FORM

CHANGE INVESTMENTS FORM

iQ Retirement

Russell Investments

Use this form to advise any changes to your investment options. Print clearly in BLOCK LETTERS.

You can use this form to switch your investments, enable (or disable) automatic investment rebalancing or make changes to your nominated payment strategy for pension payments.

1. MEMBER DETAILS

a. Title (please select)

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr ☐ Other ☐ → ☐☐☐☐

b. Member surname

c. Member first name(s)

d. Date of birth (DD MM YYYY) ☐☐ ☐☐ ☐☐☐☐

e. Sex (please select) Male ☐ Female ☐

f. Member number ☐☐☐☐☐☐☐☐

Please note:

Switching your investments

- Switching your investments involves redeeming amounts from your nominated investment options and reinvesting the proceeds into other investment options in your Pension Account(s) and/or Contribution Account. This process usually takes effect two business days after we receive your request, but will be delayed if your request clashes with another transaction such as a monthly pension payment.
- There may be transaction costs associated with making a switch, which are expressed as a buy-sell spread. You must provide us with specific instructions for your Contribution Account and Pension Account(s).

Rebalance your investments

- Rebalancing your investments results in your account balance being 'reset' to your most recent nominated investment mix. The automatic rebalancing occurs on the 21st of March, June, September, and December.
- You can enable or disable automatic rebalancing using this form. Any nomination will apply to both your contribution and pension account.
- Buy-sell spreads may apply depending on your nominated investment strategy. Please refer to russellinvestments.com.au/iqbuysellspread for more information.

Payment strategy

- Where you have elected more than one investment option, you can nominate which option(s) each payment is taken from. This only applies to your pension account.

2. CONTRIBUTION ACCOUNT

Complete this section to switch the investments held in your Contribution Account.

Option A: ☐ Tick this box if you do NOT want to change your Contribution Account investments.

OR

Option B: Complete the below table to switch the investments held in your Contribution Account.

You can choose an investment strategy that applies to both your Current Benefit and your Future Transactions. Your Current Benefit is the balance you already have in the Fund. Your Future Transactions include contributions, deductions and rollovers processed in the future.

Alternatively, you can choose an investment strategy for your Current Benefit and a different strategy for your Future Transactions. For example:

- Current Benefit – 100% Balanced Growth
- Future Transactions – 50% Balanced Growth; 50% Defensive.

This would mean all the funds you currently have would be invested in the Balanced Growth Option, but contributions you make in the future would be split between the Balanced Growth and Defensive Options.

By completing this form, you are directing the Trustee to invest your Current and/or Future Benefit in accordance with the investment strategy shown in the table below. You can update your choice(s) at any time by logging into your online account via russellinvestments.com.au/login

The effective date of processing will be two business days after the Fund receives your completed form.

3. PENSION ACCOUNT(S)

Complete this section to switch the investments held in your Pension Account(s).

Option A: ☐ Tick this box if you do NOT want to change your Pension Account(s) investments.

OR

Option B: I would like to switch the investments held in my Pension Account or change my Payment strategy. Tick the box below that applies to you. If you have more than one Pension Account, you must identify the Pension Account to which your instructions on this form apply.

☐ I have one Pension Account. Please apply my instructions on this form to that account.

☐ I have more than one Pension Account.

Please apply the instructions on this form to the account number: ☐☐☐☐☐☐☐☐

Please complete the table in section 4 below.

Your Current Benefit is the balance you already have in that Pension Account. Your Payment Strategy is which investment option(s) you want your regular pension payments to be deducted from. You can nominate for your investment strategy for your Current Benefit and Payment Strategy to be the same or to differ.

By completing this form, you are directing the Trustee as per the table below. You can update your choice(s) at any time by logging into your online account via russelinvestments.com.au/login

The effective date of processing will be two business days after the Fund receives your completed form.

OR

Option C: Complete the below table to switch the investments held in your Pension Account.

You can choose an investment strategy that applies to both your Current Benefit and your Future Transactions. Your Current Benefit is the balance you already have in the Fund. Your Future Transactions include contributions, deductions and rollovers processed in the future.

Alternatively, you can choose an investment strategy for your Current Benefit and a different strategy for your Future Transactions. For example:

- Current Benefit – 100% Balanced Growth
- Future Transactions – 50% Balanced Growth; 50% Defensive.

This would mean all the funds you currently have would be invested in the Balanced Growth Option, but contributions you make in the future would be split between the Balanced Growth and Defensive Options.

By completing this form, you are directing the Trustee to invest your Current and/or Future Benefit in accordance with the investment strategy shown in the table below. You can update your choice(s) at any time by logging into your online account via russellinvestments.com.au/login

The effective date of processing will be two business days after the Fund receives your completed form.

4. INVESTMENT OPTIONS FOR CONTRIBUTION AND PENSION ACCOUNTS

Some of the investment options given below have a footnote included, and it's important that you read the footnote on the relevant investment options before completing the form.

You must also insert percentages in the Payment Strategy column to indicate the option(s) we should redeem from in order to meet pension payments. The column must add up to 100%. If your election becomes void at any stage, we will generally redeem proportionally from your remaining investment options.

My investment choice and payment strategy is:	**Contribution Account**		**Pension Account**	
Diversified options	**Current[1]**	**Future[2]**	**Current[1]**	**Payment Strategy**
Defensive	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%
Balanced Growth	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%
Growth	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%
Sector options				
Cash and Fixed Income sector options[3]				
Australian Cash	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%
Australian Floating Rate	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%
Australian Fixed Income	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%
Global Fixed Income – $A Hedged	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%
Equity sector options[4]				
Australian Shares	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%
Global Shares	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%
Global Shares – $A Hedged	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%
Specialist sub-sector options[5]				
Emerging Markets	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%
Listed International Property Securities – $A Hedged	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%
Responsible options[4]				
Low Carbon Australian Shares	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%
Low Carbon Global Shares	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%
Third party options[4]				
Third Party Indexed Australian Shares	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%
Third Party Indexed Global Shares	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%
Third Party Indexed Global Shares – $A Hedged	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%	☐☐☐.00%

Shariah Compliant options

Shariah[3,6]				
Salaam Defensive (Shariah Compliant)	.00%	.00%	.00%	.00%
Salaam Balanced (Shariah Compliant)	.00%	.00%	.00%	.00%
Salaam Growth (Shariah Compliant)	.00%	.00%	.00%	.00%
Total allocation =	100.00%	100.00%	100.00%	100.00%

[1] New strategy for Current Benefit

[2] New strategy for Future Transactions

[3] These investment options carry a low level of investment risk, which means they are likely to deliver low investment returns. If you're planning to invest a significant amount of your super in these options for more than 1-2 years, it's important to consider this. You should read the PDS and/or get financial product advice before you continue. If you have any questions or want more information, please contact us.

[4] If you are planning to invest a significant portion of your super in a single asset class, it's worth considering diversification when making decisions about super investments. You should read the PDS and/or get financial product advice before you continue. If you have any questions or want more information, please contact us.

[5] These investment options carry a very high level of investment risk. If you're planning to invest a significant amount of your super in these options, it's important to consider this risk. You should read the PDS and/or get financial product advice before you continue. If you have any questions or want more information, please contact us.

[6] We offer three Shariah compliant diversified investment options which invest in industries and companies that comply with Islamic investment guidelines. Please read the PDS for more information on our Shariah compliant investment options.

Do you want to automatically rebalance your investments?

This is only relevant to you if you have selected more than one investment option. If you select to rebalance your investments, we reset your account balance quarterly on the 21st of March, June, September and December, to match the original investment strategy you selected.

Automatic rebalancing will apply to both your Contribution and Transition to Retirement/Pension accounts.

I would like to rebalance my investments quarterly:

☐ Yes ☐ No

5. AUTHORISATION

Note: If you have a financial adviser, it is important that you consult them prior to effecting changes to your account. If you have consulted your adviser regarding this change or you would like to proceed with this request without speaking with your adviser please sign, date and return this form to us.

I have indicated the account number to which this form applies, if I have more than one Pension Account.

If signed under Power of Attorney, the attorney verifies that no notice of revocation of power has been received.

Member name

Member signature

Date (DD MM YYYY)

We're here to help

Please send your completed form to: iQ Retirement by Russell Investments, Locked Bag A4094, Sydney South NSW 1235.

If you have any questions, please call us on 1800 555 667 (Monday to Friday 8.30am to 5.30pm AEST), email iq@russellinvestments.com.au or visit russellinvestments.com.au/super

In preparing this form, the Trustee has not taken into account the investment objectives, financial situation or needs of any person. Accordingly, before making a decision to invest in a product, you should read the current Product Disclosure Statement (PDS) and seek advice tailored to your own financial circumstances. Call us on 1800 555 667 or visit russellinvestments.com.au for a copy of the PDS. Total Risk Management Pty Limited ABN 62 008 644 353, AFSL 238790, Trustee of the Russell Investments Master Trust ABN 89 384 753 567.

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