1 April 2026

Super Plan Booklet

Resource Super
Death and TPD | 2 units
Income Protection | 5 year benefit period | 90 or 60 day waiting period

JUMP TO

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This Super Plan Booklet contains references to the Fund and the Plan. References to the Fund refer to the Russell Investments Master Trust. References to the Plan refer to your specific Plan within the Russell Investments Master Trust.

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1. Automatic insurance cover

Insurance fees, that are not paid by your employer, may erode your retirement benefit. You should consider whether you hold similar insurance cover elsewhere, either within another fund or outside super, and the impact of holding multiple insurance covers (such as duplicate insurance fees, over protection, or Income Protection policies offsetting so only one of the policies will payout). We also recommend that you seek financial advice. Please read your Super Guide for information on the Help and Advice services we provide.

Nippon Life Insurance Australia and New Zealand Limited, trading as Acenda (Acenda) provides the insurance cover for your Plan. The Acenda terms and conditions are set out in this Booklet, including information about eligibility. All terms and conditions in the Acenda insurance policy prevail over any inconsistency in this Booklet. It is important that you understand any eligibility and other conditions attached to your insurance. If you have any questions, you should contact the Fund. You can opt out (i.e. cancel) at any time – please refer to the 'Opting out of insurance cover' section of your Insurance, Fees and Costs Guide for more information. Remember to check if your insurance cover is paid by your employer before opting out.

The insurance cover provided is subject to the terms and conditions contained in the insurance policy issued to the Trustee by the insurer. The terms and conditions of the insurance policies prevail over any inconsistency between the information in this document and the insurance policy.

If you are a new member under 25 or your balance is less than $6,000, your cover will not initially be provided automatically. You will need to tell us if you want insurance cover. When you reach both 25 years old and you have a balance of more than $6,000, cover will automatically commence (eligibility requirements and limitations may apply). Cover will be restricted to 'Limited Cover' for a period of at least 12 months and 30 days. 'Limited Cover' will apply until you are 'At Work' for 30 consecutive days following the end of the 12 month period from the commencement of cover, after which full cover will commence. For more information on automatic cover refer to your Insurance, Fees and Costs Guide. If you are not eligible for insurance or the insurer declines to pay your claim, any benefit will be restricted to the balance of your account.

Automatic cover for Death and Total & Permanent Disablement (TPD) (or Death Only)

Automatic Death and TPD (or Death Only) Cover	**2 units** of aged-based cover with Blue Collar Occupation Category. **1 unit** of aged-based cover with Blue Collar Occupation Category for casual employees.
Insurance fees per unit	Determined by: › Type of automatic cover (i.e. Death Only or Death and TPD); and › Occupation Category as classified by the insurer.

Occupation Category (rating factor)	Weekly insurance fee per unit of Death Only cover ($)	Weekly insurance fee per unit of Death and TPD cover ($)
Blue Collar (1.00)	5.18	10.93
White Collar (0.50)	2.59	5.47
Professional (0.45)	2.34	4.94

Value of each unit of cover, based on age next birthday

Age next birthday	Death and TPD (or Death Only) cover	Age next birthday	Death and TPD (or Death Only) cover	Age next birthday	Death and TPD (or Death Only) cover
16	60,000	35	150,000	54	120,000
17	60,000	36	150,000	55	120,000
18	60,000	37	150,000	56	90,000
19	60,000	38	150,000	57	90,000
20	60,000	39	150,000	58	90,000
21	120,000	40	150,000	59	90,000
22	120,000	41	150,000	60	90,000
23	120,000	42	150,000	61	60,000
24	120,000	43	150,000	62	60,000
25	120,000	44	150,000	63	60,000
26	120,000	45	150,000	64	60,000
27	120,000	46	150,000	65	60,000
28	120,000	47	150,000	66#	30,000
29	120,000	48	150,000	67#	Death 30,000 / TPD 24,000
30	120,000	49	150,000	68#	Death 30,000 / TPD 18,000
31	150,000	50	150,000	69#	Death 30,000 / TPD 12,000
32	150,000	51	120,000	70#	Death 30,000 / TPD 6,000
33	150,000	52	120,000		
34	150,000	53	120,000		

The TPD cover is reduced by 20% each year from the insured person's age next birthday of 66. The definition of TPD applicable to an insured person whose age next birthday is 66 and above will be restricted to parts (a), (b) and (d) of the TPD definition.

2. Voluntary Death and TPD insurance cover

Voluntary cover for Death and TPD (or Death Only)	
Increasing your cover	You may elect to increase your cover by taking out voluntary Death only or Death and TPD insurance cover. There are two types of voluntary cover that may be available, cover can be age-based unitised cover (i.e. the value of each unit varies with your age) or voluntary cover can be a fixed dollar amount (i.e. fixed cover that does not reduce with age). However, voluntary cover cannot be a combination of both. There is no limit in the amount of Death cover you can apply for, but a $3 million limit applies to TPD cover. You can also request a change to your insurance cover at any time. All voluntary insurance cover is underwritten, which means that you will be asked to provide health evidence to the insurer. Insurance cover is only provided after the insurer has assessed your health evidence and confirmed you have been accepted. The insurer's acceptance may exclude any pre-existing conditions and may be subject to an insurance fee loading.
Fixing your cover	If you don't want your insurance cover to reduce each year, you can apply to fix the dollar amount of your Death and TPD cover. The fees you pay will vary each year according to your age and your Occupation Category. The table below shows the insurance fees associated with Fixed Death and TPD cover.

Below is the annual insurance fee of fixed cover per $1,000 per year, based on age next birthday and Occupation Category

Age Next Birthday	Occupation Category					
	Blue Collar		White Collar		Professional	
	Death Only Insurance fee per $1,000 of cover	Death and TPD Insurance fee per $1,000 of cover	Death Only Insurance fee per $1,000 of cover	Death and TPD Insurance fee per $1,000 of cover	Death Only Insurance fee per $1,000 of cover	Death and TPD Insurance fee per $1,000 of cover
16	0.55	0.70	0.28	0.35	0.25	0.32
17	0.55	0.70	0.28	0.35	0.25	0.32
18	0.55	0.70	0.28	0.35	0.25	0.32
19	0.55	0.70	0.28	0.35	0.25	0.32
20	0.55	0.70	0.28	0.35	0.25	0.32
21	0.55	0.70	0.28	0.35	0.25	0.32
22	0.55	0.70	0.28	0.35	0.25	0.32
23	0.55	0.70	0.28	0.35	0.25	0.32
24	0.57	0.72	0.29	0.36	0.26	0.33
25	0.59	0.75	0.30	0.38	0.27	0.34
26	0.60	0.76	0.30	0.38	0.27	0.34
27	0.61	0.81	0.31	0.41	0.28	0.37
28	0.64	0.87	0.32	0.44	0.29	0.39
29	0.64	0.89	0.32	0.45	0.29	0.41
30	0.65	0.95	0.33	0.48	0.30	0.43
31	0.65	1.03	0.33	0.52	0.30	0.47
32	0.67	1.11	0.34	0.56	0.30	0.50
33	0.68	1.18	0.34	0.59	0.31	0.53
34	0.74	1.28	0.37	0.64	0.33	0.58
35	0.80	1.39	0.40	0.70	0.36	0.63
36	0.87	1.54	0.44	0.77	0.39	0.70

Age Next Birthday	Occupation Category					
	Blue Collar		White Collar		Professional	
	Death Only Insurance fee per $1,000 of cover	Death and TPD Insurance fee per $1,000 of cover	Death Only Insurance fee per $1,000 of cover	Death and TPD Insurance fee per $1,000 of cover	Death Only Insurance fee per $1,000 of cover	Death and TPD Insurance fee per $1,000 of cover
37	0.93	1.71	0.47	0.86	0.42	0.77
38	1.00	1.90	0.50	0.95	0.45	0.86
39	1.08	2.13	0.54	1.07	0.49	0.96
40	1.15	2.41	0.58	1.21	0.52	1.09
41	1.23	2.69	0.62	1.35	0.55	1.21
42	1.31	2.98	0.66	1.49	0.59	1.34
43	1.43	3.32	0.72	1.66	0.65	1.50
44	1.58	3.61	0.79	1.81	0.71	1.63
45	1.72	3.92	0.86	1.96	0.77	1.77
46	1.90	4.31	0.95	2.16	0.86	1.94
47	2.10	4.70	1.05	2.35	0.95	2.12
48	2.26	5.14	1.13	2.57	1.02	2.31
49	2.47	5.67	1.24	2.84	1.11	2.56
50	2.68	6.28	1.34	3.14	1.21	2.83
51	2.89	6.96	1.45	3.48	1.30	3.14
52	3.13	7.68	1.57	3.84	1.41	3.46
53	3.38	8.43	1.69	4.22	1.52	3.80
54	3.68	9.26	1.84	4.63	1.66	4.17
55	4.00	10.21	2.00	5.11	1.80	4.6
56	4.40	11.38	2.20	5.69	1.98	5.13
57	4.91	12.86	2.46	6.43	2.21	5.79
58	5.54	14.74	2.77	7.37	2.49	6.63
59	6.28	17.07	3.14	8.54	2.83	7.69
60	7.14	19.85	3.57	9.93	3.22	8.93
61	8.08	23.04	4.04	11.52	3.64	10.37
62	9.08	26.66	4.54	13.33	4.09	12.00
63	10.15	30.64	5.08	15.32	4.57	13.79
64	11.34	35.11	5.67	17.56	5.11	15.80
65	12.74	40.21	6.37	20.11	5.74	18.10
66	14.49	46.08	7.25	23.04	6.52	20.74
67	16.64	52.82	8.32	26.41	7.49	23.77
68	19.30	60.58	9.65	30.29	8.69	27.26
69	22.40	69.21	11.2	34.61	10.08	31.15
70	25.88	78.61	12.94	39.31	11.65	35.38

After age 65 where the benefit formula for TPD does not reduce the amount of cover, then the TPD cover is reduced by 20% each year from the insured person’s age next birthday of 66. The definition of TPD applicable to an insured person whose age next birthday is 66 and above will be restricted to parts (a), (b) and (d) of the TPD definition.

3. Income Protection cover

Income Protection cover

If you are a new member under 25 or your balance is less than $6,000, your cover will not be provided automatically. You will need to tell us if you want insurance cover now. When you reach both 25 years old and you have a balance of more than $6,000, cover will automatically commence (eligibility requirements and limitations may apply). For more information on automatic cover refer to your Insurance, Fees and Costs Guide.

Income Protection cover is available.

Income Protection cover is 75% of Salary with:

- Benefit period of 5 years; and
- Waiting period of 90 days. You can opt in within the first 60 days of commencing employment to have a 60 day waiting period. The default 90 day waiting period will apply to your Income Protection insurance cover if you do not opt in.

Below is the annual Insurance Fee per year per $1,000 of cover, based on age next birthday and Occupation Category with a waiting period of 90 days ($)

Age Next Birthday	Blue Collar	White Collar	Professional	Age Next Birthday	Blue Collar	White Collar	Professional
16	3.95	1.98	1.78	41	7.59	3.80	3.42
17	3.95	1.98	1.78	42	8.26	4.13	3.72
18	3.95	1.98	1.78	43	9.04	4.52	4.07
19	3.95	1.98	1.78	44	9.94	4.97	4.47
20	3.94	1.97	1.78	45	10.93	5.47	4.92
21	3.94	1.97	1.78	46	12.10	6.05	5.45
22	4.01	2.01	1.81	47	13.36	6.68	6.01
23	4.08	2.04	1.84	48	14.78	7.39	6.66
24	4.16	2.08	1.87	49	16.38	8.19	7.37
25	4.21	2.11	1.90	50	18.11	9.06	8.15
26	4.33	2.17	1.95	51	20.03	10.02	9.02
27	4.38	2.19	1.98	52	22.13	11.07	9.96
28	4.41	2.21	1.99	53	24.38	12.19	10.98
29	4.47	2.24	2.02	54	26.79	13.40	12.06
30	4.52	2.26	2.04	55	29.42	14.71	13.24
31	4.57	2.29	2.06	56	32.22	16.11	14.50
32	4.67	2.34	2.10	57	35.20	17.60	15.84
33	4.79	2.40	2.16	58	38.39	19.20	17.28
34	4.92	2.46	2.22	59	41.87	20.94	18.84
35	5.15	2.58	2.32	60	45.59	22.80	20.52
36	5.39	2.70	2.43	61	47.53	23.77	21.39
37	5.68	2.84	2.56	62	42.73	21.37	19.23
38	6.07	3.04	2.73	63	36.37	18.19	16.37
39	6.49	3.25	2.92	64	27.85	13.93	12.54
40	6.99	3.50	3.15	65	15.85	7.93	7.14

Below is the annual cost per year per $1,000 of cover, based on age next birthday and Occupation Category with a waiting period of 60 days ($)

Age Next Birthday	Blue Collar	White Collar	Professional	Age Next Birthday	Blue Collar	White Collar	Professional
16	5.92	2.96	2.67	41	11.40	5.70	5.13
17	5.92	2.96	2.67	42	12.31	6.16	5.54
18	5.92	2.96	2.67	43	13.32	6.66	6.00
19	5.92	2.96	2.67	44	14.44	7.22	6.50
20	5.92	2.96	2.67	45	15.71	7.86	7.07
21	5.92	2.96	2.67	46	17.16	8.58	7.72
22	6.02	3.01	2.71	47	18.73	9.37	8.43
23	6.13	3.07	2.76	48	20.51	10.26	9.23
24	6.22	3.11	2.80	49	22.45	11.23	10.10
25	6.32	3.16	2.85	50	24.60	12.30	11.07
26	6.50	3.25	2.93	51	26.96	13.48	12.14
27	6.55	3.28	2.95	52	29.55	14.78	13.30
28	6.64	3.32	2.99	53	32.34	16.17	14.56
29	6.73	3.37	3.03	54	35.37	17.69	15.92
30	6.85	3.43	3.08	55	38.65	19.33	17.39
31	6.97	3.49	3.14	56	42.19	21.10	18.99
32	7.16	3.58	3.22	57	46.01	23.01	20.71
33	7.38	3.69	3.32	58	50.11	25.06	22.55
34	7.63	3.82	3.44	59	54.68	27.34	24.61
35	7.95	3.98	3.58	60	59.57	29.79	26.81
36	8.35	4.18	3.76	61	62.98	31.49	28.34
37	8.80	4.40	3.96	62	57.15	28.58	25.72
38	9.32	4.66	4.20	63	49.25	24.63	22.17
39	9.92	4.96	4.47	64	38.52	19.26	17.34
40	10.63	5.32	4.79	65	23.13	11.57	10.41

4. Sample calculations for insurance

Sample calculations – Insurance	
Sample insurance calculations	Jim is a 35-year-old office worker who works full-time and earns a base salary of $50,000 a year. Jim's Occupation Category is 'White Collar'. Jim has a 90 day waiting period for his Income Protection insurance cover. › **If Jim has two units of Death and TPD insurance**, Jim's Death and TPD Insured benefit would be $300,000. The insurance fee would be $10.94 ($5.47 x 2) per week or $568.88 per year. › **If Jim has two units of Death and TPD insurance and decided to increase his death only cover by an additional two units,** Jim's Death insured benefit would be $600,000 ($150,000 x 4 units) however his TPD insured benefit would remain at $150,000. His insurance fees would be $10.94 + ($2.59 x 2) = $16.12 per week or $838.24 per year. › **Jim has an Income Protection cover which is calculated as follows:** = Salary as defined by the insurer x 75% = $50,000 x 75% = $37,500 per year **The insurance fees would be calculated as:** = Annual benefit / 1,000 x White Collar rate for age next birthday 36 years = $37,500 / 1,000 x $2.70 = $101.25 per year = $1.95 per week

5. Fees and costs

<table>
<tr><th colspan="4">Fees and costs summary
GoalTracker® Investment Option</th></tr>
<tr><th>TYPE OF FEE OR COST</th><th colspan="2">AMOUNT[2]</th><th>HOW AND WHEN PAID</th></tr>
<tr><td colspan="4">Ongoing annual fees and costs[1]</td></tr>
<tr><td rowspan="5">Administration fees and costs</td><td>On total account balances up to $1 million</td><td>On any excess account balance over $1 million</td><td rowspan="5">The asset based administration fee and the fixed dollar fee are deducted from your account on the last Friday of each month[2]. The fixed-dollar fee will be indexed with AWOTE[3] at 1 October each year.

The Trustee passes through the tax deductions it receives.[4]

The Trustee Administration Fee is deducted from the investment returns. It is not deducted from your account.

The Fund reserve is maintained by the Trustee to operate the Fund. This includes paying for some expenses, such as costs associated with product and strategic services provided to the Trustee. These expenses are deducted from the Fund reserve, as required, and are not deducted from your account.</td></tr>
<tr><td>An asset based administration fee of between 0.15% and 0.19% per year[Δ]

For balances in the GoalTracker investment option: 0.15% per year

For balances in other investment options: 0.19% per year[Δ]</td><td>Nil</td></tr>
<tr><td colspan="2">Plus a Trustee Administration Fee of 0.02% per year of your total account balance</td></tr>
<tr><td colspan="2">Plus a fixed dollar fee of $60.00 per year</td></tr>
<tr><td colspan="2">In the 2024/2025 financial year, the Trustee incurred excess administration costs of approximately 0.00% of Fund assets that were paid from the Fund reserve</td></tr>
<tr><td>Investment fees and costs[5]</td><td colspan="2">0.63% per year[6]</td><td>The investment fees and costs are deducted from the investment returns before the net earnings are declared and applied to your account. They are not deducted from your account. Please refer to the 'Additional explanation of fees and costs' section of your Investment Guide for further information.</td></tr>
<tr><td>Transaction costs</td><td colspan="2">0.05% per year</td><td>Transaction costs are deducted from the investment returns. They are not deducted from your account. Please refer to the 'Additional explanation of fees and costs' section of your Investment Guide for further information.</td></tr>
<tr><td colspan="4">Member activity related fees and costs</td></tr>
<tr><td>Buy-sell spread</td><td colspan="2">These spreads vary depending on the investment option(s) you choose. For more information, please visit resourcesuper.com.au/buysellspread.</td><td>You can read more about the buy-sell spread in the `Additional explanation of fees and costs' section of your Investment Guide.</td></tr>
<tr><td>Switching fee</td><td colspan="2">Nil</td><td>Not applicable.</td></tr>
<tr><td rowspan="2">Other fees and costs[7]</td><td colspan="2">Insurance fees:
For insurance fees, refer to 'Types of insurance cover within Resource Super' in this document.</td><td>The insurance fee is calculated monthly and deducted from your account on the last Friday of the month.</td></tr>
<tr><td colspan="2">Family Law fees:
Nil.</td><td>Not applicable.</td></tr>
</table>

1. If your account balance for a product offered by the superannuation entity is less than $6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

Δ The maximum total asset based administration fee charged by the Fund administrator is 0.20% per year. However, the maximum total asset based administration amount deducted from your account is 0.19% per year as the Trustee pays 0.01% per year of this fee from the Fund Reserve.

2. The asset based administration fee applies to the first $1 million of your total account balance and will depend on the investment option you are invested in. This fee may be charged in two parts and show as separate transactions in your account. Please refer to the 'Additional explanation of fees and costs' section of this document for further information on how the cap applies.
3. AWOTE means Average Weekly Ordinary Times Earnings.
4. As the Trustee passes through the tax deduction it receives, the deduction you will see for the fees described above is 0.1275% per year for the GoalTracker investment option, and 0.1615% per year for other investment options and $51.00 per year for the fixed-dollar fee.
5. The Investment fee varies according to the option you invest in. The quoted fee here is for the GoalTracker option.
6. Investment fees and costs includes an amount of 0.08% per year for performance fees. The calculation basis for this amount is set out under the "Additional explanation of fees and costs" section of the Investment Guide.
7. Additional fees may apply. Refer to the 'Additional explanation of fees and costs' section of your Super Guide.

Change in fees

The Trustee has the right to change fees at any time without your consent. The fixed-dollar administration fee is automatically indexed to Average Weekly Ordinary Time Earnings (AWOTE) each year on 1 October. Any material increase in the fees you are charged will be communicated to you at least 30 days before they are charged.

Example of annual fees and costs for a superannuation product

This table gives an example of how the ongoing annual fees and costs for the GoalTracker option for this superannuation product can affect your superannuation investment over a 1-year period. You should use this table to compare this superannuation product with other superannuation products.

EXAMPLE: GOALTRACKER INVESTMENT OPTION		BALANCE OF $50,000
Administration fees and costs	0.17% per year Plus $60.00 per year Plus 0.00% (paid from the Fund reserve)[1]	For every $50,000 you have in the superannuation product, you will be charged or have deducted from your investment **$85.00** in administration fees and costs, plus **$60.00** regardless of your balance
PLUS **Investment fees and costs**	0.63% per year	**And**, you will be charged or have deducted from your investment **$315.00** in investment fees and costs
PLUS **Transaction costs**	0.05% per year	**And**, you will be charged or have deducted from your investment **$25.00** in transaction costs
EQUALS **Cost of product[2]:**		If your balance was $50,000, at the beginning of the year, then for that year you will be charged fees and costs of **$485.00**[3] for the superannuation product.

1. This reflects the excess administration costs incurred by the Trustee and paid from the Fund reserve in the 2024/2025 financial year, the Trustee incurred additional administration costs (as described in the Fees and Costs table above).
2. Additional fees may apply.
3. The Trustee passes on the tax deductions it receives so the estimated cost to you would be **$464.75**.

WARNING:

Additional fees may be paid out of your superannuation account to an external financial adviser for advice in relation to your Resource Super membership. This fee will be a dollar amount or percentage-based fee as agreed between you and your adviser and set out in a Statement of Advice provided to you by your adviser.

Important note:

- For more information on the fees and costs related to the investment options, please refer to your Investment Guide.
- For the 'Additional explanation of fees and costs' and a list of Defined Fees as per superannuation law, please refer to your Super Guide.

Additional explanation of fees and costs

The asset based administration fee applies to the first $1 million of your account balance and will depend on the investment option you are invested in. The asset based administration fee for any excess account balance over $1 million is nil.

If your total account balance is invested in the GoalTracker investment option, this fee will be charged in one part and show as one transaction in your account: 0.15% per year on your total account balances up to $1 million.

If you are invested in investment options other than the GoalTracker investment option, this fee may be charged in two parts and show as separate transactions in your account: 0.15% per year and 0.04% per year on your total account balances up to $1 million (i.e. 0.19% on balances in other investment options).

If you are invested in both the GoalTracker investment option and other investment options, the $1 million cap is applied as follows:

- The 0.15% per year asset based administration fee is charged on your balance in the GoalTracker investment option up to $1 million.
- If the amount in the GoalTracker investment option is less than $1 million, then the 0.19% per year asset based administration fee is charged on the portion of your balance invested in other investment options, up to a total account balance of $1 million.

For example: if you have $800,000 invested in the GoalTracker investment option and $300,000 invested in investment options other than the GoalTracker investment option (a combined balance of $1.1 million), the asset based administration fees you are charged would be calculated as follows:

Step 1 - the 0.15% per year asset based administration fee applying to your balance invested in the GoalTracker investment option will be calculated first (i.e. on the $800,000, as this is under $1 million).

Step 2 - the 0.19% per year asset based administration fee applying to your balance invested in the other investment options will be applied, considering the total combined balance up to $1 million. In this example, the asset based administration fee will only be charged on $200,000 of your balance invested in the other investment options.

Cost of product for 1 year

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your superannuation investment over a 1-year period for all superannuation products and investment options. It is calculated in the manner shown in the Example of annual fees and costs.

The cost of product information assumes a balance of $50,000 at the beginning of the year. (Additional fees such as a buy-sell spread may apply: refer to the Fees and costs summary for the relevant superannuation product or investment option.)

You should use this figure to help compare superannuation products and investment options.

Investment option	Cost of product
GoalTracker (MySuper)	$485.00
Defensive	$470.00
Balanced Growth	$575.00
Growth	$570.00
Australian Cash	$205.00
Australian Floating Rate	$250.00
Australian Fixed Income	$290.00
Global Fixed Income - $A Hedged	$335.00
Australian Shares	$505.00
Listed International Property Securities - $A Hedged	$610.00
Global Shares	$535.00
Global Shares - $A Hedged	$590.00
Emerging Markets	$855.00
Low Carbon Australian Shares	$340.00
Low Carbon Global Shares	$530.00
Third Party Indexed Australian Shares	$240.00
Third Party Indexed Global Shares	$240.00
Third Party Indexed Global Shares - $A Hedged	$240.00