

Use this form to make or change your investment choice. Print clearly in BLOCK LETTERS. Did you know that you can update your investment choice online? Simply log in to your account at russellinvestments.com.au/login and select Investments.

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		Il automatically consolidate any ATO-held super (known as Lost or Unclaimed money). If we find any super with other funds we will let you know, you can decide if you want to transfer them into your iQ Super account.																																				

<sup>&</sup>lt;sup>1</sup> We may SMS you from time to time.

If you provide us with your email address, you will be opted-in for e-communications. This means our communications to you will be uploaded to your online account and you will receive an email notification when the communication is available online. Of course, you can change your preferred method of communications at any time through your online account or by calling us.

#### MAKE AN INVESTMENT CHOICE

OR			
	GoalTracker	1 0 0 .00%	1 0 0 .00%
	MySuper option	Current balance <sup>1</sup>	Future transactions <sup>2</sup>
	<b>Note:</b> the GoalTracker Investment Option is not available to defined benefit members.		
	By ticking the box, GoalTracker will automatically invest your super based on your age. By telling Plus to create and manage a tailored investment strategy just for you.	us more, you can the	en opt for GoalTracke
1. Cł	noose the GoalTracker Investment Option		
You	can choose to invest in the GoalTracker Investment Option or set your own investment strategy.		
1	Some of the investment options given below have a footnote included, and it's important that you read the before completing the form.	e footnote on the relev	ant investment options
	MARE AN INVESTMENT CHOICE		

# 2. Set your own investment strategy

Choose one or more options in the table below (continued over). You can select the same or different options for your current balance and future transactions.

Diversified options	
Defensive	.00%
Diversified 50	.00%
Balanced Growth	.00%
Growth	.00%
High Growth	.00%
Sector options	
Cash and Fixed Income sector options <sup>3</sup>	
Australian Cash	.00%
Australian Floating Rate	.00%
Australian Fixed Income	.00%
Global Fixed Income – \$A Hedged	.00%

. MAKE AN INVESTMENT CHOICE (CONTINUED)		
	Current balance <sup>1</sup>	Future transactions <sup>2</sup>
Equity sector options⁴		
Australian Shares	.00%	.00%
Global Shares	.00%	.00%
Global Sharess – \$A Hedged	.00%	.00%
Specialist sub-sector options⁵		
Emerging Markets	.00%	.00%
Listed International Property Securities – \$A Hedged	.00%	.00%
Responsible options <sup>4</sup>		
Low Carbon Global Shares	.00%	.00%
Low Carbon Australian Shares	.00%	.00%
Third party options⁴		
Third Party Indexed Australian Shares	.00%	.00%
Third Party Indexed Global Shares	.00%	.00%
Third Party Indexed Global Shares – \$A Hedged	.00%	.00%
Total allocation =	1 0 0 .00%	1 0 0 .00%

- <sup>4</sup> 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.
- <sup>5</sup> 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.

Your request will be effective two business days after we receive your completed form. You can update your choice(s) at any time by logging into your online account at russellinvestments.com.au/login

When you make an investment choice you become a 'Choice' member.

## Do you want to 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 on the 15th of each month, to match the original investment strategy you selected.

Below is an example where the member investment strategy is 50% Balanced Growth and 50% Defensive:

	BALANCED GROWTH	DEFENSIVE	TOTAL
Initial investment	\$5,000	\$5,000	\$10,000
Your balance on the 15th of the following month	\$5,300	\$5,100	\$10,400
Your balance after rebalancing	\$5,200	\$5,200	\$10,400

If you select this option, you cannot switch your investments during the two working days prior to the 15th of each month. You cannot select this option if you have selected different strategies for your Current balance and Future transactions.

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Yes	No

<sup>&</sup>lt;sup>1</sup> The balance you already have in your account.

<sup>&</sup>lt;sup>2</sup> All future transactions including contributions, deductions and rollovers.

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. DECLARATION AND SIGNATURE

Signature	Date (DD MM YYYY)
Signature	Date (DD MM 1111)
Member name	

This form must be signed by the applicant. If signed under Power of Attorney, the attorney verifies that no notice of revocation of power

#### We're here to help

Please send your completed form to: iQ Super 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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