- \$A hedged	0.07% / 0.07%
Shariah Compliant Options	Buy-Sell Spreads
Salaam Defensive	0.00% / 0.00%
Salaam Balanced	0.00% / 0.00%
Salaam Growth	0.00% / 0.00%

Typically there is no buy/sell spread for the Diversified Portfolios / Options, however if you make more than five switches in or out of the Diversified Portfolios / Options in a financial year, any subsequent switches in or out of those diversified options may attract a fee of 0.20% of the switched amount.

* Harwood Account Based Pension and Term Allocated Pension have a restricted investment menu. For more information, please refer to the Product Disclosure Statement or call us on 1800 555 667.

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Salaam superannuation

Shariah Compliant Options	Buy-Sell Spreads
Salaam Defensive	0.00% / 0.00%
Salaam Balanced	0.00% / 0.00%
Salaam Growth	0.00% / 0.00%

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