

Crescent Wealth Superannuation Fund

Product Disclosure Statement

Dated: 24 November 2018

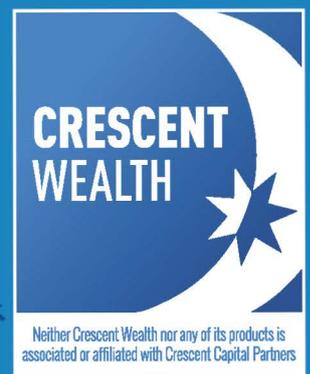
Issuer: Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757

RSE L0001458 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,
Equity Trustees Superannuation Limited

Crescent Wealth 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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Crescent Wealth Superannuation 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 Equity Trustees Superannuation 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 24 November 2018)
- Investment Choice Guide (Dated 24 November 2018)
- Insurance Booklet (Dated 24 November 2018)

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 information in this PDS is up-to-date at the date it is prepared. Some of the information in this PDS may change from time to time. If a change is made to information that is not materially adverse information, this PDS may not be updated. We may post updated information that is not materially adverse information to our website www.crescentwealth.com.au/super. This information is also available in hard copy or electronic copy from our member services team free of charge: please call 1300 926 626.

Crescent Wealth Funds Management (Aust) Ltd (Crescent Wealth) has consented to be named in this PDS. Crescent Wealth has given its consent to statements relating to Crescent Wealth or its managed investment schemes being included in the PDS (and the reference documents) in the form and context in which they are shown. This consent has not been withdrawn before the date of 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 in full before deciding if this product is right for you.

1. About Crescent Wealth Super

Crescent Wealth Superannuation Fund (the Fund) is a regulated superannuation fund which makes investments for the benefit of its members.

Investments in the Fund are offered by the trustee, Equity Trustees Superannuation Limited, through the Promoter of the Fund (Crescent Wealth). The Investment Options available are Crescent Wealth Super Conservative, Crescent Wealth Super Balanced and Crescent Wealth Super Growth.

Neither Crescent Wealth nor any of its products is associated or affiliated with Crescent Capital Partners.

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

The Fund invests through managed investment schemes managed by Crescent Wealth as responsible entity of the schemes, and with global and domestic investment managers utilised in the schemes. These investments focus on ethical and socially responsible investing with a screening process based on Islamic Investing. Crescent Wealth is Australia's first dedicated Islamic compliant wealth manager, offering an innovative suite of investment products. As a pioneer with specialist expertise in a dynamic new sector, Crescent Wealth offer all Australians an attractive alternative in socially responsible investing. The Trustee may change the Fund's investments (and managers) as it considers appropriate from time to time.

Equity Trustees Superannuation Limited is required to disclose certain Trustee and Fund information and documentation on a website. Accordingly, www.eqtl.com.au contains required information and documentation. The information and documentation includes, but is not limited to, the following: the Trust Deed, the Product Disclosure Statement, and the names of each material outsourced service provider to the Fund.

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 (including before-tax contributions made by your employer under a salary sacrifice arrangement and after-tax)
- Government co-contributions

You can also transfer your super from another super fund into the Fund.

The Government has put some restrictions on investing in super, such as limits on contributions you can make 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/superannuation-and-retirement

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 the investment objectives and strategy applicable to each available Investment Option.

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 and, through the schemes, with global and domestic investment managers that comply with Islamic investment principles. From time to time, some of the investments may be illiquid.
- You can access your account 24x7 online and call Crescent Wealth Member Services with any queries between 9am to 6pm.

Further benefits

- Online joining capabilities
- Flexible ways of making contributions
- Daily unit pricing of the investment options
- Competitive ongoing administration and investment fees and costs
- Regular reporting: You will receive or be notified (where permitted) of the availability of a statement once per year setting out your balance and all transactions on your member account. An 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 annually.
- Insurance options for eligible members, if insurance cover is required.

We may send or make certain information about your account available to you electronically rather than sending it via post.

If we have your email address, we will either email you the information, or email you a notification that the information is either available on our website or can be accessed by logging in to your account online. The information we can send or make available includes:

- > Newsletters
- > Annual benefit statement
- > Significant event notices (SEN)
- > Product Disclosure Statement (PDS).

Access your account online

- Check your personal details;
- Check your beneficiary nomination(s);
- Check your Investment Options for future contributions and current account balance;
- Review your transactions (for example, contributions and fees deducted directly from your account);
- Check your current account balance;
- Check your insurance cover (if applicable);
- Check your investment portfolio valuation and allocation.

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 Wealth Super Balanced Investment Option is shown in Section 5. For all other Investment Options refer to the 'Investment Choice Guide'.

Based on information provided by Crescent Wealth, 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.

You should read the important information about risks in the Investment Choice Guide document before making a decision. Go to www.crescentwealth.com.au/super. The material relating to risks 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
- International Shares
- Global REITS (including Australia)
- Islamic Cash and Fixed Income
- Alternatives - Growth
- Alternatives - 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 that:

- 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 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 Crescent Wealth Super 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 include the impacts of inflation, changes to interest rates and exchange rates, liquidity and market movement. Even though the Fund's underlying investments invest in accordance with Islamic investment principles, movements in interest rates in Australia and abroad can impact the value of the Fund's investments. Your returns may differ to those you would receive if you invested in a conventional superannuation fund. Other investment risks are described in the Investment Choice Guide.

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 any other Fund Divisions may also affect your superannuation account.

5. How we invest your money

The Fund's three Investment Options 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 for which Crescent Wealth is the responsible entity/manager and, through the schemes, with global and domestic investment managers.

The three Investment Options are:

- **Crescent Wealth Super Conservative**
- **Crescent Wealth Super Balanced**
- **Crescent Wealth Super 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. Whichever investment option(s) you choose, your money is invested in underlying investments that are compliant with Islamic values, faith and principles. For example, investment in assets which may give exposure to income from gambling, adult material, alcohol or weaponry is avoided. Further information about how Islamic principles are taken into account by Crescent Wealth is shown in the Investment Choice Guide

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. 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 when you apply to join the Fund, your application to join and contributions cannot be accepted.

Warning: When selecting your Investment Option(s) you must consider the likely investment return of the option, the risk and your investment timeframe.

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

Crescent Balanced Investment Option	Particulars		
Description	Invests in a mix of growth and defensive assets including Australian and International Shares, Global REITS (including Australian), Property, Islamic Cash and Fixed Income and Alternative Assets. 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 equal to or better than inflation plus 3% p.a. over rolling 5-year periods; and limit the frequency of negative annual returns to 1 in 5 years.		
		Suggested minimum timeframe	Minimum 5 years
Target Asset Allocation	60% Growth Assets 40% Defensive Assets		
Benchmark Asset Allocation	Asset Class	Benchmark Allocation %	Range %
	Australian Shares	10.0	0 - 20
	International Shares	28.0	18 - 38
	Global REITS (including Australian)	10.0	0 - 20
	Direct Property	10.0	0 - 20
	Islamic Cash and Fixed Income	22.0	12 - 32
	Alternatives - Growth	12.0	0 - 22
	Alternatives - Defensive	8.0	0 - 18
Risk Level	Medium to High		

You can change your Investment Options for future contributions and/or switch your existing account balance to new options at any time by logging online to your member portal available at www.crescentwealth.com.au. You may also contact the Crescent Wealth team on 1300 926 626 and we can help you.

The Trustee reserves the right to close or terminate an Investment Option by refusing to accept new money into the Investment Option or requiring reallocation of its assets to another Investment Option. 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 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.

6. Fees and costs

You can use Table 1 to compare the cost of this Fund (based on the Fund's balanced option) 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 Fund's fees are not negotiable. Unless otherwise stated, all fees and costs set out in this section are inclusive of goods and services tax and take into account any reduced input tax credits.

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 account 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 or your employer, as applicable, may be able to negotiate to pay lower fees. 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.

The fees and other costs for each investment option offered by the Crescent Wealth Super Fund, are set out on page 6 of the Crescent Wealth Super Fund Additional Information Guide.

Table 1 - Crescent Wealth Super - Balanced Investment Option		
Type of fee	Amount	How and when paid
Investment fee	Nil	N/A
Administration fee	\$98.80 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 in arrears. 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	N/A
Switching Fee	Nil	N/A
Exit Fee	Nil	N/A
Advice fees Relating to all members investing in a particular investment option.	Nil	N/A The trustee does not charge advice fees. However, you may agree to pay adviser fees to your financial adviser.
Other fees and costs¹ Family Law Fee (Other fees may apply)	\$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 ratio²	1.18% p.a. (estimate)	Deducted outside the Fund before the investment returns from the underlying investments are allocated to the Fund and reflected in unit prices applied to your account.

¹For definitions of the fees and costs in the table above, and more information about other fees and costs that may apply (including advice fees for personal advice, insurance fees and the Family Law fee) please refer to the Crescent Wealth Super Fund - Additional Information Guide. This can be found on our website at www.crescentwealth.com.au

²This amount is an estimate only and may vary from year to year.

Example of annual fees and costs – Crescent Wealth Super Balanced Investment Option

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

Table 2 - Example: the Crescent Wealth Super Balanced Investment Option		
BALANCE OF \$50,000		
Investment fees	0%*	For every \$50,000 you have in the superannuation product, you will be charged \$0 each year
PLUS Administration fees[#]	\$98.80 p.a. plus 0.565% p.a.	And , you will be charged \$98.80 in administration fees regardless of your balance plus \$282.50 per year in administration fees based on a percentage of your balance
PLUS Indirect Costs for the superannuation product	1.18%	And , indirect costs of \$590 each year will be deducted from your investment
EQUALS Cost of product	If your balance was \$50,000, for the year you will be charged fees of \$971.30 for the superannuation product	

Note: Additional fees may apply. Buy/sell spreads and exit fees do not apply

* No separate fee, however the investment manager costs are included in the ICR

The Fund's Trust Deed allows 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. If the Trustee decides to increase the fees described in this PDS within the limits allowed under the Trust Deed, they may do so without your consent. You will receive at least 30 days' written notice of the change. You will not receive notice for fluctuations in estimated fees and costs.

Warning: 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 before making a decision. Information about fees and costs including fee definitions and fee structure for each Investment Option is available in the Additional Information document.

Go to www.crescentwealth.com.au/super. The material relating to the fees and cost may change between the time you read this PDS and the day 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. This section provides a summary only of the main taxes applicable to super. How this affects you depends on your circumstances.

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 by the Fund on contributions is deducted when they are received by the Fund and 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 (by your employer, or by you in the case of eligible tax deductible personal contributions).

Concessional contributions are generally subject to tax that is payable by the Fund at a rate of up to 15%. However, if your annual taxable income (including superannuation contributions made by your employer on your behalf) exceeds \$250,000 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 \$250,000.

Non-concessional contributions, also known as after-tax contributions, are contributions made from after-tax money for which you don't or can't claim a tax deduction. They include personal and spouse contributions.

No tax is payable by the fund in relation to non-concessional contributions.

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.

Warning: There are tax consequences if you exceed the concessional cap or non-concessional cap including that you will be subject to extra tax

Concessional contributions cap

For the 2018-19 year, the limit on the concessional contributions an individual can make is \$25,000 (this is subject to indexation in future years).

Non-concessional contributions cap

The limit on the non-concessional contributions an individual can make for 2018-19 is \$100,000 per annum, equal to four times the concessional contributions cap. This limit is also subject to change (if the concessional contributions cap changes). However, the non-concessional contribution cap is nil if your total superannuation balance exceeds a government prescribed threshold (\$1.6 million for the 2017-2018 and 2018-2019 years) at the end of the previous financial year.

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 a benefit that is paid to you.

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

- Under your preservation age: 20% (plus Medicare levy and any other applicable levies).
- Reached preservation age, but aged less than 60: first

\$205,000 tax-free (for 2018-19, subject to indexation) and the remainder taxed at 15% (plus Medicare levy and any other applicable levies).

- Aged 60 or over, the withdrawal is tax-free.

Death and terminal benefits are usually tax free, provided relevant conditions are met. The tax treatment of disability benefits is different.

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.

Warning: You should provide your TFN as part of joining the 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 member contributions. Additionally, any benefit payable to you will be taxed at the highest marginal tax rate.

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.

You should read the important information about how super is taxed 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 acquire the product.

8. Insurance in your super

You may acquire insurance cover through the Fund.

The types of insurances you may acquire, if eligible, 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 contact us on 1300 926 626. An application for insurance is subject to acceptance by the Insurer. Note: you can apply for a specified level of cover (based on your age) within 60 days of joining the Fund without undergoing the usual underwriting process if you satisfactorily complete a Simplified Application process. Refer to the Insurance Booklet for details.

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. You are responsible for paying any premiums applicable to insurance cover you obtain. 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 includes substantial additional information about the insurance cover available through the Fund, including information about:

- The level and type of insurance cover available
- The actual cost of the insurance cover depending on your circumstances
- Your eligibility to obtain insurance cover
- cancellation or cessation of cover
- The conditions and exclusions which apply to the insurance cover

Warning: 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 acquire the product.

9. How to open an Account

An application for membership to the Fund can only be made by completing the online application process at www.crescentwealth.com.au. By completing this process, you are confirming you have received the PDS and have read and understood it, including the additional referenced information.

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 4650
Melbourne VIC 3001
Phone: 1300 926 626

If you are not satisfied with the handling of your complaint or the Trustee's decision, or your complaint is not dealt with in 90 days, you may contact the Australian Financial Complaints Authority (AFCA) who may be able to assist you to resolve your complaint, but only if you have used the Fund's internal complaint procedure first.

The Australian Financial Complaints Authority (AFCA) can be contacted:

- By phone on 1800 931 678
- By post via GPO Box 3, Melbourne, VIC 3001
- By email: info@afca.org.au
- Online: www.afca.org.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 this product is issued, in which you may cancel your membership and obtain a refund of any

investment amount (e.g. contributions or rollovers) made. The request to cancel your membership must be made in writing. Should any part of the refund be subject to preservation rules (e.g. contributions) 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 an Eligible Rollover Fund, as determined by the Trustee). The amount returned or transferred may be the sum total of your investment amount less any applicable tax, adjusted for changes in unit prices and fee and costs (as permitted by law). If you've exercised a right or power under the product, you will not be able to cancel your membership.

10. General Information

Financial planning services

If you need financial advice, we recommend that you consult a financial adviser.

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 Trustee 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. Further 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 other various third parties such as the 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, or you can request a copy by contacting us on 1300 926 626.

A copy of the Trustee's privacy policy is available from www.eqt.com.au/global/privacystatement

Contact us

Crescent Wealth Superannuation Fund
GPO Box 4650
Melbourne VIC 3001
Phone: 1300 926 626
www.crescentwealth.com.au/super



Neither Crescent Wealth nor any of its products is associated or affiliated with Crescent Capital Partners