

# Your Product

## Disclosure Statement


Russell SuperSolution  
Private Division  
1 July 2011

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### IMPORTANT INFORMATION

#### About this Product Disclosure Statement (PDS)

This PDS provides a summary of the key information you need to make a decision. It includes links to additional information that is part of this PDS marked with a  symbol. This is important information you should read before making a decision to invest in Russell SuperSolution. The information provided in the PDS is general information only and doesn't take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

## 1. About Russell SuperSolution

**At Russell our mission is to improve financial security for investors. We've been doing this for over 70 years. Presently we guide over \$2 trillion worth of funds globally for investors, large and small. Here, in Australia, we look after superannuation for more than 220,000 families and individual investors just like you.**

When you join SuperSolution, you will experience the confidence that comes from knowing your money is managed by some of the world's best investment managers. They will treat your hard-earned superannuation savings with care and respect and make sure that you benefit from the same research-driven, disciplined approach that we use for the world's largest investors.

Many people are daunted by the prospect of sorting out their superannuation for a long and enjoyable retirement. But this doesn't need to be the case. We make managing your superannuation as easy as possible throughout your entire working life and retirement. From experience, we know that there are five steps that everyone can take toward a better retirement. We've kept each step simple so that it's easier for you to make the right decisions. You can also contact us if you need some extra help.


#### How good will you feel when your superannuation is sorted?

**We keep it simple.** Build the retirement you want in 5 steps - go to [www.russell.com.au/5things](http://www.russell.com.au/5things)

## 2. How Superannuation works

**Superannuation is a means of saving for your retirement that is, in part, compulsory. There are different types of contributions available (for example, contributions by your employer, contributions that you choose to make and Government co-contributions). There are also limitations on contributions to, and withdrawals from, superannuation. Tax savings are provided by the Government. Most people have the right to choose into which fund their employer should direct their superannuation guarantee 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 can have significant impact on your lifestyle in your retirement.

 **You should read the important information about 'How superannuation works' before making a decision - go to [www.russell.com.au/ibr/private](http://www.russell.com.au/ibr/private) and click section 2 in the table of contents.**

This material relating to 'How superannuation works' may change between the time when you read this PDS and the day when you join the Fund.

This Product Disclosure Statement (PDS) is produced by the trustee of the Russell SuperSolution Master Trust (Fund or Russell SuperSolution), Total Risk Management Pty Ltd (Trustee), ABN 62 008 644 353. The Trustee's Australian Financial Services Licence (AFSL) number is 238790. The Russell SuperSolution ABN is 89 384 753 567.


### 3. Benefits of Investing in Russell SuperSolution

Your benefit in Russell SuperSolution is a defined contribution benefit. All contributions and positive investment earnings are credited to your account. Any fees, tax and negative investment earnings are debited to your account. When you leave the Plan, the balance of your account will be paid to you (or to another fund, as directed by you).

You can choose how your account is invested, from the available investment portfolios. In the event of your death or if you become disabled while a investor of the Plan, you may be entitled to an insured benefit, in addition to your account balance. Refer to 'section 8 – Insurance in your superannuation' within this document for details of the available insurance cover.

#### Investing in Russell SuperSolution offers you a range of benefits:

- > **Investment choice & flexibility:** choose from 15 different portfolios, including 'pre-mixed' or 'build your own' options. Switch your options or top up at any time.
- > **Help and advice:** receive free general advice via our helpline or, if you need personal financial advice, we can refer you to a licensed financial adviser.
- > **Award winning website:** access your account, as well as videos, fact sheets and planning tools via our secure website at [www.russell.com.au/super](http://www.russell.com.au/super)

 You should read the important information about the 'Benefits of investing with Russell SuperSolution' before making a decision - go to [www.russell.com.au/ibr/private](http://www.russell.com.au/ibr/private) and click section 3 in the table of contents.

This material relating to the 'Benefits of investing with Russell SuperSolution' may change between the time when you read this PDS and the day when you join the Fund.

### 4. Risks of superannuation

#### Investment risk/return trade-off

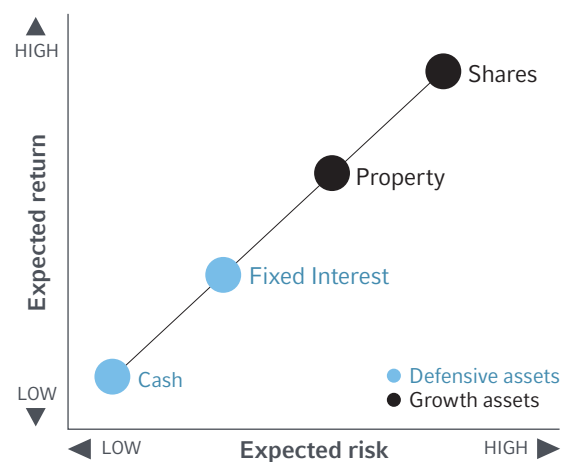
All investing involves risk. It's the trade-off for the return that investors seek. Assets with higher expected long-term return generally carry a higher level of short-term risk.

As with most investing, it is not guaranteed that you will make money. The value of your investment can go up or down with the value of investments of the portfolios in which you are invested. Growth investments (shares and property) have relatively higher risk, and higher expected return, than defensive investments (fixed interest and cash).

Short-term fluctuations in the value of investments are common, particularly in growth-oriented investment portfolios. Different types of investments perform differently at different times and carry varying forms of risk (which is why we recommend a diversified investment mix).

The relative risk of each portfolio depends on its asset allocation. The risk/return graph below indicates the relative position of each major asset class.

#### Position on risk/return spectrum



Source: Russell Investment Management Ltd.

Risks may result in loss of income, loss of principal invested and possible delays in repayment. You could receive back less than you invested and there is no guarantee that you will receive any income. Also remember that past returns are not a reliable indicator of future returns.

#### Other risks

Superannuation and taxation laws may change during the life of your investment and this might affect your final benefit, as well as how and when it is paid. Further, there is a risk that your final superannuation benefit may not be enough to meet your retirement needs.

To manage your risks, you should obtain professional investment advice that is tailored to your investment objectives, financial situation and particular needs. It is also important to remember that your risk tolerance may change as you get older. Aside from your risk tolerance, a proper risk assessment should take into account your age, your investment timeframe and the other investments that you hold. When assessing which portfolios to invest in, we recommend you pay particular attention to the investment return objective, suitability, minimum investment timeframe, investment strategy and risk level sections given for each portfolio.

For more general information about the ‘Risks of superannuation’ - go to [www.russell.com.au/ibr/private](http://www.russell.com.au/ibr/private) and click section 4 in the table of contents.

## 5. How We Invest Your Money

Russell SuperSolution offers investors a range of investment portfolios to choose from. You can invest in up to 12 investment portfolios at a time. If you don’t make an investment choice, your account will be invested into the default option (see ‘Details of the default option’ below for more information).

### Choosing your investments

If you would like to choose your investments you can select one or more of the Russell Diversified Portfolios or one or more of the single sector portfolios to help you build your own customised asset allocation.

#### Russell Diversified Portfolios

- › Russell Conservative
- › Russell Diversified 50
- › Russell Blended Balanced
- › Russell Balanced
- › Russell Balanced Opportunities
- › Russell Growth
- › Russell High Growth

#### Russell Sector Portfolios – Australian

- › Russell Australian Cash
- › Russell Australian Shares
- › Russell Australian Opportunities
- › Russell Socially Responsible Australian Shares

#### Russell Sector Portfolios – Global

- › Russell International Property Securities - \$A Hedged
- › Russell International Shares
- › Russell International Shares - \$A Hedged
- › Russell Global Opportunities

#### WARNING:

You must consider the likely investment return, the risk and your investment timeframe when choosing the portfolio(s) into which you wish to invest.



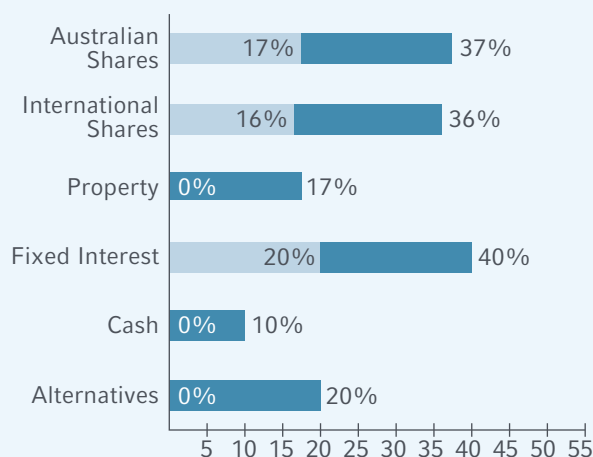
You should read the important information about ‘How we invest your money’ which will have details on each of the investment portfolios, before making a decision – go to [www.russell.com.au/ibr/private](http://www.russell.com.au/ibr/private) and click section 5 in the table of contents.

This material relating to ‘How we invest your money’ may change between the time when you read this PDS and the day when you join the Fund.

#### Details of the default option:

Russell Balanced Opportunities Portfolio APIR: TRM0045AU

#### Asset Allocation Ranges:



**Investment return objective:** To aim to outperform the benchmark over the long term by providing investors with exposure to a diversified mix of predominantly growth orientated assets with moderate to high volatility and some defensive assets.

**Suitability:** Suitable for investors who are seeking to build wealth over the long term and are willing to accept a moderate level of risk in order to do so.

**Minimum investment timeframe:** 5 Years

**Investment strategy:** The Portfolio is typically exposed to a diversified portfolio mix of growth investments around 70% and defensive investments around 30%. The Portfolio may be indirectly exposed to derivatives.

**Estimated ICR:** 0.81% p.a.

**Risk level\*:** This Portfolio is expected to have moderate to high return volatility.

\* The risk level assigned to a Portfolio is based on our assessment of its overall investment risks relative to the other Portfolios offered in Russell SuperSolution.

## 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 fund 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 investor services justify higher fees and costs. You may be able to negotiate to pay lower contribution fees and management costs where applicable. 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) website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a superannuation calculator to help you check out different fee options.

This section shows fees and other costs that you may be charged in respect of the default option – the Russell Balanced Opportunities Portfolio. These fees and costs may be deducted from your money, from the returns on your investment or from the assets of the portfolio as a whole.

Taxes and insurance costs are set out in another part of this document.

You should read all the information about fees and costs because it is important to understand their impact on your investment.

Similar information will be included in PDSs for other superannuation funds so that you can compare the Russell SuperSolution fees and costs with those of other superannuation funds.

 You should read the important information about 'Fees and costs', including fee and cost information for the other portfolios, before making a decision - go to [www.russell.com.au/ibr/private](http://www.russell.com.au/ibr/private) and click on section 6 in the table of contents.

This material relating to 'Fees and costs' may change between the time when you read this PDS and the day when you join the Fund.

## Russell Balanced Opportunities Portfolio

Type of fee or cost	Amount
<b>Fees when your money moves in and out of the fund</b>	
Establishment fee	Nil
Contribution fee	Nil
Withdrawal fee	\$124.20. This fee will be indexed to AWOTE at 1 July each year.
Termination fee	Nil
<b>Management costs: The fees and costs for managing your investment</b>	
Estimated indirect cost ratio (ICR)	0.81%
Investor fee	\$102.10p.a. This fee will be indexed to AWOTE at 1 July each year.
<b>Service fees</b>	
Switching fee	Nil*
Initial advisory service fee (optional)	Nil – if you don't have an adviser or have agreed with your adviser that this fee will not apply. Otherwise, a dollar amount as agreed between you and your adviser.
Ongoing advisory service fee (optional)	Nil – if you don't have an adviser or have agreed with your adviser that this fee will not apply. Otherwise, a dollar amount or percentage of your account balance as agreed between you and your adviser.

\* Note that a transaction fee may apply.

## Example of annual fees and costs for the Russell Balanced Opportunities Portfolio

The table below provides an example of how the fees and costs in the Russell Balanced Opportunities Portfolio of Russell SuperSolution can affect your superannuation investment over a one year period.

You should use this table to compare this product with other superannuation products. As noted above, fees and costs can be paid directly from your account, or deducted from investment returns.

Example: Russell Balanced Opportunities Portfolio
<b>Balance of \$50,000 with total contributions of \$5,000 during the year</b>
<b>Contribution fee</b> <b>Amount:</b> Nil <b>How and when paid:</b> For every \$5,000 you put in, you will be charged \$0.
<b>PLUS Management costs</b> <b>Amount:</b> \$102.10 p.a. + 0.81% p.a. <b>How and when paid:</b> For every \$50,000 you have in the Plan you will be charged \$405*. You will also be charged a investor fee of \$102.10 regardless of your balance, therefore, a total of \$507.10 would apply.
<b>EQUALS Cost of Plan</b> <b>How and when paid:</b> If you put in \$5,000 during the year and your balance was \$50,000 then for that year you will be charged fees of \$507.10*. <b>What it costs will depend on the investment portfolio(s) you choose.</b>

\* Additional fees may apply

Establishment fee: Nil

And, if you withdraw all or part of your balance from Russell SuperSolution you will be charged a withdrawal fee of \$124.20 (indexed to AWOTE) for each withdrawal.

### Changes in fees

The Trustee has the right to change Russell SuperSolution's fees at any time, without your consent. The Investor Fee and the Withdrawal Fee are automatically indexed to Average Weekly Ordinary Time Earnings (AWOTE) each year on 1 July. Any material increase in the fees you are charged will be communicated to you at least 30 days before it occurs. This includes the change in fees when you terminate your employment.

### Adviser service fees\*

If you agree, we can arrange for your adviser to be paid an initial and/or ongoing adviser service fee in respect of the advice and service they have provided in relation to your

investment into the Fund. Adviser service fees are deducted from your investment by redeeming units and paying the proceeds to your adviser. We do not receive any fees for this service. You can direct us to pay adviser service fees by completing Section 7 of the Application Form.

### Adviser remuneration\*

The Trustee does not pay any adviser remuneration. However, the investment manager of the Fund (Russell Investment Management Ltd, related party of the Trustee) may pay adviser remuneration of up to 0.15% of the value of your investment in the Fund to dealer groups and/or financial advisers who recommend the Fund to investors. Any adviser remuneration will be paid out of the investment manager's fee, so it does not represent any additional cost to you.

As an example, the maximum adviser remuneration payable over a 12 month period in respect of an investment of \$10,000 in the Fund would be \$15 (= 0.15% x \$10,000).

\* For full details of Adviser Service Fees and Adviser Remuneration, please refer to the Statement of Advice provided to you by your financial adviser.

## 7. How Superannuation 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 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 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.

**WARNING:**

- › If you exceed your Concessional Contribution limit, excess contributions will be taxed at the top marginal rate plus Medicare levy. These excess Concessional Contributions will also count towards your Non-concessional Contributions limit. Please note however that government relief is available for one-off breaches of the Concessional Contribution limit provided the limit has only been exceeded by \$10,000 or less.
- › If you exceed your Non-concessional Contribution limit, excess contributions will be taxed at the top marginal rate plus Medicare levy.

For more information on contribution limits and the co-contribution amount including the current threshold, visit [www.russell.com.au/rates](http://www.russell.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.

**Providing your TFN**

You should provide us with your Tax File Number (TFN) when you join the Plan. If you or your employer does not provide Russell SuperSolution 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 Plan, 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 'How superannuation is taxed' before making a decision - go to [www.russell.com.au/ibr/private](http://www.russell.com.au/ibr/private) and click on section 7 in the table of contents.**

This material relating to 'How superannuation is taxed' may change between the time when you read this PDS and the day when you join the Fund.

## 8. Insurance in your superannuation

### Types of Insurance cover within Russell SuperSolution

#### Basic Death and Total & Permanent Disablement (TPD) benefit

Your Death and TPD benefits are the balance of your account plus any insurance cover you have within the Plan. To be eligible for cover, you must be between 15 and 69 years of age.

If you join the Private Division through your employer under default fund arrangements you will automatically be issued with two Standard units of Death and TPD cover when you join.

For any other investors all insurance cover will be subject to the acceptance by the Plan's insurer. You may apply for cover at any time after joining the Plan.

The value of each unit varies with your age as per the table below. The cost of each unit is \$1.85 per unit per week for Death and TPD and \$0.95 per unit per week for Death only. As shown in the table on page 7, higher levels of cover are available if you are considered to be employed in a Low Risk or Professional Occupational Category. Please refer to [www.russell.com.au/ibr/private](http://www.russell.com.au/ibr/private) and click on section 8 in the table of contents for further information.

#### Additional Death and TPD insurance

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


#### Income protection benefit

If you become Totally but Temporarily Disabled, you may be eligible for an insured Income Protection Benefit. If Russell SuperSolution Private Division is your employer's default fund, you will automatically receive Standard cover. For any other investors all insurance cover will be subject to the acceptance by the Plan's insurer. You may apply for cover at any time after joining.

Your Income Protection Benefit is equal to 75% of your salary and is paid monthly, for a maximum period of 2 years. It may be reduced by any amount of workers compensation or other payments which you are eligible to receive. To be eligible for this insurance cover you need to be a permanent employee under age 70 who works at least 15 hours per week. The cost of cover depends upon your age as shown in the table on page 7. Lower premiums are payable if you are considered to be employed in a Low Risk or Professional Occupational Category. Please refer to [www.russell.com.au/ibr/private](http://www.russell.com.au/ibr/private) and click on section 8 in the table of contents for further information.

Age next birthday	Value of each Death or Death and TPD Unit per Occupational Category			Annual Cost per \$100 of monthly Income Protection benefit per Occupational Category		
	Standard	Low Risk	Professional	Standard	Low Risk	Professional
16	189,000	378,000	415,800	0.92	0.46	0.41
17	156,000	312,000	343,200	0.94	0.47	0.42
18	132,000	264,000	290,400	0.98	0.49	0.44
19	117,000	234,000	257,400	1.00	0.50	0.45
20	107,000	214,000	235,400	1.00	0.50	0.45
21	102,000	204,000	224,400	1.00	0.50	0.45
22	101,000	202,000	222,200	0.98	0.49	0.44
23	101,000	202,000	222,200	0.97	0.49	0.44
24	101,000	202,000	222,200	0.95	0.48	0.43
25	102,000	204,000	224,400	0.92	0.46	0.41
26	111,000	222,000	244,200	0.91	0.46	0.41
27	112,000	224,000	246,400	0.93	0.47	0.42
28	113,000	226,000	248,600	0.96	0.48	0.43
29	113,000	226,000	248,600	0.98	0.49	0.44
30	113,000	226,000	248,600	1.01	0.51	0.45
31	114,000	228,000	250,800	1.04	0.52	0.47
32	114,000	228,000	250,800	1.07	0.54	0.48
33	114,000	228,000	250,800	1.11	0.56	0.50
34	110,000	220,000	242,000	1.18	0.59	0.53
35	107,000	214,000	235,400	1.22	0.61	0.55
36	103,000	206,000	226,600	1.31	0.66	0.59
37	99,000	198,000	217,800	1.39	0.70	0.63
38	96,000	192,000	211,200	1.49	0.75	0.67
39	89,000	178,000	195,800	1.61	0.81	0.72
40	83,000	166,000	182,600	1.76	0.88	0.79
41	77,000	154,000	169,400	1.93	0.97	0.87
42	71,000	142,000	156,200	2.13	1.07	0.96
43	66,000	132,000	145,200	2.35	1.18	1.06
44	60,000	120,000	132,000	2.62	1.31	1.18
45	55,000	110,000	121,000	2.90	1.45	1.31
46	50,000	100,000	110,000	3.22	1.61	1.45
47	45,000	90,000	99,000	3.56	1.78	1.60
48	41,000	82,000	90,200	4.00	2.00	1.80
49	38,000	76,000	83,600	4.45	2.23	2.00
50	35,000	70,000	77,000	4.96	2.48	2.23
51	32,000	64,000	70,400	5.50	2.75	2.48
52	30,000	60,000	66,000	6.10	3.05	2.75
53	27,000	54,000	59,400	6.77	3.39	3.05
54	25,000	50,000	55,000	7.51	3.76	3.38
55	23,000	46,000	50,600	8.33	4.17	3.75
56	22,000	44,000	48,400	9.20	4.60	4.14
57	20,000	40,000	44,000	10.15	5.08	4.57
58	19,000	38,000	41,800	11.18	5.59	5.03
59	17,000	34,000	37,400	12.28	6.14	5.53
60	15,000	30,000	33,000	13.50	6.75	6.08
61	14,000	28,000	30,800	14.81	7.41	6.66
62	13,000	26,000	28,600	16.21	8.11	7.29
63	12,000	24,000	26,400	17.73	8.87	7.98
64	11,000	22,000	24,200	19.40	9.70	8.73
65	10,000	20,000	22,000	21.24	10.62	9.56
66	9,000	18,000	19,800	23.27	11.64	10.47
67	8,000	16,000	17,600	25.51	12.76	11.48
68	7,000	14,000	15,400	27.98	13.99	12.59
69	6,000	12,000	13,200	26.44	13.22	11.90
70	5,000	10,000	11,000	14.53	7.27	6.54

**WARNING:**  
 There is some important information you should read before deciding whether this insurance is appropriate for you - go to [www.russell.com.au/ibr/private](http://www.russell.com.au/ibr/private) and click on section 8 in the table of contents.

 You should read the important information about insurance benefits applicable to your superannuation fund before making a decision - go to [www.russell.com.au/ibr/private](http://www.russell.com.au/ibr/private) and click on section 8 in the table of contents.

This material relating to 'Insurance in your superannuation' may change between the time when you read this PDS and the day when you join the Fund.

## 9. How to open an account

An account will automatically be opened for you if your employer uses this fund as your default. You may be offered the opportunity to transfer from another division of Russell SuperSolution to the Private Division using a transfer form we will supply to you. If you are any other person wishing to join you will need to complete the application form and return it to us at:

Locked Bag A4094  
SYDNEY SOUTH  
NSW 1235

### Inquiries or complaints

If you have any questions that are not answered in this booklet, please call our Helpline. If your inquiry is not resolved to your satisfaction and you wish to lodge a complaint, please contact us:

#### By mail

The Complaints Officer Russell SuperSolution  
Locked Bag A4094  
Sydney South NSW 1235

#### By email

[yoursupersolution@russellsuper.com](mailto:yoursupersolution@russellsuper.com)

#### By phone

1800 555 667

Depending on the nature of your complaint, we may ask you to provide further information in writing, so that we can fully understand the complaint. We will provide assistance to you if necessary and a prompt written acknowledgment of receipt of your complaint. Our goal is to handle your complaint efficiently and fairly and we will provide the Trustee's decision as quickly as possible. However, if your complaint relates to a death claim or to a declined disablement claim, it may take some time to gather all the information necessary to enable the complaint to be properly considered. You can obtain advice in relation to the complaints handling process or feedback on the status of your complaint by calling us. If our inquiry and complaints procedure does not resolve the issue within 90 days, you may be able to take the matter to the Superannuation Complaints Tribunal.

### The Tribunal can be contacted at:

#### By phone

1300 884 114

#### By email

[info@sct.gov.au](mailto:info@sct.gov.au)

#### By mail

Superannuation Complaints Tribunal  
Locked Bag 3060  
GPO Melbourne VIC 3001

For more information about 'How to open an account' – go to [www.russell.com.au/ibr/private](http://www.russell.com.au/ibr/private) and click on section 9 in the table of contents.

### 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 an investor in the Plan.

#### Helpline

**1800 555 667**

Monday to Friday, 9am – 5pm (AEST)

#### Website

[www.russell.com.au/super](http://www.russell.com.au/super)

#### Mail

Russell SuperSolution  
Locked Bag A4094  
Sydney South NSW 1235

#### Email

[yoursupersolution@russellsuper.com](mailto:yoursupersolution@russellsuper.com)



h. Please mark one option only and complete the relevant details:

**Option 1 - Authorised representatives of licensed dealer groups**

I declare that I am authorised to sign on behalf of the licensed dealer group. On behalf of the dealer group I acknowledge and agree that the Trustee may cease or vary the adviser service fee if so notified by the applicant. The dealer group and I are neither the agents nor partners of the Trustee or a company in the Russell Investment Group.

Signature of the adviser

**OR**

**Option 2 - Licensed financial advisers**

I declare that I am a licensed financial adviser and do not represent a dealer group and acknowledge and agree that the Trustee may cease or vary the adviser service fee if so notified by the applicant. I am not an agent nor a partner of the Trustee or a company in the Russell Investment Group.

Signature of the adviser

i. Adviser stamp

*Adviser stamp*





#### 4. Investment Choice

**!** Please fill in the table below if you wish 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 invest in a maximum of 12 options at any point in time.

**My investment choice is:**

##### Russell Diversified Portfolios

<input type="checkbox"/>	1. Russell Conservative Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%
<input type="checkbox"/>	2. Russell Diversified 50 Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%
<input type="checkbox"/>	3. Russell Blended Balanced Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%
<input type="checkbox"/>	4. Russell Balanced Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%
<input type="checkbox"/>	5. Russell Balanced Opportunities Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%
<input type="checkbox"/>	6. Russell Growth Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%
<input type="checkbox"/>	7. Russell High Growth Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%

##### Russell Sector Portfolios - Australian Sectors

<input type="checkbox"/>	8. Russell Australian Cash Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%
<input type="checkbox"/>	9. Russell Australian Shares Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%
<input type="checkbox"/>	10. Russell Australian Opportunities Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%
<input type="checkbox"/>	11. Russell Socially Responsible Australian Shares Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%

##### Russell Sector Portfolios - Global Sectors

<input type="checkbox"/>	12. Russell International Property Securities Portfolio - \$A Hedged	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%
<input type="checkbox"/>	13. Russell International Shares Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%
<input type="checkbox"/>	14. Russell International Shares Portfolio - \$A Hedged	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%
<input type="checkbox"/>	15. Russell Global Opportunities Portfolio	<input type="text"/>	<input type="text"/>	<input type="text"/>	.00%

**Total allocation = 100%**

You can update your choice(s) at any time by visiting the website at [www.russell.com.au/super](http://www.russell.com.au/super) and logging in to your account. The effective date of processing will be three business days after your request to switch investments is received by Russell SuperSolution.

### 5. 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 back of the form to the Nomination of Beneficiaries section.**

**Note that the total proportions nominated must equal 100% and only whole percentages may be used.**

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

**a. My nomination of beneficiaries:**

1 Full name

Address



State

Postcode

Type of dependant

% of benefit



.00%

2 Full name

Address



State

Postcode

Type of dependant

% of benefit



.00%

3 Full name

Address



State

Postcode

Type of dependant

% of benefit



.00%

4 Full name

Address



State

Postcode

Type of dependant

% of benefit



.00%

5 Full name

Address



State

Postcode

Type of dependant

% of benefit



.00%

**5. Nomination of beneficiaries** (continued)

6 Full name

Address

State

Postcode

Type of dependant

% of benefit

.00%

7 Full name

Address

State

Postcode

Type of dependant

% of benefit

.00%

8 Full name

Address

State

Postcode

Type of dependant

% of benefit

.00%

**Total = 100%**





**Insurance**

**Important information about Insurance**

- » you can change the number of units you have at any time
- » any request for cover will be processed as soon as possible after this form is received by Russell SuperSolution
- » the provision of insurance cover is subject to acceptance by the insurer and during the acceptance process, the insurer may ask you to provide further information
- » if your application is accepted, a premium based on the number of units of cover will be deducted from your Russell SuperSolution account.

**Nomination of beneficiaries**

**Who you can nominate**

<b>Who can receive your benefit in the event of your death?</b>	<p>You can pay your benefit to:</p> <ul style="list-style-type: none"> <li>» your estate, or</li> <li>» nominated beneficiary(ies), or</li> <li>» a combination of your estate and your nominated beneficiary(ies).</li> </ul> <p>Any beneficiary you nominate must be either your legal personal representative (i.e. the executor or administrator of your estate) or dependant at the date of your death.</p> <p>If you nominate your estate or legal personal representative, your benefit will be paid according to your Will (or according to the law of your state or territory if you have no Will).</p>
<b>Who qualifies as a dependant?</b>	<p>In terms of Superannuation Law, the people that you are able to nominate to receive your Death Benefit are:</p> <ul style="list-style-type: none"> <li>» your spouse (including de facto of the same or different sex);</li> <li>» your children (including step, adopted, and ex-nuptial children, or a child of your spouse);</li> <li>» any person who is financially dependent on you;</li> <li>» any person with whom you have an interdependency relationship including:                             <ul style="list-style-type: none"> <li>» any person with whom you have a close personal relationship and live with where one or both of you also provides ongoing financial support, domestic support and personal care; and</li> <li>» 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.</li> </ul> </li> </ul>

**Types of nominations**  
You can choose to make a preferred nomination or binding nomination.

<b>What is a preferred nomination?</b>	<ul style="list-style-type: none"> <li>» This is a preferred nomination only. 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.</li> <li>» Should be updated if your circumstances change.</li> <li>» Requires no witness signatures.</li> </ul>
<b>What is a binding nomination?</b>	<ul style="list-style-type: none"> <li>» When you make a valid binding nomination, you decide who receives your benefit when you die, and how much of the benefit they receive.</li> <li>» Will be treated as a binding nomination for three years from the date the nomination is made. This nomination reverts to being preferred nomination after the three-year period if the nomination is not extended by lodging a new binding nomination request.</li> <li>» 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.</li> <li>» 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.</li> </ul>

It is important to note that each person you nominate must qualify as a dependant. You must write the type of dependant each person is in the third column. Please indicate in the last column of the table the percentage of your benefit you wish to allocate to each person listed.

**Note that the total proportions nominated must equal 100%.**

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## Completing proof of identity

You will need to provide documentation with this transfer request to prove you are the person to whom the superannuation entitlements belong.

### Acceptable documents

The following documents may be used.

EITHER	OR	
<b>One of the following documents only:</b> <ul style="list-style-type: none"> <li>» driver's licence issued under State or Territory law</li> <li>» passport</li> </ul>	<b>One of the following documents:</b> <ul style="list-style-type: none"> <li>» birth certificate or birth extract</li> <li>» citizenship certificate issued by the Commonwealth</li> <li>» pension card issued by Centrelink that entitles the person to financial benefits</li> </ul>	<b>AND One of the following documents:</b> <ul style="list-style-type: none"> <li>» letter from Centrelink regarding a Government assistance payment</li> <li>» notice issued by Commonwealth, State or Territory Government or local council within the past twelve months that contains your name and residential address. For example:                             <ul style="list-style-type: none"> <li>– Tax Office Notice of Assessment</li> <li>– Rates notice from local council</li> </ul> </li> </ul>

### Have you changed your name or are you signing on behalf of another person?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document. A linking document is a document that proves a relationship between two (or more) names.

The following table contains information about suitable linking documents.

Purpose	Suitable linking documents
Change of name	Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office.
Signed on behalf of the applicant	Guardianship papers or Power of Attorney

### Certification of personal documents

All copied pages of ORIGINAL proof of identification documents (including any linking documents) need to be certified as true copies by any individual approved to do so (see below).

The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification (eg Justice of the Peace, Australia Post employee, etc) and date.

The following can certify copies of the original as **true and correct** copies:

- » a permanent employee of Australia Post with five or more years of continuous service
- » a finance company officer with five or more years of continuous service (with one or more finance companies)
- » an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having five or more years continuous service with one or more licensees
- » a notary public officer
- » a police officer
- » a registrar or deputy registrar of a court
- » a Justice of the Peace
- » a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia, as a legal practitioner
- » an Australian consular officer or an Australian diplomatic officer
- » a judge of a court
- » a magistrate, or
- » a Chief Executive Officer of a Commonwealth court.

## Where do I send the form?

You should send your completed and signed form with your certified proof of identity to the fund you are transferring from. Alternatively, you may send the documents to Russell SuperSolution and we will forward them to the fund you are transferring from for you.



Please provide details for all Yes answers in the GENERAL MEDICAL QUESTIONNAIRE ON PAGE 3

03	<b>PERSONAL STATEMENT</b>	
	<b>3.1 Have you ever had, been advised that you had, or received advice or treatment for any of the following:</b>	
	a) High blood pressure, raised cholesterol, chest pain, heart attack, rheumatic fever, stroke or circulatory disorder?	<input type="checkbox"/> No <input type="checkbox"/> Yes
	b) Bowel, stomach or intestinal problem, gallbladder or liver disease?	<input type="checkbox"/> No <input type="checkbox"/> Yes
	c) Epilepsy, stroke, paralysis, multiple sclerosis, fainting attacks?	<input type="checkbox"/> No <input type="checkbox"/> Yes
	d) Depression, anxiety, panic attacks, stress, chronic fatigue or any mental or nervous condition?	<input type="checkbox"/> No <input type="checkbox"/> Yes
	e) Diabetes, sugar in urine, pancreatic or thyroid problem?	<input type="checkbox"/> No <input type="checkbox"/> Yes
	f) Cancer, tumour, melanoma, sunspots, mole or growth of any kind?	<input type="checkbox"/> No <input type="checkbox"/> Yes
	g) Disease, injury or disorder of joints, neck, back or bones, gout, arthritis or a repetitive strain injury or tendonitis?	<input type="checkbox"/> No <input type="checkbox"/> Yes
	h) Impairment of sight, hearing or speech?	<input type="checkbox"/> No <input type="checkbox"/> Yes
	i) Asthma, bronchitis, any lung complaint?	<input type="checkbox"/> No <input type="checkbox"/> Yes
	j) Leukaemia, haemochromatosis, any blood problems?	<input type="checkbox"/> No <input type="checkbox"/> Yes
	k) Kidney, bladder problems?	<input type="checkbox"/> No <input type="checkbox"/> Yes
	l) Psoriasis, eczema, any skin problem?	<input type="checkbox"/> No <input type="checkbox"/> Yes
	m) Any other disability, congenital abnormality, deformity or symptoms of ill health, illness or injury?	<input type="checkbox"/> No <input type="checkbox"/> Yes
	n) To the best of your knowledge, do you, or any of your current or past sexual partners, have HIV/AIDS, or are you experiencing any unexplained night sweats or unintentional weight loss, do you/have you engaged in any activity/ies reasonably accepted as having an increased risk of exposure to the virus?	<input type="checkbox"/> No <input type="checkbox"/> Yes
	o) Has any near blood relative suffered from diabetes, heart disease, mental disorder or breakdown, haemophilia, Huntington's Chorea, kidney disease, high blood pressure, cancer or any hereditary disease?	<input type="checkbox"/> No <input type="checkbox"/> Yes
<b>FEMALES ONLY</b>		
p) Have you ever had any gynaecological conditions (eg endometriosis, abnormal pap smear, etc.)?	<input type="checkbox"/> No <input type="checkbox"/> Yes	
q) Have you ever had any complications of pregnancy or childbirth?	<input type="checkbox"/> No <input type="checkbox"/> Yes	
r) Are you currently pregnant? If 'Yes' what is the expected delivery date        /        /	<input type="checkbox"/> No <input type="checkbox"/> Yes	
s) Have you ever had a breast lump (even if you have not seen a doctor about it)?	<input type="checkbox"/> No <input type="checkbox"/> Yes	

04	<b>GENERAL MEDICAL</b>	
	4.1 a) Within the LAST THREE YEARS have you consulted, been examined, treated by, or received advice from any doctor, psychologist, psychiatrist, counsellor, chiropractor, physiotherapist or any other health care professional (naturopath, etc) or been in a hospital or been advised to have an operation or taken any medication, drugs, stimulants, sedatives or tranquilisers?	<input type="checkbox"/> No <input type="checkbox"/> Yes
	b) Have you EVER had an ECG, X-ray, transfusion, mammogram, surgery or any other investigation?	<input type="checkbox"/> No <input type="checkbox"/> Yes
	c) Have you EVER had any blood tests which revealed an abnormality eg. raised blood sugar, liver function, renal function results, or anaemia etc?	<input type="checkbox"/> No <input type="checkbox"/> Yes
	d) Do you contemplate seeking any medical examination, advice, treatment or surgery, in the future?	<input type="checkbox"/> No <input type="checkbox"/> Yes

Please provide details for all Yes answers in the GENERAL MEDICAL QUESTIONNAIRE ON PAGE 3

05	<b>INSURANCE HISTORY</b>	
	5.1 Have you ever held or applied for any life, disability, accident & sickness or trauma insurance, that was declined, postponed, premium increased or modified, or had a current policy cancelled or renewal refused?	<input type="checkbox"/> No <input type="checkbox"/> Yes
	5.2 Have you claimed on any type of disability, trauma, accident and sickness or such benefits as Workers' Compensation or Motor Vehicle Third Party?	<input type="checkbox"/> No <input type="checkbox"/> Yes
	5.3 Do you have, or are you applying for, any other life or disability cover?	<input type="checkbox"/> No <input type="checkbox"/> Yes

Name of Company	Cover Type	Sum Insured	Date of Application	Accepted/Loaded Exclusion/Declined	To be Replaced?
			/ /		<input type="checkbox"/> No <input type="checkbox"/> Yes
			/ /		<input type="checkbox"/> No <input type="checkbox"/> Yes
			/ /		<input type="checkbox"/> No <input type="checkbox"/> Yes

06	GENERAL MEDICAL QUESTIONNAIRE			
	<i>Please provide details for all Yes answers in 3.1 and 4.1. Please complete on a separate sheet if required</i>			
	Question No.	Q.	Q.	Q.
	Specific Condition			
	A. Date symptoms first started and description of symptoms?			
	B. What was the condition and which part and side of the body was affected?			
	C. What was the medical diagnosis including results of x-rays and investigations?			
	D. What was the frequency (daily, weekly, etc) of attacks or symptoms?			
	E. What was the severity (mild/moderate/ severe) and duration of attacks or symptoms?			
	F. How long were you unable to work or perform your normal duties/activities?			
	G. If a hospital visit was required, please provide date and duration of your stay.			
	H. What advice/treatment did you receive?			
	I. Are you still receiving treatment? If so, please advise nature and frequency of treatment?			
	J. Date treatment/ medication ceased.			
	K. When did you last suffer from any symptoms?			
	L. Degree of recovery (%)			
	M. Please supply the name and address of all doctors, hospitals or other practitioners consulted.			

<b>07</b>	<b>PRIVACY STATEMENT</b>
<p>Privacy laws protect your privacy. The way in which we collect, use, disclose and handle your information is described in the TOWER Privacy Statement. Please be aware that the duty of disclosure explained on page 1 applies to the information you have submitted. If you fail to comply with this duty you may be in breach of it. The consequences of this are explained on page 1.</p> <p>We may collect and use or disclose your personal information (including health and sensitive information) to assess, verify and process your application.</p> <p>We may collect or disclose information relating to you or your application to or from a range of services including: reinsurers, superannuation trustees, past or present medical practitioners, health professionals, hospitals, government department(s) which retain health records or as part of our regulatory requirements, personal accountants or current or former employers or lawyers. You have a right of access to any personal information held about you unless we are legally entitled to deny access. If you want to know more about our approach to privacy please telephone: (02) 9448-9416.</p>	

<b>8</b>	<b>DECLARATION</b>
<p>I acknowledge that I have read the notice of my duty of disclosure above and understand that this duty also applies until formal notification of acceptance.</p> <p>I have read and checked any answers not completed in my handwriting and to the best of my knowledge and belief all the answers to the questions in this application and any supplementary application or personal statement which relate to me are true and correct and no information material to the assessment of this insurance has been withheld.</p> <p>I, the Member, authorise and direct any medical or other practitioner to divulge at any time to TOWER Australia Limited or to any lawfully constituted tribunal any and all information concerning my state of health and medical history, acquired in the course of professional attendance or consultation. A photocopy of this authority is as valid as the original. To this extent, all professional confidence and privilege is waived.</p> <p>I consent to my personal information (including health and sensitive information) being collected, used or disclosed by TOWER Australia Limited to its external service providers/contractors as contemplated in this form, including collecting it from or disclosing it to any medical practitioner or third party as required to assess, verify or process my application. This consent applies to any health and sensitive information TOWER Australia Limited collects on this form or future forms in relation to this insurance.</p>	
<b>FULL NAME OF MEMBER</b>	
<b>SIGNATURE OF MEMBER ✕</b>	<b>DATE</b> /     /

<b>9</b>	<b>MEDICAL AUTHORITY</b>
<p>I agree that any Medical Practitioner or any other person who has been or may hereafter be consulted by me whether named by me or not will be hereby authorised and directed by me to divulge to TOWER Australia Limited or any legal tribunal all medical or surgical information he/she may have acquired with regard to myself. A copy of this authorisation shall be considered as effective and valid as the original.</p>	
<b>FULL NAME OF MEMBER</b>	
<b>SIGNATURE OF MEMBER ✕</b>	<b>DATE</b> /     /

**Consent**

**Sensitive Information regarding the Underwriting of your Insured Benefits**

By signing this Form, you consent to the use and disclosure of your personal information to the Trustee, its service providers and other experts and advisers for the following purpose:

*Assessment by the Fund’s insurer of your entitlement to be insured for death and/or disablement benefits provided by the Fund, relying on input from others, including medical experts.*

If there is a dispute with respect to your entitlement, the Trustee may be required to disclose this information to a Tribunal or Court.

If you do not provide this consent the Insurer may not be in a position to consider whether to provide you with Death and/or Disability Insurance through the Russell SuperSolution Master Trust.

If you would like to view a copy of Russell’s Privacy Policy or if you have any questions about privacy and Russell please call us on 1800 555 667.

Signature  Date  /

Name (please print)

**Please return to:** Russell SuperSolution  
Locked Bag A4094  
Sydney South NSW 1235

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