

New Member Form

Use this form to provide important details required to set up your account in the Russell Investments Master Trust. Print clearly in BLOCK LETTERS.

1. Personal details

! If you would like more details about how we collect, use and disclose your personal information, you can access the Trustee's privacy policy at russellinvestments.com.au/privacy or call us on 1800 555 667.

a. Title (please select)
 Mr Mrs Miss Ms Dr Other >

b. Surname

c. First name(s)

d. Date of birth (DD MM YYYY)

e. Sex (please select)
 Male Female

f. Address

 State Postcode

g. Work telephone

h. Home telephone

i. Mobile telephone¹

j. Primary/personal email address² (Give us your email address to receive all future communications electronically.)

 Secondary/work email address²

k. Name of employer

¹ We may SMS you from time to time.
² By providing your email address, you are advising us that online communication is your preferred method of communication. Going forward, we will email you with information and also advise when a communication has been added to your online account. We will issue paper communications rarely or where your email address no longer works. You can change your preferred method of communication at any time by calling us or logging in to your online account at russellinvestments.com.au/login

2. Search for your super

Tick this box to provide consent for us to search for your super.

By ticking this box, you are consenting that the Trustee of the Russell Investments Master Trust (the Fund, iQ Super) can use your Tax File Number (TFN) to search for other super accounts you may have, now and in the future, using a facility provided by the Australian Taxation Office (ATO). If the ATO search reveals that you have accounts with other funds, we will contact you about consolidating them into your iQ Super account.

3. Providing your Tax File Number (TFN)

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The Trustee of your superannuation fund may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request the Trustee of your superannuation fund in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However, giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- » Your superannuation fund will be able to accept all types of contributions to your account(s).
- » Concessional contributions will generally be taxed at the concessional rate of 15% (but without your TFN, these contributions will be taxed at a higher rate).
- » Other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits.
- » It will make it much easier to trace different superannuation accounts in your name, so that you receive all your superannuation benefits when you retire.

Your TFN will otherwise remain confidential.

Fill in your TFN here:

4. Making an investment choice

! The choice(s) you indicate on this form will apply to both your initial investment and future transactions on your account.

By completing the table below, you are directing the Trustee to invest your benefit in accordance with your chosen investment strategy. This will classify you as a Choice member rather than a MySuper member and means you will be exempt from MySuper.

If you do not make a choice, you will be classified as a MySuper member and your benefits will be invested in the Fund's default strategy, MySuper option. For information on the Fund's default strategy, please refer to the current Product Disclosure Statement (PDS) available on our website.

You can update your choice(s) at any time by logging into your account via russellinvestments.com.au/super. The effective date of processing will be two business days after we receive your completed form.

a. My investment choice is:

Diversified options

1. Defensive	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%
2. Diversified 50	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%
3. Blended Balanced	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%
4. Balanced	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%
5. MySuper (default investment option)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%
6. Growth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%
7. High Growth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%

4. Making an investment choice (continued)

Outcome-oriented options

8. Multi-Asset Income Strategy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%
9. Multi-Asset Growth Strategy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%

Sector options

10. Australian Fixed Income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%
11. Global Fixed Income – \$A Hedged	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%
12. Global Opportunities – \$A Hedged	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%
13. Emerging Markets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%
14. Australian Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%
15. Australian Cash Enhanced	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%
16. Australian Opportunities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%
17. International Property Securities – \$A Hedged	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%
18. Global Opportunities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%

Responsible options

19. Responsible Global Shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%
20. Responsible Australian Shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%

Third party options

21. Third Party Indexed Australian Shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%
22. Third Party Indexed Global Shares	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%
23. Third Party Indexed Global Shares – \$A Hedged	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.00%

Total allocation = .00 %

b. Do you want to rebalance your investments?

This option is only relevant to you, if you have selected more than one investment portfolio. 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 and 50% Defensive:

	Balanced	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.

I would like to rebalance my investments automatically each month:

Yes No

5. Nomination of beneficiaries

! Please specify the type of dependant for each person and indicate the percentage of your benefit you wish to allocate to each person listed. For more information, please refer to the Nomination of beneficiaries section on page 6 of this form.

The total proportions nominated must equal 100% and only whole percentages may be used.

Types of dependants include spouse, child, financial dependant or person who is interdependant. You may also nominate your estate.

a. My nomination of beneficiaries:

1 Full name

Type of dependant

% of benefit

 .00%

2 Full name

Type of dependant

% of benefit

 .00%

3 Full name

Type of dependant

% of benefit

 .00%

4 Full name

Type of dependant

% of benefit

 .00%

5 Full name

Type of dependant

% of benefit

 .00%

6 Full name

Type of dependant

% of benefit

 .00%

7 Full name

Type of dependant

% of benefit

 .00%

8 Full name

Type of dependant

% of benefit

 .00%

Total = .00 %

6. Declaration and signature

I have read and understood the contents of the current PDS of iQ Super – Employer and have checked that all the information I provided on this form is correct.

Signature

Date (DD MM YYYY)

Member name

7. Additional information

Making contributions

If you want to help your super grow faster by making contributions to supplement your employer contributions, please contact your payroll department.

Insurance cover

Any insurance cover you have as a member of the Fund may be an important safety-net for you and your family. Please refer to the current PDS for details. If you would like to obtain, increase or decrease your insurance cover, you will need to complete an Insurance Request Form.

Rolling over your benefits

You can consolidate your super by rolling money you have in other funds into iQ Super. If you wish to do this, you will need to complete the Rollover Form or log into your account when you receive your member number and PIN to combine your super.

Nomination of beneficiaries

You should nominate how you would prefer your benefit to be paid in the event of your death.

a. Who can you nominate

I. Who can receive your benefit in the event of your death?

You can pay your benefit to:

- » your estate, or
- » nominated beneficiary(ies), or
- » a combination of your estate and your nominated beneficiary(ies).

Any beneficiary you nominate must be either your legal personal representative (i.e. the executor or administrator of your estate) or a dependant at the date of your death.

If you nominate your estate or legal personal representative, your benefit will be paid according to your Will (or

according to the law of your state or territory if you have no Will).

II. Who qualifies as a dependant?

In terms of superannuation law, the people that you are able to nominate to receive your Death Benefit are:

- » your spouse (including de facto of the same or different sex)
- » your children (including step, adopted, and ex-nuptial children, or a child of your spouse)
- » any person who is financially dependent on you
- » any person with whom you have an interdependency relationship including:
 - » any person with whom you have a close personal relationship and live with where one or both of you also provide ongoing financial support, domestic support and personal care; and
 - » any person with whom you have a close personal relationship where, because of a disability, the above requirements of living together, financial support, domestic support and personal care are not able to be satisfied.

b. Types of nominations

You can choose to make a preferred nomination or binding nomination.

I. What is a preferred nomination?

- » When you make a preferred nomination the Trustee will take into consideration any nomination you make. However, in this case, the Trustee has final discretion in deciding who will receive your superannuation benefit when you die.
- » It should be updated if your circumstances change.
- » It requires no witness signatures.

II. What is a binding nomination?

- » When you make a valid binding nomination, you decide who receives your benefit when you die, and how much of the benefit they receive.
- » It will be treated as a binding nomination for three years from the date the nomination is made. This nomination reverts to being a preferred nomination after the three-year period, if the nomination is not extended by lodging a new binding nomination request.
- » It requires two witness signatures. Witnesses must be aged over 18, must not be one of your nominated beneficiaries and must be present when you sign the form. If the witnesses sign and date the form on a different date to your signature, the nomination will be invalid.
- » An invalid binding nomination will be treated as a preferred nomination by the Trustee and will not revoke or replace an existing, valid binding nomination.

Note: If you do not make a valid nomination, the Trustee will have final discretion in deciding who will receive your superannuation benefit when you die.

You should refer to the current PDS for more information about who qualifies as a dependant and how to make a binding nomination.

It is important to note that each person you nominate must qualify as a dependant.

» Please return this form to:

iQ Series by Russell Investments
Locked Bag A4094
Sydney South NSW 1235

You can also contact us as follows:

Toll free on **1800 555 667**
Operating hours are from Monday to Friday,
9am – 5pm (AEST)

iq@russellinvestments.com.au
russellinvestments.com.au/super