

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. Email address² (Give us your email address to receive all future communications electronically.)

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

IN PREPARING THIS FORM THE TRUSTEE HAS NOT TAKEN INTO ACCOUNT THE INVESTMENT OBJECTIVES, FINANCIAL SITUATION AND PARTICULAR NEEDS (FINANCIAL CIRCUMSTANCES) OF ANY PERSON. ACCORDINGLY, BEFORE ACTING ON ANY ADVICE, YOU SHOULD ASSESS WHETHER THE ADVICE IS APPROPRIATE IN LIGHT OF YOUR OWN FINANCIAL CIRCUMSTANCES. TOTAL RISK MANAGEMENT PTY LIMITED ABN 62 008 644 353, AFSL NO. 238790, TRUSTEE OF THE RUSSELL INVESTMENTS MASTER TRUST ABN 89 384 753 567. SS_F_Gen_NewMem_V1F_2204

2. Search for your super

Tick this box to provide consent.

By ticking this box, you are consenting to the Trustee of the Russell Investments Master Trust (the Fund, iQ Super) using 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). We will 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, so you can decide if you want to transfer 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, use and disclose your TFN. 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.

Declining to quote your TFN to the Trustee of your superannuation provider is not an offence. 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 permitted types of contributions to your account(s).
- Other than the tax that may ordinarily apply, *you will not pay more tax than you need to—this affects both contributions to your superannuation and benefit payments 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:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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4. Make an investment choice

You can choose to invest in GoalTracker (a personalised investment strategy built around you) or set your own investment strategy. If you do not make a choice, you will be a 'MySuper' member and you will be invested in the fund's default investment strategy, the GoalTracker Option. For more information, please refer to the current Product Disclosure Statement (PDS) available on our website.

! 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.

1. Choose the GoalTracker Option

By ticking the box, GoalTracker will automatically invest your super based on information it knows about you, such as your age. The more you tell us, the more we're able to personalise your investment strategy with GoalTracker Plus.

Personalised option

GoalTracker

.00%

OR

2. Set your own investment strategy

Choose one or more options in the table below.

Diversified options

Defensive

.00%

Diversified 50

.00%

Balanced Growth

.00%

Growth

.00%

High Growth

.00%

(Continued over)

4. Making an investment choice (continued)

Sector options

Cash and Fixed Income sector options¹

Australian Cash	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%
Australian Floating Rate	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%
Australian Fixed Income	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%
Global Fixed Income – \$A Hedged	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%

Equity sector options²

Australian Opportunities	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%
Global Opportunities	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%
Global Opportunities – \$A Hedged	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%

Specialist sub-sector options³

Emerging Markets	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%
International Property Securities – \$A Hedged	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%

Responsible options²

Responsible Global Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%
Responsible Australian Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%

Third party options²

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

Total allocation =

1	0	0	.00%
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¹ 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.

² 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.

³ 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

4. Making an investment choice (continued)

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.

I would like to rebalance my investments automatically each month:

Yes No

5. Opt-in for automatic insurance

I am a new member and want to opt-in for the following types of automatic insurance cover:

- Death only cover
 Death and Total and Permanent Disablement cover
 Income Protection cover

Note, if your insurance fees are paid by your employer, you will receive automatic insurance and do not need to opt-in. However, if you are transferred to another division of the Fund you will need to opt-in. This could happen, for example, if you leave your employer.

Important information to note

- If you opt-in we will maintain your insurance even if your account is inactive for 16 months or more, or your account is transferred to another division of the fund (this could happen, for example, if you leave your employer).
- By opting-in you acknowledge that you understand the effect this may have on your account balance and you do not require any further information.
- Limited cover may apply for a period, if you opt in after joining. Please see your Insurance, Fees and Costs Guide for more information.
- If you do not opt in to any cover at this time, when you are at least 25 years old and you have a balance of \$6,000 or more, cover will automatically commence (eligibility requirements and limitations may apply).
- If you choose to opt in to some but not all of the insurance cover available to you, you will have to reapply if you would like that cover in future.
- Insurance fees will be deducted from your account while you have cover, unless your cover is paid for by your employer.
- You can change or opt-out of (i.e. cancel) your insurance cover at any time by sending us a completed Insurance Request form, available at russellinvestments.com.au/forms or by calling us on 1800 555 667.

6. 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 notes at the end 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 interdependent. You may also nominate your estate. Only if at the time of death there are no dependants or an estate, can a payment be made to a party that is not a dependant or the 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. Nomination of beneficiaries (continued)

b. Type of beneficiary nomination. Please mark one option only and complete the relevant details:

Option 1 – Preferred nomination (non-binding)

The beneficiaries nominated by me on this form are people who I understand may receive my Death Benefit in the event of my death, but I acknowledge that the Trustee of the Fund is not bound by my nomination.

Member signature

Date (DD MM YYYY)

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Member name

OR

Option 2 – Binding nomination

The beneficiaries nominated by me on this form are people who I understand will receive my Death Benefit in the event of my death, because the Trustee is bound by my nomination as long as my nomination remains valid. I acknowledge that if my nomination becomes invalid or expires, the Trustee is not bound by my nomination. A binding nomination must be confirmed/updated at least every three years to remain valid.

You need to sign and date your nomination in the presence of two witnesses.

Member signature

Date (DD MM YYYY)

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Member name

Witness 1 signature

Date (DD MM YYYY)

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Witness 1 name

Witness 2 signature

Date (DD MM YYYY)

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Witness 2 name

By completing the above, your witnesses make the following declarations:

- I am at least 18 years of age.
- I am not a nominated beneficiary.
- I have witnessed the signing and dating of this form by the member.

7. Declaration and signature

I have read and understood the contents of the current PDS and have checked that all the information I provided on this form is correct. If signed under Power of Attorney, the attorney verifies that no notice of revocation of power has been received. A certified copy of the Power of Attorney must be forwarded with this form.

Signature

Date (DD MM YYYY)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Member name

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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8. 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 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 want your benefit to be paid in the event of your death.

Types of death benefit nomination

There are two types of nomination you can make, binding or preferred (non-binding).

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. The Trustee must follow the instructions of a valid binding nomination. This can be useful if you have multiple dependants who may have a claim on the benefit. This benefit is generally faster to be paid.

The following conditions apply:

- To be valid all the beneficiaries listed must be dependants at the time of death and/or be the estate.
- It will be treated as a valid 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.

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. This can be useful as the trustee can take into account changes in your or your beneficiaries circumstances after the nomination is made.

The following should be noted:

- If there are dependants at the time of death and/or an estate, these automatically exclude any non-dependant from receiving a benefit.
- The nomination should be changed if your circumstances change.
- Although a preferred nomination never expires, a more recent nomination would hold more weight with the trustee than one that is many years old.
- It requires no witnesses.

Who qualifies as a dependant?

Under superannuation laws dependants are, as measured at the time of death:

- Your spouse (including de facto of different or same sex).
- Your children of any age (including step, adopted, ex-nuptial, or a child of your spouse).
- Any person who is financially dependent on you.
- Any person with whom you have any interdependency relationship:
 - any person with whom you have a close personal relationship, and live with, and where one or both of you also provide ongoing financial support, and domestic support and personal care; or
 - the above would apply if was not for either or both of you suffering from a physical, intellectual or psychiatric disability.

➤ Please return this form to:

iQ Super 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, 8.30am – 5.30pm (AEST)
iq@russellinvestments.com.au
russellinvestments.com.au/super