

Russell Investments Master Trust

Your Super Plan

As at 30 June 2025

For members of the Harwood Account Based Pensioner Plan

The 2025 Annual Fund Information is comprised of:

1. This insert
2. The Annual Fund Information.

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

Each year, the Trustee reports on the operation of your Fund via three documents - the Annual Financial Report, the Annual Fund Information and this insert. The Annual Financial Report covers the Directors Report, Financial Statements and Audit Signoff. The Annual Fund Information includes a Trustee overview, the Fund's investment performance and other information for the financial year ending 30 June 2025. This insert covers specific matters related to your Employer Plan in the Fund.

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 Financials 2025.

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 (since inception) may be different to your actual historical performance (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 on 1800 555 667.

Date prepared:

2 December 2025

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Returns in the table below are for periods ending 30 June.

Portfolios	Inception date ¹	2025 % (p.a.)	2024 % (p.a.)	2023 % (p.a.)	2022 % (p.a.)	5 years % (p.a.)	Since inception % (p.a.)
Diversified 50	01/07/07	10.23	9.52	7.98	-6.68	7.07	5.31
Balanced Growth	01/07/08	11.92	11.31	11.32	-7.12	9.37	7.11
Growth	01/07/07	12.89	12.76	12.78	-8.09	10.73	5.86
Australian Cash	24/11/17	4.21	4.15	2.64	-0.02	2.18	1.88

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

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¹ The date the investment option commenced.