

Other changes included in the new Disclosure Documents

Product updates

Netwealth provides new and improved functionality on an ongoing basis to ensure we continue to meet the needs of our clients. Ongoing changes to the product are published in the '**Product Disclosure Updates**' section on our website.

The following enhancements and changes have previously been updated on our website and are now incorporated in the new disclosure documents:

- Introduction of the First Home Super Saver Scheme
- Introduction of downsizing contributions into superannuation
- Introduction of 'cash settings' functionality to provide greater flexibility in managing and investing from your cash account
- Restrictions on investment by European residents as a result of European private law

Changes to the way we present our Investment Menu

The Accessible Managed Funds Menu has been replaced with a new '**Investment Menu**'. Information about each of the investment options available in Russell Investments Super Series is contained in the Investment Menu in the '**Forms and documents**' section of our website, or free-of-charge upon request by contacting us.

Consolidation of the disclosure documents

We have consolidated the Netwealth Superannuation Master Fund Information Guides as summarised below:

- Information Guide 2c, Information Guide 3c and Information Guide 4 have been consolidated into one new guide called '**Information Guide 1c: Operating your Russell Investments Super Series account**'.
- Information Guide 5 to Information Guide 12 have been consolidated into one new guide called '**Information Guide 2: Additional Information about Superannuation**'.