



ANNUAL REPORT

2018-2019



Contents

Page

Message from The Trustee	3
Highlights of the past Year	4
The Trustee	4
Trustee liability insurance	6
Investment objectives and strategies	6
Assets held at the end of financial year	14
Unit Pricing and your Account	14
Derivatives Risk	14
Financial Statement	14
Fund Reserves	16
Management of the Fund	16
Enquiries/Compliments or Complaints	17
Further Information	17

Issuer: Equity Trustees Superannuation Ltd ("the Trustee")

ABN: 50 055 641 757, AFSL: 229757, RSE: 0011458

ABN of the Crescent Wealth Superannuation Fund ("the Fund"): 71 302 958 449; Fund registration number: R1075182
This Annual Report is issued by the Trustee.

Crescent Wealth Funds Management (Australia) Ltd. (ABN 32 144 560 172 AFSL No: 365260) ("Crescent Wealth") is the Fund's promoter and the responsible entity of managed investment schemes in which the Fund invests.

This report is issued by the Trustee of Crescent Wealth Superannuation Fund, Equity Trustees Superannuation Limited ABN 50 055 641 757 AFS Licence No 229757 RSE Licence No L0001458. Neither Equity Trustees Superannuation Limited, any investment manager nor other service provider to the Fund guarantees the investment performance of any investment offered or the repayment of capital. Investment in the Fund is subject to investment risk including loss of income and capital invested. The information provided in this report is in accordance with the requirements of the Corporations Act 2001. The information is of a general nature only and has been prepared without taking account of your investment objectives, financial situation and needs. Before making any investment decisions in relation to the Fund you should consider obtaining professional financial advice from an appropriately licensed or authorised financial adviser. Whilst all due care has been taken in the preparation of this report, the Trustee reserves the right to correct any errors or omissions. The terms of your membership in the Fund are set out in the Fund's trust deed. Should there be any inconsistency between this report and the Fund's trust deed, the terms of the Fund's trust deed will prevail.

Message from the Trustee

The Trustee is pleased to present this annual report on the Crescent Wealth Superannuation Fund (the Fund) and its operations for the year ended 30 June 2019. The purpose of this report is to provide information to assist you to understand the Fund in relation to its: Management; Financial condition; and Investment performance

Please read this annual report, together with your Member Benefit Statement. If you have any questions or, if you would like to request further information, please contact the Fund Administrator:

Mercer Outsourcing (Australia) Pty Ltd
Crescent Wealth Superannuation Fund
ABN 83 068 908 912
727 Collins Street
GPO Box 4303 MELBOURNE VIC 3000

Telephone: (03) 9623 5555 Email:
info@crescentwealth.com.au

Highlights of the past year

Total Net Assets of the Fund	\$248,475,313
The Total Net Assets of the Fund available to pay benefits as at 30 June 2019 were \$248,475,313	
Total increase in Net Assets of the Fund	\$51,457,855
The increase in Net Assets of the Fund for 2019 financial year was \$51,457,855	
Total Membership	8,860
There were 8,860 members in the Fund at 30 June 2019	

The Trustee

Equity Trustees Superannuation Ltd (ABN 50 055 641 757, AFSL No. 229757) is the Trustee of the Fund and is responsible for making sure that the Fund is run in accordance with the Trust Deed and governing legislation. The Trustee works on members' behalf to ensure the management and performance by the Fund is in accordance with superannuation laws, and the Trustee's first and foremost responsibility is to protect and advance the interests of the Fund's members. Equity Trustees Superannuation Ltd is the issuer of this Annual Report.

The directors of Equity Trustees Superannuation Ltd at the end of the reporting period were and continue to be:

Catherine Robson

Ellis Varejes

Mark Blair

Michael O'Brien

Tony Lally (Chairman joined the board from 1 June 2018)

John Crocker (Retired 14 June 2018, previous chairman)

No penalties were imposed on the Trustee or its directors for the relevant year.



Trustee Liability Insurance

The superannuation law requires the Trustee to act in the best interests of the beneficiaries at all times. The Trustee has liability insurance to protect it and the Fund against certain losses arising as a result of claims made against it (subject to the terms and conditions of the relevant insurance policy).

Investment objectives and strategies

The Trustee has documented an investment strategy for the Fund and it maintains an investment governance framework to monitor and manage the Fund's investments.

Crescent Wealth, as responsible entity for managed investment schemes (underlying funds) that the Fund invests in, has its own investment governance framework. Under responsible investing, certain social and moral considerations, which are in accordance with Islamic Investment principles, are taken into account by Crescent Wealth when 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 Fund has 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 the underlying funds of which Crescent Wealth is the responsible entity.

The three Investment Options are:

- Crescent Wealth Super Conservative
- Crescent Wealth Super Balanced
- Crescent Wealth Super Growth

Some changes have been made to the investment options after the period relevant to this annual report. These changes largely involved changing the asset classes used within the options and the allocations to those classes. Direct real property is no longer available. Alternative Assets are no longer divided into Growth or Defensive classes. Cash and fixed Income class has been split into Islamic Cash and Islamic Fixed Income classes. Additionally, the following investment objectives have been redefined for each Option:

Crescent Wealth Super Conservative

To achieve an average net return after tax and investment costs equal or better than inflation plus 2.0% p.a. over rolling 3-year periods and limit the frequency of a negative return to 1 in 7 years.

Crescent Wealth Super Balanced

To achieve an average net return after tax and investment costs equal to or better than inflation plus 3% p.a. over rolling 5-year periods and limit the frequency of a negative annual returns to 1 in 5 years.

Crescent Wealth Super Growth

To achieve an average net return after tax and investment costs equal to or better than inflation plus 4% p.a. over rolling 7-year periods and limit the frequency of a negative annual returns to 1 in 4 years.

For information about the investment allocation as applicable from 1 July 2019, see the Fund's current Investment Choice Guide available at on the Fund's website.

The following is relevant to the investment options during the financial year ended 30 June 2019.

Asset classes

An asset class describes the type of investment in which you are investing your money. Asset classes include assets such as cash, fixed income, property and shares.

The Fund's three Investment Options were made up of one or a combination of these asset classes during the 2018/19 financial year.

Over the 2018/19 financial year the Fund maintained the following asset classes:

Australian Shares

A diversified portfolio of listed Australian equities, all of which have been screened by Crescent Wealth for compliance with Islamic investment principles.

International Shares

A diversified portfolio of listed international equities, all of which have been screened by Crescent Wealth for compliance with Islamic investment principles.

Property

The property portfolio invests in a range of Australian listed and unlisted property investment vehicles, all of which have been screened by Crescent Wealth for compliance with Islamic investment principles.

Cash and Fixed Income

The cash and fixed income portfolio invests in a mix of deposits, money market instruments and fixed income securities (also known as Sukuk) that comply with Islamic investment principles.

Alternatives Growth and Alternative Defensive

A diversified portfolio of listed and unlisted alternative assets, all of which have been screened by Crescent Wealth for compliance with Islamic investment principles.

From the 1 July 2019 the assets classes will be expanded to six asset classes (Australian Equities, International Equities, Listed Real Assets, Alternative Assets, Islamic Cash and Islamic Fixed Income). For further details please refer to the latest Investment Choice Guide on the Fund's website.

Investment Funds ("underlying funds")

The Fund acquires units in investment funds that are managed investment schemes to gain exposure to relevant asset classes.

Until 30 June 2019, the underlying funds were unit trusts registered with the Australian Securities & Investments Commission ('ASIC') which mirrored the asset classes as follows:

- Crescent Wealth Cash Management Fund ('Cash Fund')
- Crescent Wealth Australian Equity Fund ('Australian Equity Fund')
- Crescent Wealth International Equity Fund ('International Equity Fund')
- Crescent Wealth Property Fund ('Property Fund').

The Property Fund invests in both listed Australian Real Estate Investment Trusts and in real property assets through property syndications.

In June 2019 application was made by Crescent Wealth to ASIC to deregister the Cash Fund, Australian Equity Fund and International Equity Fund. These schemes were deregistered by ASIC on 4 August 2019.

Deregistration does not mean that those underlying funds will cease to exist – it means that they will no longer be able to receive direct investments from retail clients.

The Trustee (as a wholesale investor) will continue to invest the Fund into the four underlying funds.

Additionally, three new unregistered schemes under the trusteeship of Crescent Wealth Funds Management (Aust) Limited have been formed to implement the changes to the asset classes effected from the 1 July 2019:

- Crescent Wealth Listed Real Assets Fund ('Listed Real Assets Fund')
- Crescent Wealth Alternative Assets Fund ('Alternative Assets Fund')
- Crescent Wealth Islamic Fixed Income Fund ('Fixed Income Fund')

The Listed Real Assets Fund will invest in a range of Global (unhedged) and Australian listed property and infrastructure investment vehicles (such as Real Estate Investment Trusts (REITs)), all of which have been screened by Crescent Wealth for compliance with Islamic investment principles.

The Alternative Assets Fund will invest in direct property, infrastructure and private equity investments. The Fixed Income Fund will invest in Sukuk Bonds and Islamic Debt. All these investments will be screened by Crescent Wealth for compliance with Islamic investment principles.

Crescent Wealth Funds Management (Aust) Limited has, and will, appoint professional investment managers to manage each underlying fund. All investment managers are independent of both Crescent Wealth Funds Management (Aust) Limited (as responsible entity of the underlying funds) and the Trustee, as trustee of the Crescent Wealth Superannuation Fund.

Crescent Wealth Conservative Investment Option

Description

Invests across all asset classes with the emphasis on income producing assets. This Investment Option is designed to suit investors with a low risk threshold who are investing for the medium term (being 3 years or more).

This investment option is designed to be suitable for investors seeking a higher level of income investing for the long term.

Investment Objective

- To achieve an average net return after tax and investment costs equal to or better than 2.0% p.a. above inflation over rolling 3 year periods;
- To limit the frequency of a negative return to 1 in 7 years.

Asset class allocation

The asset class allocations for the Investment Options were amended on 24 November 2018.

The table below sets out the asset class allocations during the 2018/19 financial year for the period up to and after the 24 November 2018:

Asset Class	1 July 2018 to 23 November 2018		24 November 2018 to 30 June 2019	
	Target Allocation (%)	Range (%)	Target Allocation (%)	Range (%)
Australian Shares	5	0 - 15	5	0 - 15
International Shares	10	5 - 25	10	5 - 25
Property (Listed)	10	5 - 20	5	0 - 20
Property (other)	8	3 - 18	8	3 - 23
Islamic Cash and Islamic Fixed Income	67	47-87	57	37-77
Alternatives - Growth	-	-	5	0 - 15
Alternatives - Defensive	-	-	10	0 - 30

The asset allocations were changed from 1 July 2019. The new allocations are set out in the current Product Disclosure Statement and investment Choice Guide on the Fund's website (www.crescentwealth.com.au/super).

Investment performance


Investment performance, measured as returns after fund taxes but before fees, of the Conservative Investment Option over the 2018/19 financial year was 5.04%.

Past performance is not an indicator of future performance.

Target allocation is strategic only and subject to change.

See the Fund's current Product Disclosure Statement for information about fees, costs and taxes deducted prior to the calculation or allocation of earnings.

Members should be aware that the returns applied to their account will depend on the investment option(s) they invest in, the period of time they were invested in the option(s), and the timing of cash flows into and out of their account.

A photograph of a wind farm on a rolling green hill at sunset. Several white wind turbines are visible, with the largest one in the foreground on the right. The sky is a mix of orange, pink, and blue. A semi-transparent blue rectangle is overlaid on the right side of the image, containing white text.

“We will continue to drive our values forward, make meaningful contributions to our community, and ensure all Australians are given an opportunity to grow their superannuation without having to compromise on their core beliefs”

Talal Yassine OAM
Managing Director
Crescent Wealth

Crescent Wealth Balanced Investment Option

Description

Invests in a mix of growth and defensive assets including Australian and International Shares, Property and Cash.

This Investment Option is intended to be suitable for investors seeking a balance of income and capital growth with the emphasis on long term capital growth (being 5 years or more).

This investment option is intended to be suitable for investors seeking a balance of income and capital growth with the emphasis on long term capital growth.

Investment Objective

- To achieve an average net return after tax and investment costs which is equal to or better than 3% p.a. above inflation over rolling 5-year periods;
- To limit the frequency of a negative return to 1 in 5 years

Asset Class	1 July 2018 to 23 November 2018		24 November 2018 to 30 June 2019	
	Target Allocation (%)	Range (%)	Target Allocation (%)	Range (%)
Australian Shares	15	5 - 25	10	0 - 20
International Shares	35	25 - 45	28	18 - 38
Property (Listed)	10	0 - 20	10	0 - 20
Property (Other)	10	0 - 20	10	0 - 20
Islamic Cash and Islamic Fixed Income	30	20 - 40	22	12 - 32
Alternatives - Growth	-	-	12	0 - 22
Alternatives - Defensive	-	-	8	0 - 18

The asset allocations were changed from 1 July 2019. The new allocations are set out in the current Product Disclosure Statement and investment Choice Guide on the Fund's website (www.crescentwealth.com.au/super)

Investment performance

Investment performance, measured as returns after fund taxes but before fees, of the Balanced Investment Option over the 2018/19 financial year was 4.83%.

Past performance is not an indicator of future performance.

Asset class allocation

The asset class allocations for the Investment Options were modified on 24 November 2018.

The table below sets out the asset class allocations during the 2018/19 financial year for the period up to and after the 24 November 2018

Target allocation is strategic only and subject to change

See the Fund's current Product Disclosure Statement for information about fees, costs and taxes deducted prior to the calculation or allocation of earnings.

Members should be aware that the returns applied to their account will depend on the investment option(s) they invest in, the period of time they were invested in the option(s), and the timing of cash flows into and out of their account.



Crescent Wealth Growth Investment Option

Description

Invests across all major asset classes with an emphasis on long term growth assets combined with a significant exposure to income-producing asset classes. Suitable for investors who are comfortable with a higher level of risk and investing for the long term (being 7 years or more).

This investment option is intended to be suitable for investors seeking mainly capital growth and investing for the long term.

Investment Objective

- To achieve an average net return after tax and investment costs which is equal to or better than 4% p.a. above inflation over rolling 7-year periods; and
- To limit the frequency of a negative return to 1 in 4 years.

Asset Class	1 July 2018 to 23 November 2018		24 November 2018 to 30 June 2019	
	Target Allocation(%)	Range (%)	Target Allocation (%)	Range (%)
Australian Shares	20	10-30	14	4-24
International Shares	40	30-50	35	25-45
Property (Listed)	15	0 - 30	11	0 - 26
Property (Other)	15	0 - 30	15	0 - 30
Islamic Cash and Islamic Fixed Income	10	0 - 25	5	0 - 20
Alternatives - Growth	-	-	15	0 - 25
Alternatives - Defensive	-	-	5	0 - 20

The asset allocations were changed from 1 July 2019. The new allocations are set out in the current Product Disclosure Statement and investment Choice Guide on the Fund's website (www.crescentwealth.com.au/super)

Investment performance

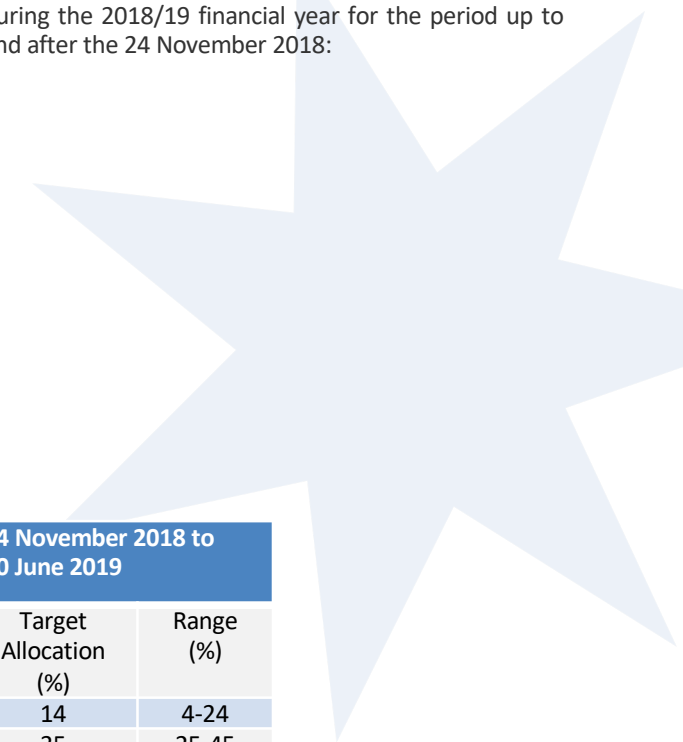
Investment performance, measured as returns after fund taxes but before fees, of the Growth Investment Option over the 2018/19 financial year was 5.72%.

Past performance is not an indicator of future performance.

Asset class allocation

The asset class allocations for the Investment Options were modified on 24 November 2018.

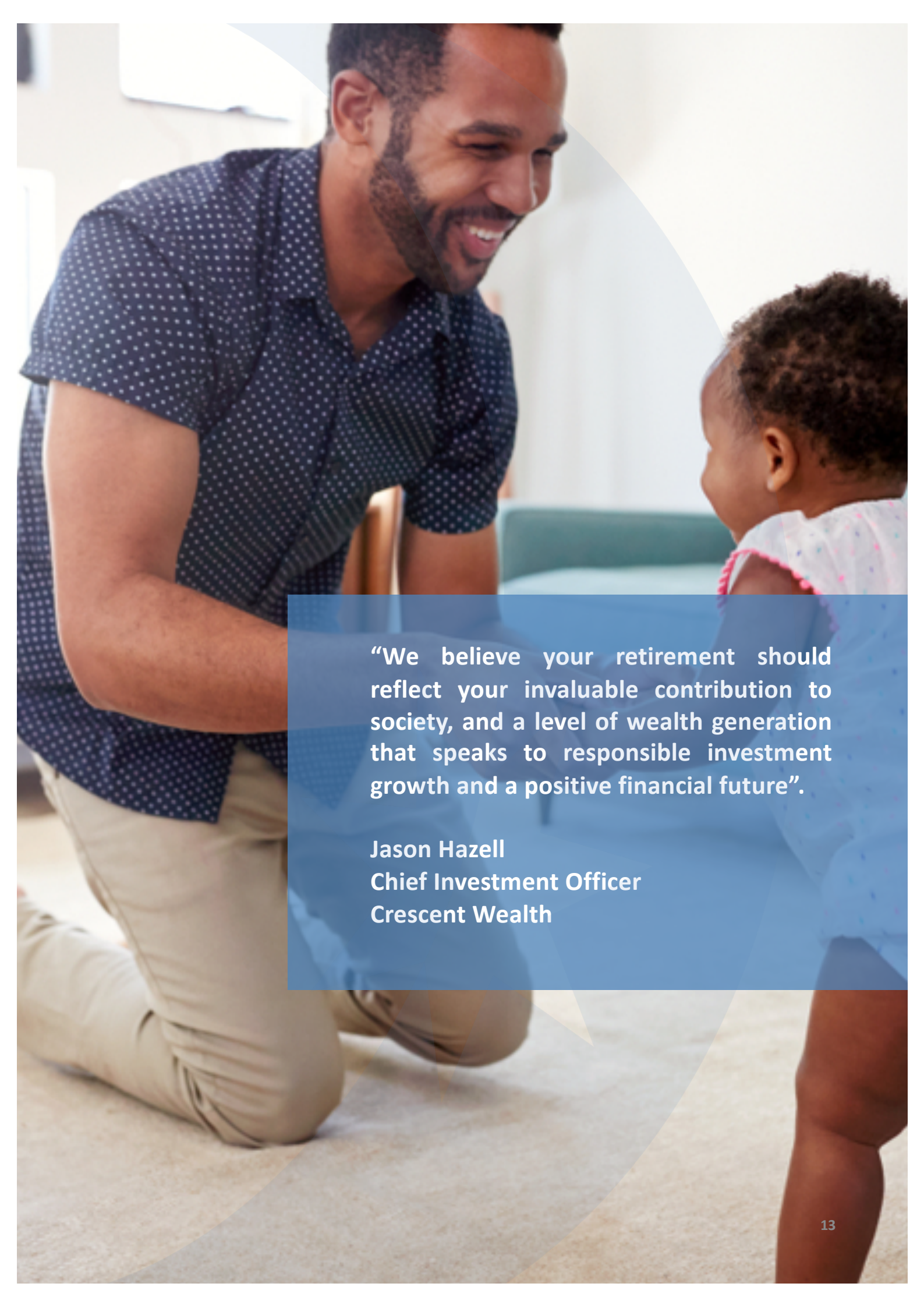
The table below sets out the asset class allocations during the 2018/19 financial year for the period up to and after the 24 November 2018:



Target allocation is strategic only and subject to change.

See the Fund's current Product Disclosure Statement for information about fees, costs and taxes deducted prior to the calculation or allocation of earnings.

Members should be aware that the returns applied to their account will depend on the investment option(s) they invest in, the period of time they were invested in the option(s), and the timing of cash flows into and out of their account.

A photograph of a man with a beard and short dark hair, wearing a blue patterned short-sleeved shirt and khaki pants, kneeling on a light-colored carpet. He is smiling warmly at a young girl with dark curly hair, who is wearing a white dress with colorful polka dots. The background is a bright, out-of-focus indoor space. A semi-transparent blue circle is overlaid on the right side of the image, containing the text.

“We believe your retirement should reflect your invaluable contribution to society, and a level of wealth generation that speaks to responsible investment growth and a positive financial future”.

**Jason Hazell
Chief Investment Officer
Crescent Wealth**

Assets held at end of financial year

All assets held by the Fund at 30 June 2019 were units in four managed investments schemes.

The total market value of the assets held by the Fund at 30 June 2019 was \$242,566,130 allocated across the four underlying funds per below:

Investment	30/6/2019 \$	% of Total Assets
Crescent Wealth Australian Equity Fund	23,144,111	9.54
Crescent Wealth Cash Fund	61,926,774	25.53
Crescent Wealth Property Fund	91,243,998	37.62
Crescent Wealth International Equity Fund	66,251,247	27.31
	242,566,130	100

Unit Pricing and your Account

The Fund is a unitised fund. This means that each contribution or rollover buys a certain number of units in your chosen Investment Option in the Fund. The number of units you buy is equal to the net amount you invest (contribution less any tax) divided by the prevailing unit price at the time. When an amount is withdrawn from an Investment Option of the Fund, you redeem some or all of the units you hold in that Investment Option. The number of units you sell is equal to the amount to be withdrawn divided by the prevailing unit price. The withdrawal value of any benefit may also be adjusted for fees and taxes.

Unit prices for each Investment Option are calculated each day and member balances are also adjusted daily. The unit price is based on the latest available value of the assets held in that option. As the assets of each Investment Option will predominantly be unit holdings in each of the underlying funds, the unit prices of the underlying funds will feed into the unit price of each Investment Option.

At any time, member balances reflect investment movements (increases or decreases), investment income and the deduction of relevant tax, fees and costs (for more information, see the Fund's current Product Disclosure Statement).

Derivative Risk

Derivatives are financial contracts such as futures, swaps and options.

The Trustee does not invest directly in any futures, options or other derivative investments. However, the Fund's underlying managers may use such derivatives strategies from time to time for limited purposes.

Legitimate uses of derivatives by underlying investment managers include hedging to protect the value of the assets against any significant decline in investment markets, and as a means of gaining market exposure while minimizing transaction costs. However, the investment managers are not able to use futures, options or other derivative instruments for speculative purposes or to gear the assets of the Fund.

Financial Statements

The financial statements of the Fund for the year ended 30 June 2019 have been audited by the Fund's auditor, Ernst & Young. An abridged version is based upon the audited financial statements which is provided below for your information.

A copy of the Fund's full audited financial statements and auditor's report can be requested by calling us on 1300 926 626.

	30-Jun-18	30-Jun-19
Net Assets Available to Pay Benefits at the Beginning of the Financial Year	156,339,165	197,017,725
PLUS		
Investment Revenue		
Interest	-	-
Trust Distributions	6,652,889	7,204,909
Movement in fair value of investments	6,905,132	1,702,175
Management Fee Rebate	352,556	437,106
Other Income	10,437	129,770
Total Income	13,921,014	9,473,960
LESS		
Expenses		
General Administration Expenses	-1,513,254	-2,016,979
Income Tax (Expense)/Benefit	-1,703,838	190,903
Profit after income tax	10,703,922	7,647,884
PLUS		
Changes in Member Benefits		
Employer Contributions	25,313,979	31,307,736
Member Contributions	1,180,028	1,556,172
Transfer from other funds	20,358,719	28,596,099
Tax on Contributions	-3,806,598	-4,715,059
Benefits to Members	-13,351,809	-12,805,191
Insurance Premiums	(167,861)	(212,971)
Death and disability benefits credited to members accounts	391,801	-
Movement in Unallocated	56,379	82,918
Net Assets Available to Pay Benefits at the End of the Year	197,017,725	248,475,313
THIS IS REPRESENTED BY – STATEMENT OF FINANCIAL POSITION		
Investments		
Investments in Trusts	192,054,195	242,566,130
Other Assets		
Cash at Bank	2,789,873	2,606,331
Receivables	5,772,365	6,150,208
Deferred Tax Asset	47,257	69,469
Total Assets	200,663,690	251,392,138
LESS		
Liabilities		
Payables	632,029	612,459
Current Tax Liability	2,030,455	1,536,301
Deferred Tax Liability	983,481	768,065
Total Liabilities	3,645,965	2,916,825
Net Assets Available to Pay Benefits	197,017,725	248,475,313
Member Benefits		
Allocated to members	194,899,346	246,994,702
Unallocated to members	343,193	426,111
Total Members Liabilities	195,242,539	247,420,813
Total Net Assets	1,775,186	1,054,500
Equity		
Operational risk reserve	608,906	608,906
Administration reserve	193,018	245,941
Unallocated surplus	973,262	199,653
Total Equity	1,775,186	1,054,500

Fund Reserves

Operational risk reserve (ORR)

The Australian Prudential Regulation Authority requires super fund trustees to 'reserve' monies which can be drawn on to address losses to members or beneficiaries arising from operational risk. The Trustee of the Fund maintains an ORR for this purpose and operates it in line with an Operational Risk Financial Requirement Strategy.

The target ORR amount has been determined as 0.25% of the Fund's net assets. The ORR is invested in the Fund's operating bank account. The funding methodology will be reviewed by the Trustee if the ORR falls below 90% of the target ORR amount. The level of the ORR and the Operational Risk Financial Requirement Strategy is reviewed each year.

Administration Reserve

The Trustee maintains an Administration Reserve to pay Fund expenses. The Administration Reserve is invested in the Fund's operating bank account. The Administration Reserve is funded via administration fees, which is a deduction of fixed dollar fees from member's accounts plus up to 0.565% per annum (deducted from the Fund's unit prices) for the year ending 30 June 2019. The amount deducted from the Fund's unit prices (which is accrued on a daily basis) will be 0.69% for the financial year beginning 1 July 2019. The level of the Administration Reserve is monitored by the Trustee on a regular basis. The Fund's Reserving Policy for the Administration Reserve is reviewed annually.

Reserve balances for the last three financial years

Reserve	Balance		
	30 June 2019	30 June 2018	30 June 2017
ORR	608,906	608,906	463,899
Administration Reserve	245,941	193,018	17,518

Management of the Fund

The Trustee appoints various specialists to assist with the management of the Fund. During the year, they were:

Promoter:

Crescent Wealth Funds Management (Aust) Ltd
Level 13, 131 Macquarie Street
Sydney NSW 2000
Telephone: 1300 926 626

Fund Administrator:

Mercer Outsourcing (Australia) Pty Ltd
727 Collins Street
GPO Box 4303
Melbourne VIC 3000
Telephone: (03) 9623 5555

Group Life and Disability Insurer:

TAL Life Limited GPO Box 5380
Sydney NSW 2001

Auditor:

Ernst & Young
8 Exhibition Street
Melbourne VIC 3000

Enquiries / Compliments or Complaints

If any part of our service has not been to your satisfaction, we encourage you to get in touch. If you wish to make a complaint, you can contact the Enquiries and Complaints Officer by writing to the address below or by calling Crescent Wealth Helpline on 1300 926 626:

The Complaints Officer
Crescent Wealth
GPO Box 4650
Melbourne VIC 3001.

You may also be able to submit your complaint to the Australian Financial Complaints Authority (AFCA), although AFCA will not normally deal with a complaint until it has been through the Trustee's complaints handling process. AFCA provides fair and independent financial services complaint resolution that is free to consumers:

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Time limits may apply to complain to AFCA so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Complaints lodged with the Superannuation Complaints Tribunal before 1 November 2018 will continue to be dealt with by them.

Further Information

If you require further information or have any questions about this Fund, please contact the Fund Administrator:

Crescent Wealth Super Fund
GPO Box 4650
Melbourne VIC 3001
Telephone: 1300 926 626
Email: info@crescentwealth.com.au

You may also make a request, at any time, for further information about the Fund. This may include a copy of the audited accounts and auditor's report; a copy of the Fund's governing rules or a copy of the Annual Report. You can also obtain information about the Fund and about your entitlement in the Fund at the Fund's website:

www.crescentwealth.com.au/super

Privacy Policy

Your Privacy is important to us; we value your trust in managing your information and investments. This policy outlines how we collect and handle your personal information. We collect information from you, in order to administer your superannuation. In addition, this information enables us to identify you and helps keep your information safe. 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 funds. The Crescent Wealth Privacy Policy includes information about your rights.

The full privacy policy is available at www.crescentwealth.com.au/privacy-policy/



Your Retirement
Your Future
Your Fund

