



6 October 2014

Dear Member,

Crescent Wealth Superannuation Fund– Income Protection Premium Rate increase due to Stamp Duty

This notice is inform you of an increase to the income protection premiums within the Crescent Wealth Superannuation Fund (“the Fund”).

We recently noticed that the income protection premiums that are being deducted from your account and that were disclosed to you in the Fund’s Product Disclosure Statement did not include any necessary allowances for Stamp Duty which is a state tax on insurance policies. Accordingly, we have worked together with the insurer to generate new premium rate tables that include Stamp Duty in the premiums. For your reference, a copy of these new premium rates are included with this letter. These new premium rates will apply to your account from 1 December 2014.

Please note that no additional deductions will be made to your account for Stamp Duty premiums prior to 1 December 2014, that is, you will not be required to pay any stamp duty owed prior to 1 December 2014.

We apologise for any confusion for this omission. If you have any questions, please contact us by phone on 1300 926 626 or by email on super@crescentwealth.com.au.

Yours sincerely

The Crescent Wealth Superannuation Fund team

Crescent Wealth Superannuation Fund

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The Crescent Wealth Superannuation Fund (ABN 71 302 958 449) is issued by the Trustee of the Fund, Diversa Trustees Limited (ABN: 49 006 421 638s). Crescent Funds Wealth Management (Aust) Ltd (“Crescent Wealth”) ABN 32 144 560 172 AFSL 365

Annual Premium Rates per \$1,000 annual benefit.

2 Year Personal White Collar Rates

Age Next Birthday	30 Day Waiting Period				60 Day Waiting Period				90 Day Waiting Period			
	Male Non Smk	Male Smk	Female Non Smk	Female Smk	Male Non Smk	Male Smk	Female Non Smk	Female Smk	Male Non Smk	Male Smk	Female Non Smk	Female Smk
16	2.73	3.63	4.50	5.99	1.80	2.40	2.81	3.74	1.34	1.78	1.96	2.61
17	2.73	3.63	4.50	5.99	1.80	2.40	2.81	3.74	1.34	1.78	1.96	2.61
18	2.73	3.63	4.50	5.99	1.80	2.40	2.81	3.74	1.34	1.78	1.96	2.61
19	2.73	3.63	4.50	5.99	1.80	2.40	2.81	3.73	1.34	1.78	1.96	2.61
20	2.73	3.63	4.50	5.98	1.80	2.40	2.80	3.73	1.34	1.78	1.96	2.60
21	2.73	3.62	4.50	5.98	1.80	2.39	2.80	3.73	1.34	1.78	1.96	2.60
22	2.76	3.67	4.53	6.03	1.82	2.42	2.82	3.75	1.35	1.80	1.97	2.62
23	2.79	3.71	4.57	6.07	1.84	2.44	2.84	3.78	1.36	1.81	1.98	2.64
24	2.82	3.75	4.60	6.12	1.85	2.47	2.87	3.81	1.37	1.83	2.00	2.66
25	2.85	3.80	4.64	6.17	1.87	2.49	2.89	3.84	1.38	1.84	2.02	2.68
26	2.94	3.91	4.64	6.18	1.92	2.55	2.93	3.89	1.40	1.87	2.07	2.75
27	2.93	3.89	4.72	6.28	1.92	2.55	2.94	3.91	1.41	1.88	2.05	2.73
28	2.92	3.88	4.82	6.41	1.91	2.55	2.98	3.96	1.41	1.88	2.06	2.74
29	2.93	3.89	4.95	6.58	1.91	2.55	3.03	4.04	1.41	1.87	2.08	2.77
30	2.94	3.91	5.10	6.78	1.92	2.55	3.11	4.14	1.41	1.87	2.12	2.82
31	2.97	3.94	5.28	7.03	1.92	2.56	3.22	4.28	1.40	1.87	2.18	2.90
32	3.00	3.99	5.49	7.31	1.94	2.58	3.34	4.44	1.40	1.87	2.27	3.02
33	3.05	4.06	5.73	7.63	1.96	2.60	3.49	4.64	1.41	1.87	2.37	3.16
34	3.11	4.14	6.01	7.99	1.98	2.64	3.67	4.88	1.42	1.89	2.51	3.33
35	3.18	4.23	6.31	8.39	2.02	2.69	3.87	5.15	1.44	1.92	2.66	3.54
36	3.27	4.35	6.64	8.83	2.07	2.76	4.11	5.46	1.48	1.96	2.84	3.78
37	3.38	4.49	7.01	9.32	2.14	2.85	4.36	5.80	1.52	2.03	3.05	4.05
38	3.50	4.65	7.41	9.85	2.22	2.96	4.65	6.19	1.59	2.11	3.28	4.36
39	3.64	4.84	7.84	10.43	2.33	3.10	4.97	6.61	1.67	2.23	3.54	4.71
40	3.80	5.06	8.31	11.06	2.45	3.26	5.32	7.08	1.78	2.37	3.83	5.10
41	3.99	5.30	8.83	11.74	2.60	3.46	5.71	7.59	1.91	2.55	4.16	5.53
42	4.20	5.58	9.38	12.48	2.78	3.70	6.13	8.16	2.07	2.75	4.52	6.01
43	4.43	5.90	9.99	13.29	2.98	3.97	6.60	8.78	2.26	3.00	4.92	6.54
44	4.70	6.25	10.65	14.16	3.21	4.27	7.12	9.47	2.47	3.29	5.36	7.13
45	4.99	6.64	11.36	15.11	3.48	4.63	7.68	10.21	2.72	3.62	5.85	7.78
46	5.32	7.08	12.14	16.14	3.78	5.03	8.29	11.03	3.01	4.01	6.38	8.49
47	5.70	7.58	12.98	17.26	4.13	5.49	8.96	11.91	3.35	4.46	6.96	9.26
48	6.12	8.14	13.88	18.46	4.53	6.02	9.68	12.88	3.73	4.97	7.59	10.10
49	6.59	8.77	14.86	19.76	4.98	6.62	10.46	13.91	4.17	5.55	8.28	11.01
50	7.12	9.47	15.91	21.16	5.48	7.29	11.31	15.04	4.66	6.20	9.02	12.00
51	7.72	10.26	17.05	22.68	6.04	8.04	12.22	16.25	5.21	6.93	9.82	13.06
52	8.38	11.14	18.28	24.31	6.67	8.87	13.20	17.56	5.82	7.74	10.68	14.21
53	9.11	12.11	19.61	26.09	7.36	9.78	14.26	18.97	6.48	8.62	11.61	15.44
54	9.92	13.19	21.05	28.00	8.11	10.79	15.41	20.49	7.21	9.59	12.61	16.77
55	10.81	14.38	22.61	30.08	8.94	11.90	16.64	22.13	8.01	10.66	13.68	18.19
56	11.81	15.71	24.30	32.32	9.86	13.11	17.96	23.89	8.89	11.82	14.82	19.71
57	12.93	17.20	26.12	34.74	10.87	14.46	19.38	25.78	9.84	13.09	16.04	21.34
58	14.18	18.86	28.09	37.35	11.98	15.94	20.90	27.79	10.89	14.48	17.34	23.06
59	15.58	20.72	30.21	40.18	13.21	17.57	22.52	29.96	12.03	16.00	18.72	24.90
60	17.14	22.79	32.51	43.24	14.56	19.36	24.27	32.27	13.27	17.65	20.19	26.85
61	18.87	25.10	35.01	46.57	16.02	21.31	26.14	34.77	14.61	19.43	21.76	28.94
62	20.80	27.67	37.74	50.19	17.63	23.44	28.16	37.45	16.04	21.34	23.43	31.17
63	22.95	30.52	40.71	54.14	19.37	25.76	30.34	40.35	17.59	23.39	25.22	33.55
64	24.24	32.24	41.93	55.77	19.77	26.30	30.20	40.17	17.50	23.28	24.35	32.39
65	16.88	22.45	26.44	35.17	13.45	17.89	18.54	24.66	11.68	15.53	14.55	19.36

Annual Premium Rates per \$1,000 annual benefit.

Age 65 Personal White Collar Rates

Age Next Birthday	30 Day Waiting Period				60 Day Waiting Period				90 Day Waiting Period			
	Male Non Smk	Male Smk	Female Non Smk	Female Smk	Male Non Smk	Male Smk	Female Non Smk	Female Smk	Male Non Smk	Male Smk	Female Non Smk	Female Smk
16	3.51	4.66	7.99	10.62	2.48	3.29	5.40	7.18	1.96	2.61	4.11	5.47
17	3.51	4.66	7.99	10.62	2.48	3.29	5.40	7.18	1.96	2.61	4.11	5.47
18	3.51	4.66	7.99	10.62	2.48	3.29	5.40	7.18	1.96	2.61	4.11	5.47
19	3.51	4.66	7.98	10.62	2.48	3.29	5.40	7.18	1.96	2.61	4.11	5.47
20	3.51	4.66	7.98	10.62	2.47	3.29	5.40	7.18	1.96	2.61	4.11	5.46
21	3.50	4.66	7.98	10.61	2.47	3.29	5.39	7.17	1.96	2.61	4.11	5.46
22	3.61	4.80	8.20	10.91	2.55	3.39	5.55	7.38	2.02	2.69	4.23	5.62
23	3.72	4.94	8.43	11.21	2.63	3.50	5.71	7.60	2.09	2.78	4.36	5.79
24	3.83	5.10	8.71	11.58	2.72	3.61	5.91	7.86	2.16	2.87	4.52	6.01
25	3.96	5.27	9.02	12.00	2.81	3.74	6.13	8.16	2.23	2.97	4.70	6.24
26	4.17	5.54	9.28	12.35	2.94	3.91	6.40	8.51	2.32	3.09	4.96	6.60
27	4.24	5.64	9.69	12.89	3.01	4.01	6.61	8.80	2.40	3.19	5.08	6.76
28	4.32	5.75	10.18	13.53	3.08	4.10	6.88	9.15	2.47	3.28	5.24	6.97
29	4.44	5.91	10.73	14.27	3.17	4.22	7.21	9.59	2.54	3.38	5.45	7.25
30	4.59	6.10	11.36	15.11	3.27	4.35	7.59	10.10	2.62	3.48	5.72	7.61
31	4.75	6.32	12.07	16.05	3.38	4.49	8.05	10.70	2.69	3.58	6.04	8.04
32	4.94	6.57	12.87	17.11	3.50	4.65	8.57	11.40	2.78	3.69	6.43	8.56
33	5.15	6.85	13.75	18.29	3.63	4.82	9.17	12.20	2.87	3.82	6.89	9.17
34	5.38	7.16	14.74	19.60	3.78	5.03	9.85	13.11	2.98	3.96	7.43	9.88
35	5.65	7.52	15.90	21.15	3.95	5.26	10.69	14.21	3.11	4.13	8.10	10.77
36	5.95	7.92	17.28	22.98	4.16	5.53	11.69	15.54	3.26	4.34	8.91	11.85
37	6.29	8.37	18.78	24.98	4.40	5.85	12.80	17.02	3.45	4.59	9.83	13.07
38	6.70	8.91	20.42	27.16	4.70	6.25	14.03	18.66	3.70	4.92	10.86	14.45
39	7.18	9.56	22.20	29.53	5.07	6.75	15.39	20.47	4.02	5.35	12.02	15.98
40	7.73	10.28	24.14	32.11	5.51	7.33	16.89	22.46	4.40	5.85	13.30	17.69
41	8.33	11.08	26.23	34.89	6.01	8.00	18.53	24.65	4.86	6.46	14.72	19.58
42	9.00	11.97	28.49	37.89	6.59	8.77	20.32	27.03	5.39	7.17	16.28	21.66
43	9.75	12.96	30.91	41.11	7.26	9.65	22.26	29.61	6.01	8.00	17.99	23.93
44	10.57	14.06	33.50	44.55	8.01	10.66	24.36	32.40	6.74	8.96	19.85	26.40
45	11.48	15.26	36.25	48.21	8.87	11.80	26.60	35.38	7.57	10.07	21.85	29.06
46	12.48	16.60	39.15	52.08	9.84	13.09	28.99	38.56	8.53	11.34	23.98	31.90
47	13.58	18.06	42.21	56.14	10.93	14.54	31.52	41.92	9.61	12.78	26.25	34.91
48	14.79	19.67	45.40	60.38	12.14	16.14	34.16	45.43	10.82	14.39	28.63	38.07
49	16.11	21.42	48.70	64.77	13.47	17.92	36.90	49.07	12.16	16.17	31.10	41.36
50	17.53	23.32	52.08	69.27	14.93	19.85	39.71	52.81	13.63	18.12	33.63	44.73
51	19.07	25.36	55.53	73.85	16.49	21.93	42.56	56.61	15.21	20.23	36.20	48.15
52	20.70	27.54	58.99	78.45	18.16	24.15	45.42	60.41	16.89	22.47	38.77	51.56
53	22.43	29.83	62.42	83.01	19.91	26.48	48.24	64.15	18.65	24.81	41.29	54.92
54	24.24	32.24	65.76	87.47	21.72	28.89	50.96	67.78	20.46	27.22	43.72	58.15
55	26.11	34.73	68.96	91.72	23.56	31.34	53.53	71.19	22.29	29.65	45.99	61.16
56	28.03	37.28	71.93	95.67	25.41	33.80	55.87	74.31	24.11	32.07	48.03	63.88
57	29.97	39.86	74.59	99.20	27.23	36.21	57.92	77.03	25.87	34.40	49.79	66.22
58	31.89	42.42	76.83	102.19	28.97	38.53	59.58	79.24	27.51	36.59	51.17	68.05
59	33.76	44.90	78.56	104.49	30.58	40.68	60.77	80.82	29.00	38.57	52.10	69.29
60	35.50	47.22	79.63	105.91	31.99	42.55	61.37	81.62	30.24	40.22	52.47	69.79
61	34.95	46.48	75.13	99.92	31.36	41.71	57.77	76.83	29.56	39.31	49.28	65.55
62	33.45	44.49	68.70	91.37	29.84	39.68	52.64	70.00	27.99	37.23	44.74	59.51
63	30.65	40.76	59.78	79.50	27.09	36.03	45.54	60.56	25.24	33.57	38.49	51.19
64	25.92	34.48	47.43	63.09	22.64	30.11	35.78	47.58	20.90	27.80	29.94	39.82
65	18.06	24.02	29.91	39.79	15.40	20.49	21.97	29.22	13.95	18.55	17.89	23.80