Russell Investments

This document highlights the changes to section 6. Fees and Costs in the PDS dated 1 April 2026 for Harwood Account Based Pension

TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN PAID
Ongoing annual fees and costs[1]		
Administration fees and costs	An asset based administration fee of 0.35% per year (this amount is capped at $1,860.00 per year and applied on a monthly basis using a monthly cap of $155.00) Plus a Trustee Administration Fee of 0.02% per year of your total account balance **Less a one-off rebate of administration fees of 0.025% of your total account balance in respect of the 12 months to 30 June 2026** In the 2024/2025 financial year, the Trustee incurred excess administration costs of approximately 0.00% of Fund assets that were paid from the Fund reserve	The asset based administration fees and costs are deducted from your account on the last Friday of each month. From 1 October each year, the monthly cap will be adjusted at a rate limited to the increase in the AWOTE[2] Index over the previous year. The Trustee Administration Fee is deducted from the investment returns. It is not deducted from your account. **The one-off administration fee rebate was applied through the investment returns prior to 30 June 2026.** The Fund reserve is maintained by the Trustee to operate the Fund. The includes paying for some expenses, such as costs associated with product and strategic services provided to the Trustee. These expenses are deducted from the Fund reserve, as required, and are not deducted from your account.

1. If your account balance for a product offered by the superannuation entity is less than $6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

2. AWOTE means Average Weekly Ordinary Times Earnings.