

Russell Investments Master Trust

Summary of Significant Event Notices as at 05 September 2025

Division	Date Notice Issued	Event	Date of Event
iQ Super for Life, GFG Alliance, Extractas, iQ Business, News Category 1,2&2A, A, AC, AM, AP, AS, HC and HCC, Swire, AstraZeneca, Clayton Utz, Diageo, GE Australia, GE Healthcare, Gilbarco, HJ Heinz, Jacob Douwe Egberts, Latitude, Nestle Category B, C, and F, Nestle Spouse Members, Parmalat (Lactalis) Sara Lee, Siemens	27 August to 1 September 2025	Insurance changes	1 October 2025
Harwood Division 2 and 3 (Choice) and Harwood Retained	30 May 2025	<p>Fee changes:</p> <ul style="list-style-type: none"> Fixed dollar administration fee reduction for Division 2 and 3 and Harwood Retained Asset – based administration fee increase for Harwood Retained 	1 July 2025
Siemens	26 May 2025	Transfer of some members to a new employer plan in iQ Super - Business effective 1 July 2025	1 July 2025
iQ Retirement Hardwood ABP TAP Nestle Cat B Employer, Business, SFL and Harwood DB MIC Resource Super Nationwide Super	11 December to 18 December 2024	<p>Update on Environmental, Social and Governance (ESG) Disclosure.</p> <p>Increase in the disclosed transaction costs of the Emerging Markets investment option.</p> <p>Fortnightly pension payment option, addition of 3 more investment option the iQR Retirement investment menu (iQ Retirement only)</p> <p>Changed to fixed dollar administration fee (Nestle Cat B)</p>	1 October 2024
iQ Super Employer (excluding DB members, iQ Super Business, Harwood Default, Harwood Pending Membership and iQ Super for Life	23 September - 27 September 2024	Investment Cost Changes – Change to Investment Cost impacting Listed International Property Securities -\$A Hedged and Emerging Markets investment options.	1 July 2024

Russell Investments Master Trust

Summary of Significant Event Notices as at 05 September 2025

Division	Date Notice Issued	Event	Date of Event
Harwood Choice, COF, SCG & Tax Make Up and Harwood Retained Nationwide Super (Employer and Personal) Resource Super (Employer and General) iQ Retirement			
iQ Super Employer - GE Australia Super Plan	30 April 2024	Members of the GE Australia Super Plan in iQ Super – Employer Division to be transferred to a new employer plan within the iQ Super - Business Division.	1 June 2024
3M - DC	16 February 2024	DC members will be transferred to iQ Super – Business	1 March 2024
3M - DB	30 January 2024	DB members will be transferred to iQ Super – Business	1 March 2024
iQ Super Business – Baker Hughes	23 November 2023	The employer will cease to pay the insurance fees for automatic Death, Total and Permanent Disablement (TPD) and Income Protection insurance cover as well as the annual fixed dollar administration fee.	1 January 2024
iQ Super Employer – GE (HealthCare employees)	29 September 2023	GE/GE Healthcare split - New plan – GE HealthCare Australia Superannuation Plan	1 October 2023
iQ Super Employer – GE	29 September 2023	Updates to Insurance Arrangements	1 October 2023
Resource Super Byrnegut Category B, Resource Super Byrnegut Category C and D, Resource Super GL IP 90dw2bp, Resource Super GL IP 90dw5bp, MSS, Nationwide Super, Harwood (Div 2 Choice, SCG and Tax Make up), Harwood (Div 2 COF plus special group of 4 from 820), Harwood Div 2DF and 2P, Harwood Monier, Harwood Retained, Harwood Div 3	3 October 2023	Insurance Changes	1 October 2023

Russell Investments Master Trust

Summary of Significant Event Notices as at 05 September 2025

Division	Date Notice Issued	Event	Date of Event
iQ Super - Business and iQ Super, iQ Super - Business - Vault Pressure Control, Baker Hughes iQ Super Employer – GE, Latitude, JDE (DC), 3M (DC), Jemena (DC), Gilbarco (DC) and DB, Swire, Russell Investments, Lineage, Harwood Choice, Harwood ABP, iQ Retirement, Term Allocated Pension DB (no MIC)	14 to 15 September 2023	Fee Changes	1 October 2023
iQ Super for Life, Nationwide Super, Resource Super (General and Resource Super employers), iQ Super – Business (Arrowcrest, Custom Fleet, John Shearer, Veolia, Wells Fargo) and iQ Super Employer (Diageo (DC), McCain)	4 to 7 September 2023	Fee Changes	1 October 2023
Resource Super GL IP 60dw5bp (+ form), Resource Super, Byrncut Category A, Munich Re, Clayton Utz, Russell Investments, Jemena, Fujitsu C2, Fujitsu A2, Fujitsu B2	22 August 2023	Changes to Insurance Arrangements	1 October 2023
GFG, Resource Super Adani, Resource Super Byrncut, iQ Super – Employer Fujitsu, iQ Super – Employer Nestle DC, iQ Super – Employer J&J DC, iQ Super – Employer MSS/News DC/Siemens, iQ Super – Employer AstraZeneca, iQ Super – Employer Clayton Utz, iQ Super – Employer Extractas Bioscience, iQ	23 August 2023	Changes to Fixed Dollar and Asset-Based Administration Fees, Investment Fees and Changes to the Investment Menu.	1 October 2023

Russell Investments Master Trust

Summary of Significant Event Notices as at 05 September 2025

Division	Date Notice Issued	Event	Date of Event
Super – Employer Kenvue, iQ Super – Employer Harwood Default, iQ Super – Employer Nestle DB, iQ Super – Employer News DB, iQ Super – Employer J&J DB, iQ Super – Employer Munich			