

26 November 2018

## Russell Investments Master Trust - Buy-Sell Spreads

The following table provides the buy-sell spreads that are currently applied to calculate the entry and exit prices for a specific Option in Nationwide Super, a division of the Russell Investments Master Trust. We regularly review the buy-sell spreads for each Option to ensure that they remain appropriate. Any changes to the buy-sell spreads for a particular Option will be updated in the table below.

### Nationwide Super^ & iQ Retirement

| Diversified Options                            | Buy-Sell Spreads |
|--|------------------|
| MySuper #                                      | 0.00% / 0.00%    |
| Defensive #                                    | 0.00% / 0.00%    |
| Diversified 50 #                               | 0.00% / 0.00%    |
| Blended Balanced #                             | 0.00% / 0.00%    |
| Balanced #                                     | 0.00% / 0.00%    |
| Growth #                                       | 0.00% / 0.00%    |
| High Growth #                                  | 0.00% / 0.00%    |
| Outcome-Orientated Options                     | Buy-Sell Spreads |
| Multi-asset income strategy                    | 0.16% / 0.13%    |
| Multi-asset growth strategy                    | 0.19% / 0.17%    |
| Sector Portfolios / Options                    | Buy-Sell Spreads |
| Australian Cash                                | 0.00% / 0.00%    |
| Australian Cash Enhanced                       | 0.05% / 0.05%    |
| Australian Fixed Income                        | 0.08% / 0.08%    |
| Global Fixed Income - \$A Hedged               | 0.10% / 0.10%    |
| Australian Opportunities                       | 0.30% / 0.30%    |
| International Property Securities - \$A Hedged | 0.20% / 0.15%    |
| Global Opportunities                           | 0.18% / 0.13%    |
| Global Opportunities - \$A Hedged              | 0.20% / 0.15%    |
| Emerging markets                               | 0.35% / 0.40%    |
| Socially Responsible Options                   | Buy-Sell Spreads |
| Responsible Australian Shares                  | 0.50% / 0.00%    |
| Responsible Global Shares                      | 0.18% / 0.13%    |
| Single Manager, Indexed, Third Party Options   | Buy-Sell Spreads |
| Third Party Indexed Australian Shares          | 0.06% / 0.06%    |
| Third Party Indexed Global Shares              | 0.07% / 0.07%    |
| Third Party Indexed Global Shares- \$A hedged  | 0.09% / 0.09%    |

^ Nationwide Super includes members in Nationwide Super - Employer and Nationwide Super - Personal.

# Typically there is no buy/sell spread for the Diversified Portfolios / Options, however if you make more than five switches in or out of the Diversified Portfolios / Options in a financial year, any subsequent switches in or out of those diversified options may attract a fee of 0.20% of the switched amount.

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