

## **Schedule B - Fees and Costs**

The annual ongoing fees and costs (in aggregate) in the Salaam superannuation Division of the RIMT will be lower, based on the investment option(s) your account balance will be invested in from the SFT date:

Ongoing fees and costs	The Crescent Wealth Superannuation Fund (p.a.)**	How and when paid in the Crescent Wealth Superannuation Fund	Salaam superannuation Division of the RIMT (p.a.)**	How and when paid in the Salaam superannuation Division of the RIMT
Administration fees and costs	\$98.80 plus 0.45%	The annual dollar based fee is accrued daily and deducted directly from your account at the end of each month, or on exit from the fund, in arrears. The percentage based fee is accrued daily and is deducted from fund assets by being taken into account in the calculation of the unit price for each investment option.	\$60 plus 0.21% plus 0.02% * plus 0.01%~	The asset based administration fee of 0.21%p.a. and the fixed dollar fee are deducted from your account on the last Friday of each month.  The Trustee Administration Fee of 0.02%p.a. is deducted from the investment returns. It is not deducted from your account.  The Fund reserve payment of 0.01% (for 2022/2023 year) was deducted from the Fund reserve, as required, and are not deducted from your account.
Investment fees and costs	Conservative: 1.08% Balanced: 1.15% Balanced Global: 0.84% Growth: 1.11%	Deducted outside the fund before the investment returns from the underlying investments are allocated to the fund and reflected in daily unit prices applied to your account.	Salaam Defensive: 1.13%  Salaam Balanced: 1.36%  Salaam Growth: 1.34%	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
Transaction costs	Conservative: 0.01% Balanced: 0.02% Balanced Global: 0.02% Growth: 0.02%	Deducted outside the fund before the investment returns from the underlying investments are allocated to the fund and reflected in daily unit prices applied to your account.	Salaam Defensive: 0.01%  Salaam Balanced: 0.02%  Salaam Growth: 0.02%	Transaction costs are deducted from the investment returns. They are not deducted from your account.

\*Includes a 0.02% Trustee Administration Fee.

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*~ In the 2022/2023 financial year, the Trustee incurred excess administration costs of approximately 0.01% of Fund assets that were paid from the Fund reserve.*

*\*\* The Crescent Wealth Superannuation Fund's investment fees and costs and transaction costs are forward-looking estimates only for the 2023/2024 financial year and do not include performance fees as they do not apply in the Crescent Wealth Superannuation Fund. The Salaam superannuation Division of the RIMT investment fees and costs and transaction costs are estimates based on the expected investment costs and transaction costs. Investment fees and costs and transaction costs may vary from year to year.*

The table below illustrates the comparison of the ongoing fees and costs of the Crescent Wealth Superannuation Fund and Salaam superannuation Division of the RIMT:

(In aggregate) for a one-year period compare, based on a \$50,000 account balance:

<b>The Crescent Wealth Superannuation Fund investment options</b> <b>Examples of cost of product</b>	<b>Salaam superannuation Division of the RIMT investment options</b> <b>Examples of cost of product</b>
<b>Conservative</b> 1.54%p.a. of \$50,000 + \$98.80p.a. = <b>\$868.80</b>	<b>Salaam Defensive</b> 1.38% of \$50,000 p.a. + \$60p.a = <b>\$750.00</b>
<b>Balanced</b> 1.62%p.a. of \$50,000 + \$98.80p.a. = <b>\$908.80</b>	<b>Salaam Balanced</b> 1.62%p.a. of \$50,000 + \$60p.a = <b>\$870.00</b>
<b>Balanced Global</b> 1.31%p.a. of \$50,000 + \$98.80p.a. = <b>\$753.80</b>	<b>Salaam Growth</b> 1.60%p.a. of \$50,000 + \$60p.a = <b>\$860.00</b>
<b>Growth</b> 1.58%p.a. of \$50,000 + \$98.80p.a. = <b>\$888.80</b>	

**Note:** other fees and costs may apply such as insurance fees and family law fees. See below.

You should consider the more detailed information about fees and costs provided to you by Russell Investments Master Trust before making any investment choice on or after the SFT date. Also, you should consider obtaining financial advice from an appropriately qualified financial adviser.

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### **Member activity related fees and costs (other than insurance fees)**

Russell Investments Master Trust's member activity related fees and costs are different.

**Family law fees:** In the Crescent Wealth Superannuation Fund, a request for information fee of \$110 (plus any GST) per request applies. In Russell Investments Master Trust, requests for information are subject to a fee of \$150. There are no other family law related fees charged in each of the Funds.

**Advice fees/Adviser service fees:** In Russell Investments Master Trust, if you obtain financial advice, advice fees may be deducted from your account, however your agreement or consent is required for these fees to apply, and for their deduction from your account (where permitted by law). The same applies in the Crescent Wealth Superannuation Fund.

**Buy/sells spreads:** In the Salaam superannuation Division of the RIMT, if during the financial year you make more than five switches in or out of the options listed above in a financial year, any subsequent switches in or out of those options may attract a fee of 0.20% of the switched amount. . Buy/sell spreads are not applicable in the Crescent Wealth Superannuation Fund.