



CRESCENT WEALTH SUPERANNUATION FUND

www.crescentwealth.com.au/super

Product Disclosure Statement

Dated: 1 December 2014

Issuer: CCSL Limited ABN 51 104 967 964 AFSL No: 287084 RSE L0000758

ABN of the Fund: 71 302 958 449

Fund registration number: R1075182

The Crescent Wealth Superannuation Fund is issued by the Trustee of the Fund, CCSL Limited. Crescent Funds Management (Aust) Ltd (ABN 32 144 560 172 AFSL No: 365260) is the Fund's promoter and is licensed to deal in the Fund.

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About this Product Disclosure Statement (PDS)

This PDS is a summary of significant information about the Personal Superannuation division of the Crescent Wealth Superannuation Fund (the Fund) for individuals. It has been issued by CCSL Limited as the Trustee of the Fund. It will help you compare the Fund with other personal superannuation funds. It includes references to a number of important information and documents, each of which forms part of this PDS, including:

- Additional Information (Dated 1 December 2014)
- Investment Choice Guide (Dated 1 December 2014)
- Insurance Booklet (Dated 1 December 2014)

You should consider this information and these documents prior to making a decision about the Crescent Wealth Superannuation Fund.

All reference documents are available on our website at www.crescentwealth.com.au/super. The material in this PDS or the reference documents may change from time to time. We may post updated information to our website. All information is also available in hard copy from our member services team: please call 1300 926 626.

Crescent Wealth has consented to be named in this PDS.

The information contained in this PDS about the Crescent Wealth Superannuation Fund is general in nature and does not take account of any person's financial situation or needs. You are encouraged to seek the advice of a licensed financial adviser should you wish to discuss your personal needs, objectives and financial situation. Please read the PDS and Additional Information dated 1 December 2014 in full before deciding if this product is right for you.

1. About Crescent Wealth Super

Crescent Wealth is Australia's first dedicated Ultra Ethical wealth manager, offering an innovative suite of investment products. As a pioneer with specialist expertise in a dynamic new sector, we offer all Australians an attractive alternative in socially responsible investing.

The Crescent Wealth Superannuation Fund (the Fund) is a regulated superannuation fund which makes investments for the benefit of its members based on Islamic investment principles.

Investments in the Fund are offered by the Trustee, CCSL Limited, through the Promoter of the Fund, Crescent Funds Management (Aust) Limited, trading as Crescent Wealth.

This PDS refers only to the Personal Superannuation Division, which is open for investment to all working Australians.

The Fund invests through underlying funds managed by Crescent Wealth, which focus on ethical and socially responsible investing with a screening process based on Islamic Investing.

CCSL will be required to disclose certain Trustee and Fund information and documentation on a website. Accordingly, when applicable, the CCSL's website (www.ccsf.com.au) will contain the required information and documentation. The information and documentation is expected to include, but not be limited to, the following: the Trust Deed, the Product Disclosure Statement, the most recent Annual Report and the names of each material outsourced service provider to the Fund.

Accrued default amounts

Accrued Default Amount (ADA) is the account balance of a Fund member who hasn't provided an investment direction to the Trustee.

After identifying the ADAs within the Fund, the next step is to identify a suitable MySuper product and start transitioning all ADA to the MySuper product by 1 July 2017. Prior to this transition, all affected Fund members will be notified.

2. How super works

Superannuation is a means of saving for retirement which is, in part, compulsory. For many people, superannuation is their main form of income when they retire. That is why it's important to have superannuation and to add to it throughout your working life so that you will have enough money to live on when you retire.

As your super is likely to be one of your biggest assets in retirement, the choices you make today could have a significant impact on your lifestyle in retirement.

In Australia, super investments receive tax concessions provided by the Government, which are not available for other types of investments. The tax concessions typically allow your super savings to grow more quickly than making similar investments outside of super, which means super is a powerful tax savings vehicle.

Contributions to Super

Your superannuation is usually built up throughout your working life by making contributions to your super fund. Different types of contributions can be made into super, including:

- Employer Superannuation Guarantee (SG) contributions

- Voluntary contributions (before and after-tax)
- Government co-contributions
- Salary sacrificing.

You can also transfer your super to the Fund from your existing super fund

The Government has put some restrictions on investing in super, such as limits on the amount of contributions you can make each year and limits on withdrawals so that generally people will not be able access their super benefit until they reach their 'preservation age' (usually when they retire after age 60). Most people have the right to choose into which fund their employer should direct their SG contributions.

More information about superannuation can be found on the Australian Taxation Office website at www.ato.gov.au/super or the Australian Securities and Investments Commission (ASIC) at www.moneysmart.gov.au.

You should read the important information about Contributions and Withdrawals in the Additional Information document before making a decision. Go to www.crescentwealth.com.au/super. The material relating to Contributions and Withdrawals may change between the time you read this PDS and the day when you acquire the product.

3. Benefits of investing with Crescent Wealth Super

The Fund is designed to allow you to save and accumulate your superannuation based on Islamic investment principles.

Significant features and benefits

- A choice of three diversified Investment Options that you can select in line with your investment profile. See Section 5 on "How we invest your money."
- The Fund's Investment Options invest in managed investment schemes managed by Crescent Wealth that comply with Islamic investment principles.
- You can access your account 24x7 online and call Crescent Wealth Member Services with any queries.

Further benefits

- Online joining capabilities
- Flexible ways of making contributions
- Competitive ongoing fees with no upfront contribution fees
- Regular reporting: You will receive a statement once per year setting out your balance and all transactions on your member account. The Fund's Annual Report including information about the financial condition of the Fund and the investment performance of the three investment options is available on the website and updated annually.
- Insurance options if required.

Access your account online

- Update your personal details;
- Update your non-binding beneficiary nomination;
- Change your Investment Options for future contributions and current account balances;
- Review your transactions (contributions, fees and expenses).

You should read the important information about the Investment Options and Islamic investing in the Investment Choice Guide document before making a decision. Go to www.crescentwealth.com.au/super. The material relating to Investment Options and Islamic investing may change between the time you read this PDS and the day when you acquire the product.

4. Risks of super

Superannuation is an investment for your retirement. All investments carry risks and it is important to understand what these risks are. The level of risk that is acceptable to each person will depend on a range of factors, including:

- Your age;
- Your investment timeframe;
- Your investment objectives;
- Where your savings outside super are invested and the value of those investments; and
- Your risk tolerance.

This is known as your 'risk-reward profile'. Information on the risk level of the Crescent Balanced Investment Option is shown in Section 5. For all other Investment Options refer to the 'Investment Choice Guide'.

Based on information provided by the Investment Manager, the Trustee has used a methodology that defines the level of risk based on the expected frequency of negative annual returns over any 20 year period. It is important to note that the risk level shown is not a complete assessment of all investment risks. Members should still ensure they are comfortable with the risks and potential losses associated with their chosen Investment Option.

More information can be found in the Investment Choice Guide document at www.crescentwealth.com.au/super. The material relating to investment risk may change between the time you read this PDS and the day when you acquire the product

Super funds invest in a range of assets which are generally categorised as either 'conservative' (or defensive) or 'growth', and typically include, but are not limited to:

- Australian Shares (growth asset)
- International Shares (growth asset)
- Property (growth asset)
- Cash and similar products (defensive)

Depending on the investment strategy chosen, and the assets that make up that strategy, different levels of risk may apply. For example, assets which aim for higher returns over the long-term may carry the highest level of risk in the short-term. When considering how to invest in super, it is important to understand: Investment returns are not guaranteed and you may lose some of your money

- Past performance is not an indicator of future performance
- The value of your super investment and your returns can fluctuate depending on the Investment Option chosen and risks associated with that Investment Option
- Investment Options may be closed or terminated at any time
- Laws affecting your super may change and affect the return and level of risk of your investment
- The amount of your super (including contributions and returns) may not be enough to provide adequately for your retirement
- Usually assets with higher long term return are accompanied by greater risk in the short-term
- The level of returns will vary, and future returns may differ from past returns

Broadly, the risks that apply to super funds such as the Fund can be categorised as Investment Risks and General Risks.

Investment risk

Generally investment risk means that the value of your investment and returns may vary and that you may lose some of your money.

The Fund offers three Investment Options, each of which carry a different level of risk, depending on the assets that make up the option. As a result, the potential for your investment to increase or decrease over time and the level of returns generated will differ for each Investment Option.

Other significant investment risks in the Fund are the impacts of inflation, changes to interest rates and exchange rates, liquidity and market movement. Even though the Fund invests in accordance with Islamic investment principles, movements in interest rates in Australia and abroad can impact the value of the Fund's investments. Because the Fund invests in accordance with Islamic investment principles, your returns may differ to those you would receive if you invested in a conventional superannuation fund

General risks

General risks associated with joining the Fund include:

- Changes in superannuation legislation may have an impact on how you can invest your super, the amount or type of contributions you may make, when you may receive your benefits and other matters.
- Changes to the Fund's trust deed and the rules affecting the Personal Superannuation Division or other Fund Divisions may also affect your superannuation account

5. How we invest your money

Under Ultra Ethical investing, certain social and moral considerations, which are in accordance with Islamic investment principles, are taken into account in determining the investment objectives of the underlying funds in which the Fund invests.

For example, investment in assets which may give exposure to income from gambling, adult material, alcohol or weaponry is avoided. These principles are highly relevant to the acquisition of assets in the underlying funds. The Trustee has outsourced the investment management of the Fund to Crescent Wealth. Crescent Wealth has developed three Investment Options which are designed to meet the various investment needs of a broad range of investors. Each Investment Option invests in a range of managed investment schemes (the underlying funds) for which Crescent Wealth is the responsible entity.

The three Investment Options are:

- **Crescent Conservative**
- **Crescent Balanced**
- **Crescent Growth**

Each of the above options has a different investment objective and therefore the Investment Option that you select should closely match your appetite for risk and your intended investment timeframe. We will invest your money based on the Investment Option(s) selected. Fund members may choose one Investment Option or a mix of Investment Options from the three options (subject to a minimum of 10% of your account balance being invested in any one Investment Option). You can make a different choice for your current super balance and your future contributions, and you can switch your superannuation account balance between Investment Options at any time. If no investment choice is made, your contribution cannot be accepted. Unless you inform us in writing of your investment choice, your contribution will be refunded within 28 days of receipt.

When selecting your Investment Option(s) you must consider the likely investment return of the option.

The following table provides more detailed information about the Crescent Balanced Investment Option:

Crescent Balanced Investment Option	Particulars		
Description	Invests in a mix of growth and defensive assets including Australian and International Shares, Property and Cash. This Investment Option is designed to suit investors with a medium level of risk aversion who are investing for the medium to long term.		
Investment Objective	Achieve a net return that is 3% above inflation over rolling 5-year periods; and limit the frequency of a negative annual return to 1 in 10 years.		
Suggested minimum timeframe	3 – 5 years		
Target Asset Allocation (Actual allocations may vary)	Asset Class	Benchmark Allocation %	Range %
	Australian Shares	25	15-35
	International Shares	25	15-35
	Property	20	0-30
	Cash and Fixed Income	30	10-40
	Total		100
Risk Level	Medium. There is likely to be volatility in the returns in the short to medium term but volatility tends to decline over a longer period		

You can change your Investment Options for future contributions and/or switch your existing account balance to new options at any time by completing the Switch Investment Options form available on our website.

The Trustee reserves the right to close or terminate the Investment Options by refusing to accept new money or enforcing reduction of assets. The Trustee may make changes to the benchmark asset allocation, investment ranges or the underlying products within an Investment Option from time to time. The Trustee will inform you as soon as practicable if this affects your nominated choice.

You should read the important information about your Investment Options before making a decision. Further information about each of the Investment Options offered through the Fund is available in the Investment Choice Guide document available at www.crescentwealth.com.au/super. The material relating to your Fund's Investment Options may change between the time 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 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 member 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) has a superannuation calculator to help you check out different fee options on account balances.

You can use Table 1 to compare this Fund with other superannuation funds. Fees and charges may be paid directly from your account, deducted from overall Fund assets or deducted from investment returns. The fees charged by the Trustee are not negotiable. Unless otherwise stated, all fees and charges set out in this section are inclusive of goods and services tax and take into account of any reduced input tax credits.

This document shows fees and other costs that you may be charged. These fees and other costs may be deducted from your money, from the returns on your investment or from the assets of the Crescent Wealth Super Fund as a whole. Other fees, such as activity fees, advice fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you. Taxes, insurance fees and other costs relating to insurance are set out in another part of this document. You should read all the information about fees and other costs because it is important to understand their impact on your investment.

The fees and other costs for each investment option offered by the Crescent Wealth Super Fund, are set out on page 8 of the Crescent Wealth Super Fund Additional Information Guide.

Table 1 PDS Balanced Option

INVESTMENT AND ADMINISTRATION FEES : CRESCENT BALANCED OPTION		
Type of Fee	Amount	How and when paid
Investment fee*	1.20% p.a.	Deducted from the investment returns before the unit prices are determined and applied to your account.
Administration fee	\$82.32 p.a. # plus 0.565% p.a.	The fixed dollar fee is deducted on a proportional basis directly from your account at the end of each month. The 0.565% p.a. is deducted from the investment returns before the unit prices are determined and applied to your account.
Buy/sell spread	Nil	Buy/sell spreads are not charged by the Fund, but may be applicable for the underlying funds.
Switching Fee	Nil	N/A
Exit Fee	Nil	N/A
Advice fees		N/A
Relating to all members investing in a particular investment option.	Nil	The trustee does not charge advice fees. However, you may agree to pay adviser fees to your financial adviser.

table continued...

INVESTMENT AND ADMINISTRATION FEES : CRESCENT BALANCED OPTION... (cont.)

Type of Fee	Amount	How and when paid
Other fees and costs -Family Law Fee	\$110	The Fund charges 110\$ to prepare the information that is required to be provided under the Family Law Act 1975. This is a separate charge to you or your spouse that cannot be paid out of your Member account. The charge must be paid by the party requesting the information.
Indirect cost ratio	Nil	N/A

*This amount is an estimate only and may vary depending on the underlying composition of the assets within the option. In addition, whilst there is no investment performance fee charged by the Fund's Trustee, the Investment Manager may become entitled to receive a performance fee out of the underlying funds where the individual fund exceeds its performance benchmark. Charging of the performance fee at the underlying fund level will affect the unit price of the relevant underlying fund and in turn the unit price of the Investment Option in the Fund. Please refer to page 6 of the Investment Choice Guide for further information on performance fees.

#The administration fee of \$82.32 p.a. will be indexed in line with CPI each July from 2015.

For definitions of the fees and costs in the table above, please refer to the Crescent Wealth Super Fund - Additional Information Guide.

Example of annual fees and costs – Crescent Balanced Investment Option

This table gives an example of how the fees and costs in the Crescent Balanced Investment Option of the Fund affect your investment over a one year period. You should use this table to compare this Fund with other superannuation funds.

Table 2

Example – the Crescent Balanced Investment Option	Balance of \$50,000 with total contributions of \$5,000 during year	
Investment fee	1.20%	For every \$50,000 you have in the Fund, you will be charged \$600 each year
Plus Administration fee	\$82.32 p.a. 0.565% p.a.	And, you will be charged \$364.82 in administration fees.
Plus Indirect Costs	%0	And, indirect costs of \$0.00 each year will be deducted from your investment
EQUALS cost of Fund	If your balance was \$50,000, then for the year then you will be charged \$964.82 for the Crescent Balanced Option.	

The Fund's Trust Deed allows for some fees to be charged at higher rates and for certain other types of fees to be charged including, for example, fees under the Family Law (Superannuation) Regulations 2001. As at the date of this PDS the Trustee has determined not to charge all the fees at the rates provided in the Trust Deed for the time being. If the Trustee decides to increase the fees within the limits allowed under the Trust Deed, you will receive at least 30 days' written notice of the change. Otherwise, the Trustee cannot change the fees without Members' agreement.

In addition to the fees set out above, the cost of the Fund is affected in the following ways:

- Although there is no buy-sell spread built into the unit prices of the Fund, the unit prices for the underlying funds do incorporate a buy-sell spread. The buy-sell spread is an amount which is added to the buying price of units in the underlying funds and deducted from the selling price of units in the underlying funds. It is an amount designed to reflect the cost to the underlying fund of acquiring assets when a person invests, and of selling assets when a person redeems. The effect of the buy-sell spread for the Crescent Balanced Investment Option is that the acquisition price of units in the Crescent Balanced Investment Option is approximately 1.3% higher than the selling price for units.
- While there is no performance fee charged by the Fund's Trustee, the Investment Manager may become entitled to receive a performance fee out of the underlying funds where the individual fund exceeds its performance benchmark. Charging of the performance fee at the underlying fund level will affect the unit price of the relevant underlying fund and in turn the unit price of the Investment Option in the Fund.

The Fund does not negotiate fees and does not pay fees to members' advisers. However, you may negotiate separate fee arrangements with your financial adviser.

If you consult a financial adviser, additional fees may be payable to your financial adviser. The Statement of Advice from the financial adviser will detail fees payable directly to the financial adviser.

You should read the important information about Fees and Costs applicable to your investment before making a decision. Information about fee definitions and fee structure for each Investment Option is available in the Additional Information document. Go to www.crescentwealth.com.au/super or www.ccsf.com.au to access this document. The material relating to the Fund fees and charges may change between the time you read this PDS and the day when you sign the application form or when you acquire the product.

7. How super is taxed

Super is one of the most tax-effective ways to save for your retirement. Even so, tax laws are complex and subject to change so to make the most of your super, you might like to consult an accountant or tax adviser.

Tax within super may apply to:

- Contributions;
- Investment earnings; and
- When your super is paid to you (withdrawals)

Generally, the Fund pays all tax relating to your benefit and where applicable, can deduct it from your account balance.

Contributions

Tax payable on contributions is paid out of contributions when they are received by the Fund and before they are allocated to a member's account. Contributions received by a super fund are classified as either concessional or non-concessional for tax purposes.

Concessional contributions, also known as before-tax contributions, include all contributions made from your before-tax salary, including salary sacrifice contributions and employer superannuation guarantee contributions. They are contributions for which a tax deduction has or will be claimed (usually by you or your employer). Concessional contributions are generally taxed in the Fund at 15%. However, if your annual taxable income (including superannuation contributions made by your employer on your behalf) exceeds \$300,000 p.a., your concessional contributions may be taxed at the rate of 30% in respect of that part of your contribution which is referable to your income in excess of \$300,000.

Non-concessional contributions, also known as after-tax contributions, are contributions made from after-tax money. They include personal and spouse contributions. They are contributions for which no tax deduction can be claimed. No tax applies to these contributions in the Fund, as it has already been paid. We cannot accept a non-concessional contribution unless we have your TFN. If a contribution is received, we will attempt to source your TFN and if unsuccessful, we will return the contribution to you in the time period specified by law.

Contribution limits

Both types of contributions are subject to annual limits (known as 'caps') as set by legislation. If these limits are exceeded, additional tax must be paid.

Concessional contributions cap

For the 2014-15 year, the limit for concessional contributions is \$30,000. If you are aged over 49 on 30 June 2014, an increased limit of \$35,000 applies.

Exceeding the concessional cap:

Any contribution in excess of the concessional cap may be taxed at an additional 30% plus the Medicare levy and any other applicable levies (in addition to the standard 15% contributions tax). This excess contribution will also be considered non-concessional and will count towards the non-concessional contributions cap for the same financial year

Non-concessional contributions cap

If you are under age 65

The limit for non-concessional contributions in the 2014-15 year is \$180,000 per annum. This limit is subject to annual review. At any time during the year however, you can bring forward two years' of contributions and therefore contribute up to \$540,000 at any time for a three year period.

If you are age 65 or above

The annual limit is \$180,000 however you must satisfy a 'work test' in order to make after-tax contributions. The work test specifies you must have been gainfully employed (either employed or self-employed) for at least 40 hours within 30 consecutive days in the financial year the contributions are made.

Exceeding the non-concessional cap:

Any contribution in excess of the non-concessional cap may be taxed at the top marginal tax rate (45%) plus the Medicare levy and any other applicable levies. This applies even if your contributions have been made across a number of funds.

Investment Earnings

Complying superannuation funds' investment earnings are taxed at a maximum rate of 15%. The amount of tax may be less because of credits, rebates and deductions available to the Fund.

When your super is paid to you

No tax is paid on any tax-exempt component of your benefit.

Tax may be payable on the taxable component of your benefit depending on your age at the time of withdrawal:

- Under your preservation age: 20% (plus Medicare levy and any other applicable levies).
- Reached preservation age, but aged less than 60: first \$185,000 tax-free and the remainder taxed at 15% (plus Medicare levy and any other applicable levies)
- Aged 60 or over: tax-free

Providing your tax file number (TFN)

The Trustee must request your Tax File Number (TFN) under the provisions of the Superannuation Industry (Supervision) Act 1993.

You should provide your TFN as part of acquiring your interest in the Fund. You are not obliged to supply your TFN but, if you do, you will:

- Be entitled to concessional rates of tax on your benefit
- Aid the smooth transfer of benefits when you roll over from one fund to another
- Make it easier to locate or consolidate your benefits in a fund

If you do not provide your TFN, all concessional contributions will be taxed at the highest marginal tax rate. We will also be unable to accept non-concessional contributions. Additionally, any benefit payable to you will be taxed at the highest marginal tax rate.

You should read the important information about Taxation in the Additional Information document before making a decision. Go to www.crescentwealth.com.au/super. The material relating to how super is taxed may change between the time you read this PDS and the day when you sign it.

8. Insurance in your super

You may acquire certain insurance products through the Fund. The types of insurances you may acquire are:

- Death only
- Death and Total & Permanent Disability
- Income Protection

The insurance cover available is not automatic: in order to apply for insurance cover, you must select the relevant insurance type you require in the Insurance section of the Application Form. There are costs (premiums) associated with obtaining insurance cover. The amount of the premium payable will vary depending on the type and level of cover you choose. The Trustee will pay the premium associated with your insurance cover on your behalf by deducting the premium from your account balance in the Fund. You will see the premium deductions in your Annual Statement.

You will need to ensure you have sufficient funds in your account to meet the premiums.

The Insurance Booklet which accompanies this PDS includes substantial additional information about the insurance cover available through the Fund, including information about:

- The level of insurance cover available
- The actual cost of the insurance cover
- Your eligibility to obtain insurance cover
- The conditions and exclusions which apply to the insurance cover

The matters set out in the Insurance Booklet may affect your entitlement to insurance and should be read before you decide whether the insurance cover is appropriate for you.

You should read the important information about insurance in the Insurance Booklet before making a decision. Go to www.crescentwealth.com.au/super. The material relating to insurance available through the Fund may change between the time you read this PDS and the day when you sign the Application Form.

9. How to open an account

An application for membership to the Fund can only be accepted if made on an Application Form accompanying this PDS (including by completing the Online Application Form available at www.crescentwealth.com.au). By signing or authorising the form, you are confirming you have received this PDS and had an opportunity to read it, including the additional referenced information.

Financial planning services

It is recommended that you seek individual financial advice. If you do not have a financial adviser and you require financial advice please contact us and we can refer you to an external qualified adviser.

Eligible Rollover Fund (ERF)

The current ERF for the Fund is Super Money Eligible Rollover Fund (SMERF). The Trustee of the Fund is also trustee of SMERF. The contact details of SMERF are:

- The balance of your personal superannuation account is under \$1,500, and
- We have not received any contributions on your behalf for at least 2 years.

The current ERF for the Fund is Super Money Eligible Rollover Fund (SMERF). The contact details of SMERF are:

PO Box A2499

Sydney South NSW 1235

Phone 1800 114 380 **Website** www.smerf.com.au

Complaints resolution

We have established a procedure to deal fairly with your complaints. All complaints will be handled in a courteous and confidential manner and will be properly considered and dealt with within 90 days. In the first instance, please telephone the Complaints Officer with your inquiry or complaint. If it cannot be dealt with over the telephone, we encourage you to put your inquiry or complaint in writing, including your full name and an appropriate address for a response.

Address complaints to:

The Complaints Officer

Crescent Wealth Superannuation Fund

GPO Box 4559

Melbourne VIC 3001

Phone: 1300 926 626

Fax: 03 9640 0787

Email: super@crescentwealth.com.au

Superannuation Complaints Tribunal (SCT)

If you are not satisfied with the handling of your complaint or the Trustee's decision, you may contact the Superannuation Complaints Tribunal. The Tribunal is an independent body set up by the Federal Government to assist members or beneficiaries of super funds to resolve certain types of complaints with the Trustee. The Tribunal may be able to assist you to resolve your complaint, but only if you have used the Fund's internal complaint procedure first. If the Tribunal accepts your complaint, it will attempt to resolve the matter through conciliation, which involves assisting you and the Trustee to come to a mutual agreement. If conciliation is unsuccessful, the complaint is referred to the Tribunal for a determination, which is binding. If you wish to find out whether or not the Tribunal can handle your complaint and the type of information you would need to provide, telephone the following number for the cost of a local call anywhere in Australia on 1300 884 114 or visit sct.gov.au.

Cooling off period

You have a period of 14 days commencing from the earlier of the date you receive confirmation of your investment in the Fund or five days after your units are issued, in which you may cancel

your membership and obtain a refund of any contributions made. The request to cancel your membership must be made in writing. Should any contributions be subject to preservation rules they cannot be refunded to you but can be transferred to another complying superannuation fund of your choice (however if you do not nominate a suitable fund within 28 days your contributions will be transferred to the Fund's ERF). The amount returned or transferred will be the sum total of your contributions less any applicable tax, adjusted for changes in unit prices.

Identification

When you apply to the Fund or request payment of your benefit you may be asked to verify your identity. The Anti Money Laundering and Counter Terrorism Financing Act (AML/CTF Act) imposes an obligation on the Fund regarding proof of identity. Under the Act we are required to obtain and verify your identity before we can process your request to access your benefit. Full details on this requirement and the evidence we require is provided when you make a benefit payment request.

Your right to privacy

Your Privacy is important to us; we value your trust in managing your information and investments.

We collect information from you, in order to process your application and to administer your investment account(s). If you provide us with incomplete or inaccurate information, we may not be able to provide you with the products or services you are seeking. We may need to disclose your personal information to various third parties including the Trustee's service providers or professional advisers in connection with the operation of the Fund and, for example, if your membership involves a financial adviser. We will disclose the personal information that is necessary to manage or administer your account and benefits, to that third party.

We keep information about clients in the strictest confidence. Your personal information will not be used or disclosed for any other purpose without your consent. You are entitled to know what information we hold about you and to ensure that this information is correct.

In addition, the Trustee will disclose your personal and account details to Crescent Wealth as promoter of the Fund and Super BPO as administrator. The promoter may use your details to communicate directly with you about products and services it offers, including in relation to the Fund. By signing or authorising the application form, you consent to the Trustee disclosing your information to Crescent Wealth.

By becoming a member of the Crescent Wealth Super Fund, you agree to the Trustee collecting, using storing and disclosing personal information about you in accordance with this privacy statement or as otherwise permitted or required by law. You are entitled to know what information we hold about you and to ensure that this information is correct. Our privacy policy contains this information and details of how you may complain about a breach of the Australian Privacy Principles. A copy of the Crescent Wealth Privacy Policy is available on our website at www.crescentwealth.com.au/privacypolicy, or you can request a copy by contacting us on 1300 926 626.

Contact us

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