



Annual Report

2020-2021

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

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Issuer: Equity Trustees Superannuation Limited ("the Trustee")
ABN: 50 055 641 757, AFS Licence No: 229757, RSE Licence No: L0001458
As the Trustee of the Crescent Wealth Superannuation Fund ("the Fund")
ABN: 71 302 958 449; Fund registration number: R1075182
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. Neither the Trustee, 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 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, we reserve 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

We are pleased to present this annual report for the Crescent Wealth Superannuation Fund (the Fund) and its operations for the year ended 30 June 2021. 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.

Annual Member Meeting

It is a new legislative requirement for the Trustee to have an Annual Member Meeting. The Trustee held its first Annual Member Meeting on 02 March 2021. Details of the meeting can be found [here](#).

The Trustee is planning on having its next Annual Member meeting on the 10th of December 2021 and will write to members with details of the meeting prior to the event.

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

www.crescentwealth.com.au/contact-us

Highlights of the past year

Total Net Assets of the Fund	\$312,847,007
The Total Net Assets of the Fund available to pay benefits as at 30 June 2021 were \$312,847,007	
Total increase in Net Assets of the Fund	\$53,200,393
The increase in Net Assets of the Fund available to pay benefits for 2020/2021 financial year was \$53,200,393	
Total Membership	10,862
There were 10,862 members in the Fund as at 30 June 2021	



The Trustee

Equity Trustees Superannuation Limited (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 and other beneficiaries.

The directors of Equity Trustees Superannuation Limited as at 30 June 2021 were (and continue to be):

- Ellis Varejes
- Mark Blair
- Michael O'Brien
- Tony Lally (Chairperson)
- Susan Everingham
- Paul Douglas Rogan
- George Zielinski (from 6 July 2020)

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

Trustee Liability Insurance

Superannuation law requires the Trustee to act in the best financial 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 that the Fund invests in, has its own investment governance framework. Certain social, ethical and other 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. Islamic investment principles are also taken into account by other global and domestic investment managers utilised by Crescent Wealth in its managed investment schemes. Crescent Wealth utilises a Shariah Supervisory Board (SSB) that ensures the managed investment schemes and schemes' investments (underlying investments) comply with Islamic investment principles.

For example, investment in assets which may give exposure to income from gambling, sale or production of adult material, or sale or manufacture of alcohol and weaponry is avoided or restricted, on the advice of the SSB. For more detailed information about Islamic investment principles and their application to the Fund's underlying investments, refer to the current Additional Information Booklet [here](#).

As at 30 June 2021 (and at the date of preparation of this report) the Fund has four 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 four Investment Options are:

- Crescent Wealth Super Conservative
- Crescent Wealth Super Balanced
- Crescent Wealth Super Growth
- Crescent Wealth Super Balanced Global (introduced 30 September 2020).

The investment objectives, strategies and other characteristics of these options are outlined later in this report. You should note that the characteristics of an investment option are subject to change. For further information please see [Investment Options](#) and the [Product Disclosure Statement](#).

The following is relevant to the investment options as at 30 June 2021.

Asset classes

Each of the Investment Options is diversified across a number of asset classes, depending on the nature of the Investment Option. An asset class describes the type of investment in which you are investing your money. The way in which asset classes are described may vary from time to time. The asset classes shown in this report include shares (also referred to as 'equities'), listed real assets (for example, listed property and infrastructure investment vehicles such as Real Estate Investment Trusts), alternative assets (for example, unlisted property, direct infrastructure and private equity), Islamic Cash, Islamic fixed income and defensive alternatives. For an explanation of each of the asset classes, as applicable from time to time, refer to the current Additional Information Booklet available [here](#).

All asset classes are screened by Crescent Wealth for compliance with Islamic investment principles.

Underlying Investments

The Fund acquires units in underlying investment funds that are managed investment schemes, under the trusteeship of Crescent Wealth Funds Management (Aust) Limited, to gain exposure to relevant asset classes.

The underlying funds in which the Trustee invests (as a wholesale investor) as at 30 June 2021 (and at the date of preparation of this report) are 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 Global Real Estate Investment Trusts and in real property assets through property syndications;
- Crescent Wealth Listed Real Assets Fund ('Listed Real Assets Fund');
- Crescent Wealth International Passive Equities Fund ('International Passive Equities Fund');
- Crescent Wealth Islamic Fixed Income Fund ('Fixed Income Fund').

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 Super Conservative

Description

Invests across all asset classes with the emphasis on income producing assets including Australian and International Equities, Listed Real Assets, Alternative Assets, Islamic Cash and Islamic Fixed Income. It is expected to provide some capital growth over the medium term as well as protecting the value of your net investment.

This Investment Option is intended to be suitable for investors seeking a higher level of income investing for the medium term.

Investment Return Objective

- To achieve an average net return (after investment fees and tax) equal to or better than inflation plus 1.5% p.a. over rolling 3 year periods; and
- To limit the frequency of a negative return to 1 in 6 years.

Asset allocations

The table below sets out information about the benchmark asset allocations and asset allocation ranges as at 30 June 2021:

Asset Class	Benchmark (%)	Range (%)	Actual asset allocations
Australian Equities	6.5	0 - 15	9.8%
International Equities	30	0 - 40	29.2%
Listed Real Assets	5	0 - 30	5.3%
Alternative Assets	10.5	0 - 40	11.6%
Islamic Cash	33	10-50	30.1%
Islamic Fixed Income	10	0 - 20	10.1%
Defensive Alternatives	5	0 - 10	3.9%
Growth/Defensive Assets Target Allocation (%)	52/48		

The benchmark asset allocations (and ranges) shown above have applied since 30 September 2020, however they have changed from 1 November 2021. Asset allocation benchmarks are strategic only. Benchmarks and ranges are subject to change.

Investment Performance

Investment performance, measured as returns after investment fees and taxes, of the Conservative Investment Option over the 2020/21 financial year was 9.6%.

Past performance is not an indicator of future performance.

See the Fund's current Additional Information Booklet for further information about this investment option including information about asset allocation benchmarks and ranges applicable from 1 November 2021, risks, and 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.

“Islamic superannuation represents an expression of our values and it is particularly important to keep this in mind during challenging times.”

Talal Yassine OAM

Managing Director, Crescent Wealth
Funds Management (Aust) Pty Limited



Crescent Wealth Super Balanced

Description

Invests across all asset classes, including Australian and International Equities, Listed Real Assets, Alternative Assets, Islamic Cash and Islamic Fixed Income.

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 Return Objective

- To achieve an average net return (after investment fees and tax) equal to or better than inflation plus 2.5% p.a. over rolling 5 year periods; and
- To limit the frequency of negative annual returns to 1 in 5 years.

Asset allocations

The table below sets out information about the benchmark asset allocations and asset allocation ranges as at 30 June 2021:

Asset Class	Benchmark (%)	Range (%)	Actual asset allocations
Australian Equities	12.5	0 - 20	12.7%
International Equities	37.5	10 - 60	35.5%
Listed Real Assets	10	0 - 20	7.6%
Alternative Assets	12	0 - 35	14.4%
Islamic Cash	12.5	0 - 30	17.6%
Islamic Fixed Income	10	0 - 20	7.4%
Defensive Alternatives	5.5	0 - 20	4.8%
Growth/Defensive Assets Target Allocation (%)	72/28		

The benchmark asset allocations (and ranges) shown above have applied since 30 September 2020, however they have changed from 1 November 2021. Asset allocation benchmarks are strategic only. Benchmarks and ranges are subject to change.

Investment Performance

Investment performance, measured as returns after investment fees and tax, of the Balanced Investment Option over the 2020/21 financial year was 12.8%.

Past performance is not an indicator of future performance.

See the Fund's current Additional Information Booklet for further information about this investment option including information about asset allocation benchmarks and ranges applicable from 1 November 2021, risks, and 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 Super Growth

Description

Invests across all asset classes, including Australian and International Equities, Listed Real Assets, Alternative Assets, Islamic Cash and Islamic Fixed Income with an emphasis on long term growth assets combined with a significant exposure to income-producing asset classes.

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

Investment Return Objective

- To achieve an average net return (after investment fees and tax) equal to or better than inflation plus 3% p.a. over rolling 7 year periods; and
- To limit the frequency of a negative return to 1 in 4 years.

Asset allocations

The table below sets out information about the benchmark asset allocations and asset allocation ranges as at 30 June 2021:

Asset Class	Benchmark (%)	Range (%)	Actual asset allocations
Australian Equities	18.5	0 - 25	16.3%
International Equities	45	30-80	37.3%
Listed Real Assets	15	0 - 40	10.4%
Alternative Assets	13.5	0 - 50	16.7%
Islamic Cash	0	0 - 10	10.2%
Islamic Fixed Income	2	0 - 20	3.5%
Defensive Alternatives	6	0 - 10	5.6%
Growth/Defensive Assets Target Allocation (%)	92/8		

The benchmark asset allocations (and ranges) shown above have applied since 30 September 2020, however they have changed from 1 November 2021. Asset allocation benchmarks are strategic only. Benchmarks and ranges are subject to change.

Investment Performance

Investment performance, measured as returns after investment fees and tax, of the Growth Investment Option over the 2020/21 financial year was 15.4%.

Past performance is not an indicator of future performance.

See the Fund's current Additional Information Booklet for further information about this investment option including information about asset allocation benchmarks and ranges applicable from 1 November 2021, risks, and 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 Super Balanced Global

Description

Invests in a mix of growth and defensive assets which may include Australian and International Equities, Listed Real Assets, Alternative Assets, Islamic Cash and Islamic Fixed Income. The option has a higher level of exposure to passive strategies relative to the other investment options.

This Investment Option is intended to be suitable for members seeking a lower cost investment option with a balance of income and capital growth, with the emphasis on long term capital growth.

Investment Return Objective

- To achieve an average net return (after investment fees and tax) equal to or better than inflation plus 2% p.a. over rolling 5 year periods; and
- To limit the frequency of negative annual returns to 1 in 5 years.

Asset allocations

The table below sets out information about the benchmark asset allocations and asset allocation ranges as at 30 June 2021:

Asset Class	Benchmark (%)	Range (%)	Actual asset allocations
Australian Equities	10	0 - 15	8.3%
International Equities	50	0 - 70	41.1%
Listed Real Assets	10	0 - 20	8.6%
Alternative Assets	0	0 - 30	19.8%
Islamic Cash	30	0 - 40	22.2%
Islamic Fixed Income	0	0-10	0.0%
Growth/Defensive Assets Target Allocation (%)	70/30		

The benchmark asset allocations (and ranges) shown above have applied since 30 September 2020, however they have changed from 1 November 2021. Asset allocation benchmarks are strategic only. Benchmarks and ranges are subject to change.

Investment Performance

Investment performance, measured as returns after investment fees and tax, of the Balanced Global Investment Option since 30 September 2020 until 30 June 2021 was -0.7%.

Past performance is not an indicator of future performance.

See the Fund's current Additional Information Booklet for further information about this investment option including information about asset allocation benchmarks and ranges applicable from 1 November 2021, risks, and 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 adheres to the **Islamic investment principles** as set by the Accounting and Auditing Organisation for Islamic Financial Institutions (AAOIFI), the global not-for-profit organisation that **maintains and promotes Islamic investment standards** for Islamic financial institutions, participants and the overall industry”

Mas Harris

Head of Investments, Crescent Wealth
Funds Management (Aust) Pty Limited

Investments held at end of financial year

All assets held by the Fund at 30 June 2020 and 30 June 2021 were units in managed investments schemes and cash held for liquidity purposes in authorised deposit taking institutions.

The table below includes assets invested in Managed Investment Schemes and Cash. It does not include other assets held by the fund such as receivables and deferred tax assets as shown in the Financial Statements. The total market value of the assets held by the Fund at these dates is shown below:

Investment	30/6/2020 \$	30/6/2020 % of Total Assets	30/6/2021 \$	30/6/2021 % of Total Assets
Cash	9,184,795	3.7%	14,624,106	4.6%
Crescent Wealth Australian Equity Fund	25,910,626	10.4%	42,778,114	13.6%
Crescent Wealth Cash Fund	40,494,272	16.3%	36,487,215	11.6%
Crescent Wealth Property Fund	78,754,055	31.6%	62,594,446	19.9%
Crescent Wealth Listed Real Assets Fund	-	-	26,421,776	8.4%
Crescent Wealth International Equity Fund	68,209,226	27.4%	87,832,803	27.9%
Crescent Wealth International Passive Equities Fund	16,133,651	6.5%	23,590,872	7.5%
Crescent Wealth Islamic Fixed Income Fund	10,453,454	4.2%	20,130,877	6.4%
Other Alternative assets	-	-	84,746	0.0%*
Total	249,140,079	100%	314,544,955	100%

*Based on rounding to one decimal point

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.

Usually unit prices for each Investment Option are calculated daily and member balances are also adjusted daily (exceptional circumstances may occur where this is not the case). 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 prices 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 Additional Information Booklet).

Derivatives

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 2021 have been audited by the Fund's auditor. The information below is based upon the audited financial statements.

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

Statement of Financial Position

AS AT 30 JUNE 2021

	2021 \$	2020 \$
Cash		
Cash and cash equivalents	14,624,106	9,184,795
Total cash and cash equivalents	14,624,106	9,184,795
Receivables		
Distribution receivable	4,642,555	3,070,937
Other receivables	151,569	8,037,066
Total receivables	4,794,124	11,108,003
Investments	299,920,849	239,955,284
Other assets		
Deferred tax assets	122,556	1,245,779
Total other assets	122,556	1,245,779
Total Assets	319,461,635	261,493,861
Liabilities		
Payables	821,161	603,653
Current tax liability	1,667,509	1,243,594
Deferred tax liability	4,125,958	-
Total liabilities (excluding member liabilities)	6,614,628	1,847,247
Net assets available to pay benefits	312,847,007	259,646,614
Member Benefits		
Defined contribution member liabilities	305,684,189	255,772,115
Unallocated to members	479,594	300,780
Total member liabilities	306,163,783	256,072,895
Total net assets	6,683,224	3,573,719
Equity		
Operational risk reserve	684,371	684,371
General reserve	528,681	206,531
Unallocated surplus	5,470,172	2,682,817
Total equity	6,683,224	3,573,719

Income Statement

FOR THE YEAR ENDED 30 JUNE 2021

	2021 \$	2020 \$
Superannuation Activities		
Revenue		
Changes in fair value of investments	36,564,789	(14,370,010)
Trust distributions	6,538,499	5,025,325
Sundry income	2,416	4,009
Total Revenue	(43,105,704)	(9,340,676)
Expenses		
General Administration Expenses	(3,253,304)	(2,521,463)
Total Expenses	(3,253,304)	(2,521,463)
Operating result before income tax	39,852,400	(11,862,139)
Income tax (expense)/benefit	(5,186,649)	2,172,958
Operating result after income tax expense	34,665,751	(9,689,181)
Net benefits allocated to defined contribution member accounts	(31,878,396)	12,172,345
Operating result	2,787,355	2,483,164

Statement of Changes in Member Benefits

FOR THE YEAR ENDED 30 JUNE 2021

	2021 \$	2020 \$
Opening balance of member benefits	255,772,115	246,994,702
Contributions:		
- Employer contributions	42,579,407	37,606,984
- Member contributions	2,063,146	1,690,217
- Government contributions	399,471	378,958
Transfers from other superannuation entities	12,820,210	23,540,925
Income tax on contributions	(6,403,659)	(5,713,740)
Net after tax contributions	51,458,575	57,503,344
Benefits to members	(32,715,354)	(36,245,436)
Insurance premiums charged to members' accounts	(387,392)	(272,095)
Reserve transferred to/(from) members:		
- General reserve	(322,150)	39,410
- Operational risk reserve	-	(75,465)
Net benefits allocated, comprising:		
- Net investment income/(loss)	32,545,896	(11,613,502)
- Net administration fees	(667,501)	(558,843)
Closing balance of member benefits	305,684,189	255,772,115

Statement of Changes in Equity

FOR THE YEAR ENDED 30 JUNE 2021

	Operational risk reserve \$	General reserve \$	Unallocated surplus \$	Total equity / reserve \$
Opening balance as at 1 July 2020	684,371	206,531	2,682,817	3,573,719
Transfers into reserve	-	3,167,993	-	3,167,993
Transfers out of reserve	-	(2,845,843)	-	(2,845,843)
Operating result	-	-	2,787,355	2,787,355
Closing balance as at 30 June 2021	684,371	528,681	5,470,172	6,683,224

	Operational risk reserve \$	General reserve \$	Unallocated surplus \$	Total equity / reserve \$
Opening balance as at 1 July 2019	608,906	245,941	199,653	1,054,500
Transfers into reserve	75,465	2,628,813	-	2,704,278
Transfers out of reserve	-	(2,668,223)	-	(2,668,223)
Operating result	-	-	2,483,164	2,483,164
Closing balance as at 30 June 2020	684,371	206,531	2,682,817	3,573,719

Fund Reserves

The Australian Prudential Regulation Authority requires super fund trustees to 'reserve' monies which can be drawn on to address losses arising from operational risk. The Trustee of the Fund maintains a reserve called the Operational Risk Reserve (ORR) for this purpose and operates it in line with an Operational Risk Financial Requirement Strategy. The level of the ORR and the Operational Risk Financial Requirement Strategy is reviewed each year.

The target reserve amount has been determined as 0.25% of the Fund's net assets available to pay benefits. Should the ORR fall below 90% of the target amount, the Trustee will implement a Replenishment Plan to increase the ORR to its target amount. At 30 June 2021, the ORR was below 90% of the Trustee's target amount. This was rectified by the Trustee in September 2021 via a transfer from the Fund's Administration Reserve to the ORR.

In the financial year ending 30 June 2021, the ORR was invested in the Fund's operating bank account. In September 2021, the investment strategy for the ORR was changed to a balanced spread of asset

classes to match the investment profile of members.

The Trustee maintains an Administration Reserve (also known as the General Reserve) to pay Fund expenses. The Administration Reserve is held in the Fund's operating bank account. The Administration Reserve is funded via administration fees, which are made up of a deduction of fixed dollar fees from members' accounts plus up to 0.89% per annum (deducted from the Fund's unit prices) during the year ending 30 June 2021. 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 are:

Reserve	Balance		
	30 June 2021	30 June 2020	30 June 2019
ORR	684,371	684,371	608,906
Administration Reserve	528,681	206,531	245,941

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
225 George 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 or has not been to your satisfaction, we encourage you to get in touch. If you wish to make a complaint, you can contact the Complaints Office by writing to the address below or by calling the Crescent Wealth Helpline on 1300 926 626:

The Complaints Officer
Crescent Wealth Superannuation Fund
GPO Box 4650
Melbourne VIC 3001
<https://crescentwealth.com.au/contact-us/>

You can also lodge 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

AFCA cannot deal with all complaints. Time limits (and other limits) may apply so you should act promptly or otherwise consult the AFCA website to find out if or when you can lodge a complaint with AFCA.

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
<https://crescentwealth.com.au/contact-us/>

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

Your Privacy is important to us; we value your trust in managing your information and investments. The Trustee is subject to a Privacy statement that 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 Fund. The Trustee's Privacy statement includes more detailed privacy policies and information about your rights and is available at www.eqf.com.au/global/privacystatement.

The Crescent Wealth privacy policy is available at www.crescentwealth.com.au/privacy/

