Product Disclosure Statement

Resource Super – General

10 November 2026

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Guides

Important information relating to your category of membership within the Fund is provided in the Insurance, Fees and Costs Guide, the Investment Guide and the Super Guide. These Guides form part of the PDS and should be read before making a decision to invest in the Fund. These Guides are available on your online account.

Super Plan Booklet (if applicable)

Additional important information on the benefits and insurance cover available to you as well as the applicable fees and costs in your category of membership within the Fund is provided in the Super Plan Booklet. The Super Plan Booklet is available on your online account or you can call the Fund to request a copy. **The Super Plan Booklet does not form part of the PDS.**

1. About Resource Super – General

The Resource Super Group Pty Ltd advises, constructs and manages superannuation and employee-benefit solutions for Australia's resources sector.

It has selected Russell Investments Master Trust as its superannuation provider in order to draw on the investment expertise of Russell Investments and the trustee services of Total Risk Management Pty Ltd. The Resource Super Group Pty Ltd assists the Trustee to customise insurance solutions for corporations and individuals that operate in or are exposed to higher risk work environments.

Resource Super – General, a division of Russell Investments Master Trust, is a MySuper compliant fund that offers competitive fees. Our default investment option is GoalTracker. If you don't make an investment choice, your super will be invested in GoalTracker.

Information at your fingertips

Visit **resourcesuper.com.au/trusteerequireddisclosure** for all disclosure information relating to the Fund that must be disclosed under the Corporations Act 2001, Superannuation Industry (Supervision) Act 1993 (SIS) and SIS Regulations. This includes the following: Product Disclosure Statements, Product Dashboards, the Trust Deed, Annual Report, remuneration for Executive officers and any other documents required to be disclosed.

⚠ The information in the PDS is correct at the time of publication. However, the information may change from time to time and if there is a material change to any of the information in any document, the Trustee will issue an updated document. However, if the change is not materially adverse to members, the Trustee may instead provide the updated information via the website **resourcesuper.com.au/trusteerequireddisclosure**. A paper copy of this information will be sent to any member, free of charge on request by calling 1800 824 227.

Important information about this Product Disclosure Statement (PDS)

Resource Super is a Division of the Russell Investments Master Trust (Fund or Resource Super), ABN 89 384 753 567. Resource Super Pty Ltd ABN 15 153 305 223, AFSL 420220 advises, constructs and manages superannuation and employee-benefit solutions in relation to Resource Super. This PDS provides a summary of the significant information you need to make a decision. It includes links to important information that is part of this PDS as marked with a ⚠ symbol. This is important information you should read before making a decision to invest in the Fund. The information provided in the PDS is general information only and has not been prepared having regard to your objectives, financial situation or needs. Before making an investment decision, you need to consider if this information is appropriate to your objectives, financial situation and needs. If you'd like personal advice, we can refer you to the appropriate person. This PDS is produced by Total Risk Management Pty Limited (Trustee), ABN 62 008 644 353, AFSL 238790 as the Trustee of the Russell Investments Master Trust. Financial product advice may be provided by Russell Investments Financial Solutions Pty Ltd ABN 84 010 799 041, AFSL 229850 (RIFS) or MUFG Retire360 Pty Limited (Retire360) ABN 36 105 811 836, AFSL 258145. RIFS is the provider of the MyTracker tools available at **resourcesuper.com.au/goaltracker**. Russell Investments Employee Benefits Pty Ltd (70 099 865 013) (RIEB) is the provider of the Super Tracker Mobile App. The Target Market Determination for the Fund is available on our website at **resourcesuper.com.au/ddoreporting**. The Financial Services Guide (FSG) for the Fund is available on our website at **resourcesuper.com.au/fsg**. TRM, RIEB and RIFS are part of Russell Investments. Russell Investments or its associates, officers or employees may have interests in the financial products referred to in this document by acting in various roles including broker or adviser, and may receive fees, brokerage or commissions for acting in these capacities. In addition, Russell Investments or its associates, officers or employees may buy or sell the financial products as principal or agent. To the extent permitted by law, no liability is accepted for any loss or damage as a result of reliance on this information. This material does not constitute professional advice or opinion and is not intended to be used as the basis for making an investment decision. References to the Plan in this PDS refer to your specific employer Plan within the Fund.

2. How super works

Superannuation is a long-term, partly compulsory way of saving for your retirement. There are different types of contributions available (for example, compulsory contributions by your employer, voluntary personal contributions that you choose to make and Government co-contributions). There are limitations on contributions you can make to your superannuation and restrictions on when you can make withdrawals from superannuation. Tax benefits are provided by the Government to encourage you to save more for retirement. Most people have the right to choose which superannuation entity their employer should direct their compulsory employer contributions into. These are known as Superannuation Guarantee (SG) contributions.

In Australia, superannuation investments receive special tax concessions that aren't available to other types of investments. That's why superannuation is such a powerful vehicle to save for retirement. As your superannuation is likely to be one of your biggest assets in retirement, the choices you make today could significantly impact your lifestyle in retirement.

⚠ You should read the important information about 'How super works' before making a decision. Go to **resourcesuper.com.au/resourcesuper** and read the Super Guide. This material relating to 'How super works' may change between the time when you read this PDS and the day when you acquire the product.

3. Benefits of investing with Resource Super – General

Your benefit in the Fund is accumulation style. All contributions and positive investment earnings are credited to your account. Any fees, tax and negative investment earnings are debited from your account. When you leave the Fund, the balance of your account will be paid to you (if no longer preserved) or to another fund, as directed by you.

You can choose how your account is invested from the available investment options. In the event of your death or if you become disabled while a member of the Fund, you may be entitled to an insured benefit in addition to your account balance (provided you satisfy any eligibility conditions for provision of insurance). Refer to section 8 'Insurance in your super' for details of the available insurance cover.

Investing in Resource Super offers you a range of benefits:

- **GoalTracker™:** Our award-winning GoalTracker program is designed to help you achieve your ideal lifestyle in retirement. GoalTracker is easy-to-use and offers a simple, step-by-step approach to help you grow and manage your super, and plan for retirement.

  In three simple steps, our GoalTracker program can:

  1) **CALCULATE** the amount of income you're heading for in retirement
  2) Help you **SET** an income goal that's right for the retirement lifestyle you want
  3) Offer tailored advice and strategies to help **ACHIEVE** it.

  Join the thousands of Australians taking action for their financial future with GoalTracker.
- **Investment choice and flexibility:** Choose from 18 different options, including 'MySuper', 'diversified' or 'sector' options. You can switch your options any time.
- **Insurance:** You may have access to three types of insurance with your account – Death Only, Death and Total & Permanent Disablement (TPD) and Income Protection. Please refer to section 8 'Insurance in your super' for more information about what insurance is available on an automatic or voluntary basis.
- **Online access and E-communications:** Access your online account, as well as helpful information and the GoalTracker tools at **resourcesuper.com.au**. If you or your employer provide us with your email address, you will be opted-in for e-communications and receive our communications via email. Of course, you can change your preferred method of communication at any time through your online account at **resourcesuper.com.au/login** or by calling us.
- **Help and advice:** We help to make managing your super easy by offering tools, education and advice options designed to suit your needs no matter what stage of life you are at.

Call us on 1800 824 227 to find out more or see which service is right for you. Many of the services are provided at no cost, for those that incur a fee, you will always be notified upfront. For more information, please refer to your Super Guide.

⚠ You should read the important information about the 'Benefits of investing with Resource Super – General' before making a decision. Go to **resourcesuper.com.au/resourcesuper** and read the Super Guide. This material relating to the 'Benefits of investing with Resource Super – General' may change between the time when you read this PDS and the day when you acquire the product.

4. Risks of Super

All investments carry risk. It's the trade-off for the return that investors seek. Different strategies (such as the investment options described in section 5 of this PDS) may carry different levels of risk, depending on the assets that make up the strategy. Assets with higher expected long-term returns generally carry the highest level of short-term risk. For example, shares and commodities have relatively higher risk and higher expected returns than fixed interest and cash.

What you should consider:

- the value of your investments will vary and the level of returns will vary depending on the options you are invested in.
- returns are not guaranteed and may result in a loss.
- past returns are not a reliable indicator of future returns.
- superannuation and taxation laws affecting your super may change in the future.
- the amount of your future superannuation savings (including contributions and returns) may not be enough to provide adequately for your retirement.
- the level of risk varies for each person – how you invest your super will depend on a range of factors including your age, your investment timeframes, other investments you may have and your tolerance for risk.

⚠ You should read the important information about the 'Risks of Super' before making a decision. Go to **resourcesuper.com.au/resourcesuper** and read the Investment Guide.

This material relating to the 'Risks of Super' may change between the time when you read this PDS and the day when you acquire the product.

5. How we invest your money

For members who have transferred from Resource Super – Employer, the investment arrangements for your super will not change unless you request a change. For new members joining Resource Super – General, you'll be invested in the GoalTracker (MySuper) investment option, unless you make an investment choice. iQ Super offers members 18 investment options to choose from. The GoalTracker investment option automatically invests your super based on age, through a diversified portfolio invested across a range of asset classes. When you're younger, your investment strategy will have a higher allocation to growth assets to help grow your super balance. To help protect your savings as you approach retirement, your allocation to defensive assets will increase. Refer to the table below. By telling us more, you can then opt for GoalTracker Plus to create and manage a tailored investment strategy just for you.

GoalTracker Option	AGE	15 - 50	51 - 55	56 - 60	60+
Investment return objective[1]: % above inflation p.a.		3.8%	3.3% to 3.7%	2.9% to 3.2%	2.8%
Standard risk measure[2]: Estimated number of negative annual returns over any 20-year period		6 (High) 4 - 5	6 (High) 4 - 5	5 (Medium - High) to 6 (High) 3 - 5	5 (Medium - High) 3 - 4
Suitable for Investors seeking to build wealth over this term. Investors willing to accept the possibility of negative returns over this term.		**Long-term**		**Medium to Long-term**[3]	
		Short to medium		**Shorter-term**[3]	
Minimum investment timeframe (years):		10	7	7	7
Investment strategy[4]**:**		The option is typically exposed to a diversified mix between growth and defensive investments as shown below (the option may be exposed to derivatives)[7]:			
Growth investments:		95	82.5 - 92.5[5]	70 - 80[6]	70
Defensive investments:		5	7.5 -17.5	20 - 30	30
Investment Fees & Costs: 0.62% p.a. comprised of:		Investment Fee: 0.45% p.a. and Estimated Indirect Costs: 0.17% p.a.			
Transaction Costs:		0.04% p.a.			

Strategic Asset Allocation[7]	**SAA %**	**SAA %**	**SAA %**	**SAA %**
Australian Equities	39.0	33.0 - 38.0	27.0 - 31.0	26.0
International Equities	48.0	41.0 - 47.0	35.0 - 39.0	33.0
Property	4.0	4.0 - 5.0	5.0 - 6.0	6.0
Fixed Income	0	2.0 - 9.0	11.0 - 16.0	18.0
Cash	5.0	6.0 - 8.0	9.0 - 11.0	12.0
Infrastructure	4.0	4.0	5.0	5.0
Commodities	0	0	0	0
Other Alternatives	0	0	0	0

Asset Allocation range[8]	**Range %**	**Range %**	**Range %**	**Range %**
Australian Equities	20 - 80	20 - 80	20 - 70	10 - 60
International Equities	20 - 80	20 - 80	20 - 70	10 - 60
Property	0 - 20	0 - 20	0 - 20	0 - 20
Fixed Income	0 - 30	0 - 30	10 - 40	10 - 40
Cash	0 - 20	0 - 20	0 - 30	0 - 30
Infrastructure	0 - 20	0 - 20	0 - 20	0 - 20
Commodities	0 - 10	0 - 10	0 - 10	0 - 10
Other Alternatives	0 - 20	0 - 20	0 - 20	0 - 20

1. The objective is to earn a return, after costs and tax, which exceeds CPI by the % p.a. shown, measured over rolling 7 and 10 year periods. CPI stands for Consumer Price Index, which is used as a measure of inflation.
2. Refer below for more information, including the risk levels for each investment option.
3. Medium to Long-term suitability and possibility of negative returns changes at age 58.
4. Please refer to the asset allocation ranges for details of the parameters surrounding the investment strategy.
5. Growth assets typically decrease by 2.5% each year from 92.5% at age 51 to 82.5% at age 55. Defensive assets increase by 2.5% each year from 7.5% at age 51 to 17.5% at age 55.
6. Growth assets decrease by 2.5% each year from 80% at age 56 to 70% at age 60. Defensive assets typically increase by 2.5% each year from 20% at age 56 to 30% at age 60.
7. SAAs may not total 100% due to rounding.
8. The actual asset allocation may temporarily fall outside ranges stated in certain circumstances, such as asset transitions or extreme market movements.

Our range of investment options

We offer 18 investment options, across a number of categories including MySuper, diversified and sector options as listed below. Members can invest in GoalTracker or in up to 17 of the remaining options.

CATEGORY	MYSUPER	DIVERSIFIED	THIRD PARTY	SECTOR	RESPONSIBLE
Investment option	› GoalTracker	› Defensive › Balanced Growth › Growth	› Third-party Indexed Australian Shares › Third-party Indexed Global Shares › Third-party Indexed Global Shares $A Hedged	› Australian Cash › Australian Floating Rate › Australian Fixed Income › Australian Shares › Global Fixed Income - $A Hedged › Listed International Property Securities - $A Hedged › Global Shares › Global Shares - $A Hedged › Emerging Markets	› Low Carbon Australian Shares › Low Carbon Global Shares

Warning: You must consider the likely investment return, the risk and your investment timeframe when choosing a MySuper product or an investment option into which to invest. You should read the important information about 'How we invest your money' which will have details on each of the investment options, before making a decision. Go to **resourcesuper.com.au/resourcesuper** and read the Investment Guide. This material relating to 'How we invest your money' may change between the time when you read this PDS and the day when you acquire the product.

6. Fees and costs

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from $100,000 to $80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the Fund or your financial adviser.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** Moneysmart website (**www.moneysmart.gov.au**) has a superannuation calculator to help you check out different fee options.

Note: The Moneysmart calculator can be used to calculate the effect of fees and costs on account balances.

The information in this Fees and Costs Summary can be used to compare costs between different superannuation products. Fees and costs can be paid directly from your account or can be deducted from investment returns. Taxes and insurance costs are set out in another part of this document.

Fees and costs summary for the GoalTracker Investment Option

TYPE OF FEE OR COST	AMOUNT[2]	HOW AND WHEN PAID
Ongoing annual fees and costs[1]		
Administration fees and costs	**On total account balances up to $1 million** / **On any excess account balance over $1 million** An asset based administration fee of between 0.15% and 0.19% per year[Δ] / Nil For balances in the GoalTracker investment option: 0.15% per year For balances in other investment options: 0.19% per year[Δ] Plus a Trustee Administration Fee of 0.02% per year of your total account balance Plus a fixed dollar fee of $60.00 per year In the 2025/2026 financial year, the Trustee incurred excess administration costs of approximately 0.00% of Fund assets that were paid from the Fund reserve**	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.
Investment fees and costs[5]	0.62% per year[6] In the 2025/2026 financial year, the Trustee incurred excess investment costs of approximately 0.00% of Fund assets that were paid from the Fund reserve**	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.
Transaction costs	0.04% per year	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.
Member activity related fees and costs		
Buy-sell spread	These spreads vary depending on the investment option(s) you choose. For more information, please visit **resourcesuper.com.au/buysellspread**.	You can read more about the buy-sell spread in the `Additional explanation of fees and costs' section of your Investment Guide.
Switching fee	Nil	Not applicable.
Other fees and costs[7]	**Insurance fees:** For insurance fees, please refer to 'Insurance in your super' in this PDS.	The insurance fee is calculated monthly and deducted from your account on the last Friday of the month. Please refer to the 'Types of insurance cover within Resource Super' section of your Insurance, Fees and Costs Guide for further information.
	Family Law fees: Nil.	Not applicable.

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.

** 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.

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 your Insurance, Fees and Costs Guide 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, 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 0.06% 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.

⚠ You should read the important information about 'Fees and costs' before making a decision. Go to **resourcesuper.com.au/resourcesuper** and read the Insurance, Fees and Costs Guide for Insurance and Administration Fees and Costs. Go to 'Additional explanation of fees and costs' in the Investment Guide at **resourcesuper.com.au/resourcesuper** for Investment Fees and Costs. Go to 'Additional explanation of fees and costs' in the Super Guide at **resourcesuper.com.au/resourcesuper** for all other fee information, such as Family Law, Advice Fees and Fee definitions. The materials may change between the time when you read this PDS and the day when you acquire the product. You can also find the relevant fee definitions in the ASIC Corporations (Disclosure of Fees and Costs) Instrument 2019/1070 at Division 4A, section 209A at **https://www.legislation.gov.au/F2019L01525**. Our contact details are provided on page 8 if required.

Changes 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 the 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**	0.62% per year Plus 0.00% (paid from the Fund reserve)[1]	**And**, you will be charged or have deducted from your investment **$310.00** in investment fees and costs
PLUS **Transaction costs**	0.04% per year	**And**, you will be charged or have deducted from your investment **$20.00** 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 **$475.00**[3] for the superannuation product.

1. This reflects the excess administration costs and investment costs incurred by the Trustee and paid from the Fund reserve in the 2025/2026 financial year, the Trustee incurred additional administration costs and investment 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 **$454.75**.

7. How super is taxed

Superannuation is one of the most tax-effective ways to save for retirement. Even so, taxation laws are complex and subject to change. To make the most of your superannuation, you might like to consult your accountant or tax adviser for specific details about how you will be taxed. This advice may be particularly useful as you approach retirement and need to decide how and when to withdraw your superannuation.

Contributions

Contributions made by your employer, or by you from your before-tax pay, are called 'Concessional Contributions', and these contributions generally have a 15%^ contributions tax deducted from them. Any money you transfer into your account from an untaxed source (post 30 June 1983 untaxed component only) is also generally taxed at 15%^.

Contributions that you make from your after-tax pay are called 'Non-concessional Contributions', and these contributions are not subject to the contributions tax because you have already paid income tax on that money.

There are (different) limits on Concessional and Non-concessional Contributions. It is very important for you to be aware that there will be negative tax consequences for you if you breach either of these limits.

^ High income earners may pay a further 15% tax. Refer to our fact sheet Understanding how super is taxed.

⚠ There are Concessional Contribution and Non-concessional Contribution limits. If these limits are exceeded, there are taxation consequences.

For more information on contribution limits and the co-contribution amount including the current threshold, visit **resourcesuper.com.au/rates**

Investment earnings
Investment earnings in superannuation are taxed at a maximum rate of 15%. The effective tax rate on some earnings is lower because of further tax concessions or credits available to the Fund. The investment return we disclose to you is net of tax.

Withdrawals
Tax on withdrawals varies depending on your age, the type of withdrawal, and the ratio of taxable to tax-free components in your account. We withhold appropriate tax from amounts we pay to you. Generally, lump-sum withdrawals are tax-free if you are aged 60 or over.

⚠ You should provide us with your Tax File Number (TFN) when you join the Fund. If you or your employer do not provide the Fund with your TFN, all Concessional Contributions will be taxed at the top marginal rate plus Medicare levy and you cannot make after-tax contributions. If you do not provide your TFN to the Fund, tax will be withheld at the top marginal rate plus Medicare levy on the taxable component of any payment made to you.

⚠ You should read the important information about 'Fees and costs' before making a decision. Go to **resourcesuper.com.au/resourcesuper** and read the Insurance, Fees and Costs Guide for Insurance and Administration Fees and Costs. Go to 'Additional explanation of fees and costs' in the Investment Guide at **resourcesuper.com.au/resourcesuper** for Investment Fees and Costs. Go to 'Additional explanation of fees and costs' and 'How super is Taxed' in the Super Guide at **resourcesuper.com.au/resourcesuper** for all other fee information, such as Family Law, Advice Fees and Fee definitions. The materials may change between the time when you read this PDS and the day when you acquire the product.

Tax deductions
The Trustee passes through the tax deductions it receives for certain costs of operating the Fund, including insurance fees, in the following ways:

1. Indirectly by keeping them within the Fund for the benefit of all members; or
2. Directly to your account through reduced fees.

8. Insurance in your super
Insurance fees are deducted from your account on the last Friday of each month. For detailed information on the insurance cover available (including any limitation that may apply) refer to the Insurance, Fees and Costs Guide at **resourcesuper.com.au/resourcesuper**

Types of insurance cover
The types of insurance cover that may apply are:

- Death Only cover
- Death and Total & Permanent Disablement (TPD)
- Income Protection.

Automatic or voluntary insurance
Insurance within the Fund could be available on an automatic or voluntary basis.

- Automatic insurance is not available for new members, you will need to apply (opt-in) for insurance cover.
- For members who have transferred from another division of the Fund where you previously held insurance cover, you may be eligible to maintain your existing cover, but there are exceptions. If you have an account balance of less than $6,000, you are under 25 when you join Resource Super – General and you have not previously confirmed you wish to keep your cover, you will need to apply (opt in) for cover.
- To opt in for insurance, please log on to your online account or complete and return the Insurance Opt-in Form (available on our website or call us for a copy).
- Voluntary insurance cover is not issued automatically. You must apply and you may be required to provide evidence of your health to the insurer, who will decide whether to accept (on standard terms or non-standard terms) or decline your application.

Inactive for 16 months
Where you have insurance and your account has been inactive (where no funds were received) for 16 months or more, your cover will be cancelled. We will contact you if your insurance is about to end. If you want to keep your insurance, you'll need to advise the Fund by calling us or logging in to your online account. Any previous advice to keep insurance in another division will not be transferred to i.e. you will need to provide new advice to the Fund to keep your insurance in this division.

Change or cancel your insurance cover
You can change, opt-out of (i.e. cancel) your insurance cover at any time by logging in to your super account or by completing and returning an Insurance Form (available on our website or call us for a copy).

Death and TPD insurance
If you are a new member in the Resource Super - General division and between 15 and 69 years of age and either an 'Australian Resident' or a 'Temporary Resident' (as defined by the insurer), you are eligible to apply for Death and Total & Permanent Disablement (TPD) cover, subject to underwriting and approval by the insurer. Cover is provided only after the insurer has assessed your application (and health evidence) and confirmed in writing the start date of your cover, and any conditions of acceptance of your cover. The amount of cover provided by each unit of cover varies with your age. For members transferring from another division of the Fund, the level of insurance cover (if any) you had in place on the day you left your employer may continue, unless you are under age 25, have less than $6,000 at the time of transfer or you have not previously confirmed you wish to keep your cover. In that case, your will need to opt in upon transfer to retain cover. Generally, the amount of cover provided by each unit of cover varies with your age.

Voluntary cover
You may apply for either voluntary Death only cover or voluntary Death and TPD cover. You are able to select the number of additional units you would like. Generally, voluntary insurance cover is underwritten, which means that you will be asked to provide health evidence to the insurer. Voluntary insurance cover is only provided after the insurer has assessed your health evidence and confirmed you have been accepted.

Fixed Death and TPD cover
If you don't want your insurance cover to reduce each year, you can apply to fix the amount of your Death and TPD (or Death Only) insurance cover. Fixed cover allows you to choose and maintain the same amount of cover until you reach age 70.

Occupation Category
Insurance fees can depend on your age and how the insurer classified your 'Occupation Category'. The Occupation Categories are:

- Professional,
- White Collar
- Blue Collar
- Heavy Blue Collar (only applicable for former mine worker members from certain employer plans).

If you do not take any action you will be placed in a 'Blue Collar' Occupation Category, unless you were a former mine worker member from certain employer plans where your Occupation Category will be 'Heavy Blue Collar'. The most expensive Occupation Category is 'Heavy Blue Collar', followed by 'Blue Collar', then 'White Collar' and finally 'Professional'. You may apply to the insurer to change your Occupation Category by logging in to your super account or by completing and returning an Insurance Form (available on our website or call us for a copy).

Income Protection

For members transferring from Resource Super – Employer the level of insurance will automatically continue, unless you are under age 25 or have less than $6,000 at the time of transfer. In that case, you will need to opt in upon transfer to retain cover. For new members, Income Protection is not issued automatically. If you want this cover, you must apply for it and provide evidence of your health to the insurer, who will decide whether to accept (on standard terms or non-standard terms) or decline your application. To be eligible for this cover you need to be a permanent or fixed term contract employee under age 65 who works at least 15 hours per week. Where provided, your Income Protection cover is up to 75% of your 'Salary', as defined by the insurer. If you satisfy the insurer's definition for Income Protection, the benefit is paid monthly in arrears, (after a 90 day waiting period), for up to 2 years. It may be reduced by any amount of workers' compensation or other payments which you are eligible to receive during your period of disability.

How to apply for cover

You can apply for insurance cover by logging in to your super account or by completing and returning an Insurance Form (available on our website or call us for a copy).

Insurance fees

All insurance fees shown in this document include the tax deduction the Fund claims for insurance costs and passes on to you. Insurance fees outlined here are current at the time of printing. The Trustee and insurer have the power to alter the insurance fees and you will be given 30 days' written notice of any increases.

Death and TPD insurance

The weekly insurance fee for each unit of cover depends on your Occupation Category, and whether your cover is for Death and TPD or Death Only and is shown in the following table.

Occupation Category	Weekly insurance fee per unit of Death Only cover	Weekly insurance fee per unit of Death and TPD cover
Heavy Blue Collar~	$13.01	$27.47
Blue Collar	$5.21	$10.99
White Collar	$2.60	$5.50
Professional	$2.35	$4.97

~ Heavy Blue Collar is only applicable to former mine worker members from certain employer plans.

Income Protection insurance

Insurance fees for this cover depend on your age and your Occupation Category. Lower insurance fees are payable if you successfully apply to the insurer (using the Insurance Form) to change your Occupation Category from 'Blue Collar' to either 'White Collar' or 'Professional'.

Insurance (Heavy Blue Collar Occupation Category only)

For previous former mine worker members from certain employer plans, your Occupation Category will be 'Heavy Blue Collar' in Resource Super – General. You will be charged an additional loading on the 'Blue Collar' rates.

For Death and TPD fixed cover a loading of 2.50 per $1,000 of cover on the 'Blue Collar' rates applies.

For Income Protection cover a loading of 2.50 per $1,000 of cover on the 'Blue Collar' rates applies in the following table.

		Annual insurance fee per $1,000 of annual Income Protection Benefit by Occupation Category ($)		
Age next birthday	Value of each unit of Death Only or Death and TPD ($)	Blue Collar	White Collar	Professional
16	60,000	2.77	1.39	1.25
17	60,000	2.77	1.39	1.25
18	60,000	2.77	1.39	1.25
19	60,000	2.75	1.38	1.24
20	60,000	2.75	1.38	1.24
21	120,000	2.75	1.38	1.24
22	120,000	2.78	1.39	1.25
23	120,000	2.80	1.40	1.26
24	120,000	2.82	1.41	1.27
25	120,000	2.84	1.42	1.28
26	150,000	2.88	1.44	1.30
27	150,000	2.88	1.44	1.30
28	150,000	2.88	1.44	1.30
29	150,000	2.88	1.44	1.30
30	150,000	2.89	1.45	1.30
31	180,000	2.91	1.46	1.31
32	180,000	2.93	1.47	1.32
33	180,000	2.97	1.49	1.34
34	180,000	3.02	1.51	1.36
35	180,000	3.10	1.55	1.40
36	170,000	3.21	1.61	1.45
37	170,000	3.34	1.67	1.50
38	170,000	3.52	1.76	1.59
39	170,000	3.72	1.86	1.68
40	170,000	3.95	1.98	1.78
41	160,000	4.24	2.12	1.91
42	160,000	4.56	2.28	2.06
43	160,000	4.95	2.48	2.23
44	160,000	5.37	2.69	2.42
45	160,000	5.85	2.93	2.64
46	160,000	6.41	3.21	2.89
47	160,000	7.03	3.52	3.17
48	160,000	7.71	3.86	3.47
49	160,000	8.46	4.23	3.81
50	160,000	9.31	4.66	4.19
51	120,000	10.21	5.11	4.60
52	120,000	11.20	5.60	5.04
53	120,000	12.27	6.14	5.52
54	120,000	13.42	6.71	6.04
55	120,000	14.64	7.32	6.59
56	90,000	15.96	7.98	7.18
57	90,000	17.38	8.69	7.82
58	90,000	18.90	9.45	8.51
59	90,000	20.37	10.19	9.17
60	90,000	21.92	10.96	9.87
61	60,000	23.56	11.78	10.61
62	60,000	25.29	12.65	11.38
63	60,000	27.09	13.55	12.19
64	60,000	26.48	13.24	11.92
65	60,000	15.06	7.53	6.78
66	30,000			
67	30,000			
68	30,000			
69	30,000			
70	30,000			

You should read the important information about insurance cover (including eligibility and cancellation, conditions and exclusions that may apply to you) and consider whether it is appropriate for you before making any decision - go to **resourcesuper.com.au/resourcesuper** and read the Insurance, Fees and Costs Guide. This material relating to 'Insurance in your superannuation' may change between the time when you read this PDS and the day when you acquire the product.

9. How to open an account

If you transferred from another division of Resource Super, an account will be automatically opened for you. All other investors wishing to join Resource Super - General must complete an Application Form. Once you have received your member number, you should log into your account if you wish to nominate beneficiaries or make an investment choice.

Enquiries or complaints

If you have any questions that are not answered in this PDS, please call us. There is more detailed information on this area in the Trustee's complaints policy. You can get a copy of the policy by visiting our website at **resourcesuper.com.au/complaints** or by contacting the Fund. If your enquiry is not resolved to your satisfaction and you wish to lodge a complaint, please contact us:

By phone
1800 824 227

By email
RIMTcomplaints@russellinvestments.com.au

By mail
Complaints Officer

Resource Super
Locked Bag A4094
Sydney South NSW 1235

Depending on the nature of your complaint, we may ask you to provide further information to assist us. When we receive your complaint, we will provide you with a written acknowledgement. Our goal is to handle your complaint efficiently and fairly and we will provide the Trustee's decision as quickly as possible. We aim to provide you with a complaint outcome within 45 calendar days or 90 calendar days if your complaint is about a Death benefit distribution.

If we are unable to provide you with an outcome within these timeframes, we will write to you and provide the reasons for the Trustee's delay.

If you are not satisfied with our response or the handling of your complaint, you may have the right to lodge a complaint with the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA) via the following contact details:

By phone
1800 931 678

By email
info@afca.org.au

By mail
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Cooling-off period

You have a cooling-off period to reconsider your investment. To withdraw, we must receive your written request within 14 days of the earlier of:

- The Date you receive your Welcome Statement; or
- Five business days after you become a member of the Plan.

The option to withdraw is not available if you have exercised your rights as a member, for example, if you have switched investment options.

If you withdraw your investment during the cooling off period, the amount payable to you may be different to the amount you invested due to changes in the unit price, tax and reasonable administration costs.

To withdraw your investment, you will need to complete a Benefit Payment Direction Form which is available on our website. Please note superannuation preservation rules apply.

You should read the important information about 'How to open an account' - go to **resourcesuper.com.au/resourcesuper** and read the Super Guide. This material relating to 'How to open an account' may change between the time when you read this PDS and the day when you acquire the product.

What is GoalTracker Plus?

Using the information you provide about yourself through the GoalTracker program, such as your income goal for retirement and the age you wish to retire, GoalTracker Plus can create and manage a tailored investment strategy for you. Similar to a trusted adviser, GoalTracker Plus will regularly review your investment strategy, make a recommendation and implement any changes automatically (unless you opt out), to help keep you on track. For more information on GoalTracker Plus and how you can activate this additional service at no further cost, refer to **resourcesuper.com.au/goaltrackerplus**.

Phone
Within Australia

1800 824 227

Outside Australia
+61 2 8571 5588

Monday to Friday, 8:30am – 5:30pm (AEST)

Mail
Resource Super
Locked Bag A4094
Sydney South NSW 1235

Website
resourcesuper.com.au

Email
enquiries@service.resourcesuper.com.au

FORM
APPLICATION FORM

Resource Super – General

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

This Application Form relates to the current Resource Super – General Product Disclosure Statement (the "PDS") for the Resource Super – General Division within the Russell Investments Master Trust (the "Fund"). It must not be distributed unless accompanied by the complete and unaltered PDS. Terms defined in the PDS have the same meaning in this form. The PDS contains important information about investing in the Fund. It is important that you read the PDS accompanying this Application Form before applying for units in any of the investment options of the Fund.

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 resourcesuper.com.au/privacy or call us on 1800 824 227.

a. Title (please select)

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

b. Surname

c. First name(s)

d. Date of birth (DD MM YYYY) e. Member number

f. Address

State ☐☐☐ Postcode ☐☐☐☐

g. Work telephone h. Home telephone i. Mobile number[1]

j. Email address[2] (Give us your email address to receive all future communications electronically.)

[1] We may SMS you from time to time.

[2] **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.**

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 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 tor 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 Resource Super account.

3. ADVISER DETAILS

If you would like to add a financial adviser to your account and have adviser service fees deducted, please complete the Adviser Details Form available at resourcesuper.com.au/forms

4. INITIAL INVESTMENT

Please check that the dollar values add up to the total investment amount.

a. Total Investment amount:

From one or more superannuation funds (You must complete the Rollover Forms attached at the end of this form.)	$ ☐☐☐☐☐☐☐☐ .00
From contributions (accompanying this application only)	$ ☐☐☐☐☐☐☐☐ .00
Total investment amount	$ ☐☐☐☐☐☐☐☐ .00

b. Please complete the relevant details, so we can track your application appropriately:

☐ Transfer from another division within the Russell Investments Master Trust

The member/number where the account is transferring FROM: ☐☐☐☐☐☐☐☐

☐ Please transfer $ ☐☐☐☐☐☐☐☐ .00

☐ Please transfer the total balance.

If the account you are transferring is from your Resource Super – Employer account, please complete the details below in relation to the employer that sponsors your account.

☐ I have not left employment.

☐ I have left employment/will be leaving on ☐☐ ☐☐ ☐☐☐☐ (DD MM YYYY)

If you have requested to transfer your total balance after leaving employment, we will wait for final contributions from your employer to arrive before making the transfer.

AND/OR

☐ Transfer from another superannuation fund

Please complete and sign the rollover form at the end of the Application Form in order to transfer money from other superannuation funds. For more rollover forms please visit resourcesuper.com.au/forms

I would like to transfer my existing superannuation from the following funds:

☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

(continued over)

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4. INITIAL INVESTMENT (CONTINUED)

AND/OR

☐ **Make a contribution**

The cheque should be made payable to Russell Investment Master Trust.

The cheque is a:

☐ Personal after-tax contribution

☐ Personal tax-deductible contribution (contributions tax will be deducted)

You may be eligible to make a tax-deductible contribution, if you are self-employed or an 'unsupported person'. **In addition, kindly submit a 'Deduction for personal superannuation contributions' form available from the ATO.** If you do not provide this notice, your contribution will be treated as a non-concessional contribution.

☐ Employer Superannuation Guarantee (SG) or salary sacrifice contribution (contributions tax will be deducted)

If your cheque should be dishonoured, you may be liable for all reasonable costs associated with processing your application. If you would like to make a contribution by BPAY® or Electronic Funds Transfer, you will need to wait until your application is processed and you have been provided with your Customer Reference Number (CRN) for contributions.

5. MAKE AN INVESTMENT CHOICE

Please fill in the table below to make an investment choice. The choice(s) you indicate on this form will apply to both your initial investment and future transactions on your account. You can update your choice(s) at any time by logging into your account via resourcesuper.com.au/login

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.

Option 1 – Choose the GoalTracker Investment Option

☐ By ticking this box, GoalTracker will automatically invest your super based on your age. By telling us more, you can then opt for GoalTracker Plus to create and manage a tailored investment strategy just for you.

MySuper option	
GoalTracker	1 0 0 .00%

OR

Option 2 – Set your own investment strategy

Choose one or more options in the table below (continued over).

Diversified options	
Defensive	☐☐☐.00%
Balanced Growth	☐☐☐.00%
Growth	☐☐☐.00%

5. MAKE AN INVESTMENT CHOICE (CONTINUED)

Sector options

Cash and Fixed Income sector options[1]	
Australian Cash	☐☐☐.00%
Australian Floating Rate	☐☐☐.00%
Australian Fixed Income	☐☐☐.00%
Global Fixed Income – $A Hedged	☐☐☐.00%
Equity sector options[2]	
Australian Shares	☐☐☐.00%
Global Shares	☐☐☐.00%
Global Shares – $A Hedged	☐☐☐.00%
Specialist sub-sector options[3]	
Emerging Markets	☐☐☐.00%
Listed International Property Securities – $A Hedged	☐☐☐.00%
Responsible options[2]	
Low Carbon Global Shares	☐☐☐.00%
Low Carbon Australian Shares	☐☐☐.00%
Third party options[2]	
Third Party Indexed Australian Shares	☐☐☐.00%
Third Party Indexed Global Shares	☐☐☐.00%
Third Party Indexed Global Shares – $A Hedged	☐☐☐.00%
Total allocation =	1 0 0.00%

[1] These investment options generally have a low level of investment risk and low expected long-term returns. If you're planning to invest a significant amount of your super account in these options for more than 3 years, it's important to consider whether they are appropriate for your investment objectives and circumstances. You should read the PDS and/or seek financial 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 resourcesuper.com.au/login

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

5. MAKE 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 three working days prior to the 15th of each month.

I would like to rebalance my investments automatically each month:

☐ Yes ☐ No

6. NOMINATION OF BENEFICIARIES

Please specify the type of dependant for each person and indicate in the last column of the table 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.

Note: 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. 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.

My nomination of beneficiaries:

1 Full name

Type of beneficiary

☐ Spouse ☐ Financial dependant ☐ Child ☐ Interdependant ☐ Legal personal representative

Beneficiary details

Date of birth (DD MM YYYY)

% of benefit ☐☐☐.00%

Address

State Postcode

6. NOMINATION OF BENEFICIARIES (CONTINUED)

2 Full name

Type of beneficiary

☐ Spouse ☐ Financial dependant ☐ Child ☐ Interdependant ☐ Legal personal representative

Beneficiary details

Date of birth (DD MM YYYY)

% of benefit

.00%

Address

State Postcode

3 Full name

Type of beneficiary

☐ Spouse ☐ Financial dependant ☐ Child ☐ Interdependant ☐ Legal personal representative

Beneficiary details

Date of birth (DD MM YYYY)

% of benefit

.00%

Address

State Postcode

4 Full name

Type of beneficiary

☐ Spouse ☐ Financial dependant ☐ Child ☐ Interdependant ☐ Legal personal representative

Beneficiary details

Date of birth (DD MM YYYY)

% of benefit

.00%

Address

State Postcode

6. NOMINATION OF BENEFICIARIES (CONTINUED)

5 Full name

Type of beneficiary

☐ Spouse ☐ Financial dependant ☐ Child ☐ Interdependant ☐ Legal personal representative

Beneficiary details

Date of birth (DD MM YYYY)

% of benefit

.00%

Address

State Postcode

Total = 100%

If you have completed the beneficiary details above, it will automatically be loaded as a preferred (non-binding nomination). However, if you'd like to make a binding nomination, please complete the below section.

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. **Note:** A binding nomination must be updated/confirmed at least every three years. I acknowledge that if my nomination becomes invalid or expires, the Trustee is not bound by my nomination.

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

Member signature

Date (DD MM YYYY)

Member name

Witness 1 signature

Date (DD MM YYYY)

Witness 1 (Name)

Witness 2 signature

Date (DD MM YYYY)

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; and
- I have witnessed the signing and dating of this form by the member.

7. INSURANCE COVER

Complete this section if you require insurance cover. You can choose from unit based or fixed cover:

- Unit based cover is where the value of each unit varies with your age, as shown in the PDS.
- Fixed cover allows you to choose and maintain the same amount of cover until you reach age 70.

Death Only, and Death and TPD Cover

Select **one** of the following – Unit based or Fixed cover.

Select **one** of the following – Death Only, or Death and TPD cover.

Unit based cover	OR	Fixed cover
Death Only ☐☐ units		Death Only $ ☐☐☐☐☐☐☐☐ .00
Death and TPD ☐☐ units		Death and TPD $ ☐☐☐☐☐☐☐☐ .00

Income Protection cover

I want to purchase Income Protection[1] cover.

My annual salary is $ ☐☐☐☐☐☐☐☐ .00

Important

- Further details of the insurance cover are provided in your PDS and Insurance, Fees and Costs Guide.
- If you are applying for insurance cover, we will send you the insurer's Personal Statement to complete and return to us.
- Insurance cover is subject to the insurer receiving and accepting the completed Personal Statement and any required medical evidence.

[1] Income Protection cover is 75% of your annual salary, where salary is defined as Ordinary Times Earnings (OTE). You may be required to provide proof of your current salary.

8. OCCUPATION CATEGORY

This section is optional. If you would like to change your Occupation Category, please complete the questions below.

You are charged insurance fees based on the risk profile of your occupation. The plan's default category is Standard. If you are classified as Low Risk or Professional, you can save money on insurance fees.

	OCCUPATION CATEGORIES
Professional	White Collar Professionals performing no manual duties (e.g. lawyer, accountant). Usually those with a tertiary qualification or registration by a professional body (they must be using these qualifications in their occupation). Those well established senior executives (with 10 or more years in that role) with incomes in excess of $80,000 pa, without tertiary qualifications may also be included.
White Collar (formerly Low Risk)	Clerical, administration and managerial occupations involving office and travel duties. No manual work (e.g. administrator, book-keeper, computer operator). Includes occupations with tertiary qualifications that involve very light physical work (e.g. osteopath, physiotherapist).
Blue Collar (formerly Standard)	Certain qualified tradespeople (e.g. electrician) who engage in light manual work only. Includes business owners in non-hazardous industries involved in light manual work (e.g. coffee shop owner) and those who may supervise medium blue collar workers (no more than 25% of their work time). Includes occupations that are not limited to an office, where travel is an essential part of the job (e.g. field surveyor).
	Qualified skilled tradespeople in non-hazardous industries wholly involved in manual duties (e.g. carpenter, plumber, plasterer, mechanic).
	Heavy manual workers in non-hazardous industry performing higher risk occupations (e.g. interstate bus driver, warehouse worker, labourer, bricklayer, house removalist).
Heavy Blue Collar	Heavy Blue Collar is only applicable to former Byrnecut Category A members (i.e. Mine Workers).

1. Are the duties of your occupation limited to professional, administrative, clerical, secretarial or similar 'white collar' tasks that do not involve manual work and are conducted entirely (or at least 80%) within an office environment (excluding travel from one office environment to another)?

☐ Yes ☐ No

2. Are you earning more than $80,000 each year from your profession?

☐ Yes ☐ No

3. Do you have a tertiary qualification, or are you a member of a professional institute or registered by a government body?

☐ Yes ☐ No

4. Are you in a management role?

☐ Yes ☐ No

5. If you cannot answer YES to question (1), but believe you may qualify for a Low Risk or Professional occupation category due to your occupation and/or due to the minimal time you perform your duties outside an office environment, please provide details of your occupation and a brief description of your duties below.

9. TAX FILE NUMBER

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect, use and disclose your Tax File Number (TFN), which will only be used for lawful purposes such as those referenced below. 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 in writing to the Trustee of your superannuation fund 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).
- Concessional contributions to your account will generally be taxed at the concessional rate of 15% (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, making it easier to consolidate your super so that you receive all your superannuation benefits when you retire.
- You will receive the low income super tax offset (LISTO) and Government super co-contributions if eligible.

Your TFN will otherwise remain confidential.

Fill in your tax file number here:

Do you intend to claim a tax deduction?

If you have made a personal super contribution during the year to your superannuation account, you may be able to claim a tax deduction.

If you intend to claim a tax deduction, please complete the Notice of intent to claim or vary a deduction for personal super contributions Form which is available at russellinvestments.com.au/forms and send it to us.

10. DECLARATION AND SIGNATURE

I acknowledge and declare that:

1. All the information provided in this application is true and correct.
2. I have read and understood the PDS to which the Application Form relates.
3. I agree to be bound by the terms and conditions of the PDS and the Trust Deed for the Russell Investments Master Trust, as amended from time to time.
4. I acknowledge that the Trustee reserves the right to refuse applications for units at its discretion.
5. I acknowledge that the repayment of capital or the performance of any option in the Fund is not guaranteed.
6. I have read and agree to the 'Your privacy' section of the PDS.
7. I consent to the use of my personal information in accordance with the 'Your privacy' section of the PDS.
8. I understand that each year an Annual Report for the Fund will be available online.
9. 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.

This Application Form must be signed by the applicant. 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 Application Form.

Member signature

Date (DD MM YYYY)

Member name

11. 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 Form.

Rolling over your benefits
You can consolidate your super by rolling money you have in other funds into Resource 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 password 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 or your legal personal representative (your estate) at the time of death.
- 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 a legal personal representative, 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 beneficiary?
Beneficiaries, as assessed at the time of death, can include:

- 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 at the date of your death.
- Any person with whom you have any interdependency relationship:
  - any person with whom you have a close personal relationship and with whom you with, where one or both of you also provide ongoing financial support, and 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.

We're here to help

Please send your completed form to: Resource Super, Locked Bag A4094, Sydney South NSW 1235.

If you have any questions, please call us on 1800 824 227 (Monday to Friday 8.30am to 5.30pm AEST), email enquiries@service.resourcesuper.com.au or visit resourcesuper.com.au

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 824 227 or visit resourcesuper.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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