Russell Investments

This document highlights the changes to section 6. Fees and Costs in the PDS dated 1 April 2026 for iQ Super – Retained

<table>
<tr><th>TYPE OF FEE OR COST</th><th>AMOUNT</th><th>HOW AND WHEN PAID</th></tr>
<tr><td colspan="3">Ongoing annual fees and costs[1]</td></tr>
<tr><td>Administration fees and costs</td><td><table>
<tr><th>On total account balances up to $1 million</th><th>On any excess account balance over $1 million</th></tr>
<tr><td>An asset based administration fee of 0.115% per year</td><td>Nil</td></tr>
<tr><td colspan="2">Plus a Trustee Administration Fee of 0.02% per year of your total account balance</td></tr>
<tr><td colspan="2">Plus a fixed dollar fee of $60.00 per year</td></tr>
<tr><td colspan="2">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</td></tr>
<tr><td colspan="2">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</td></tr>
</table></td><td>The asset based administration fee and the fixed dollar fee are deducted from your account on the last Friday of each month.

The Trustee passes through the tax deductions it receives.[2]

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. This 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.</td></tr>
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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. As the Trustee passes through the tax deduction it receives, the deduction you will see for the fees described above is 0.098% per year and $51.00 per year for the fixed-dollar fee.