

Financial Services Guide

This guide contains important information about:

- the services we offer you,
- how we are paid, and
- our internal and external dispute resolution procedures.

Who is responsible for the financial services provided to me?

Crescent Wealth Funds Management (Aust) Pty Ltd (“Crescent Wealth”) is responsible to you for offering and issuing any interests, and any advice it provides about its or any other issuer’s financial products.

Please note that the offer of interests in the Crescent Wealth Superannuation Fund (the Fund)(SPIN CFL0009AU & USI 71 302 958 449 001) is by contract with our Trustee (Equity Trustees Superannuation Limited – “The Trustee”).

The Trustee, has outsourced administration of the Fund to an independent third party.

We do not act as a representative of any other licensee in relation to the advice or products we may provide to you.

If you choose to invest in one of our products, you need to consider the information in the relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD) in order to make an informed decision.

To invest in the products, you must complete an application form having read the current PDS and TMD.

We are unable to provide you with personal advice about our products. In all circumstances we will provide you with general advice, that is information and advice about our financial products that does not take your personal circumstances into account.

What financial services and products do we offer to you?

Crescent Wealth is, amongst other things, authorised to provide financial product advice, deal in financial products and operate registered Managed Investment Schemes.

You may receive advice from us when you visit our website, make a telephone or email inquiry or attend one of our seminars. Our advice will be limited to our financial products unless we are addressing the general subject of ethical and Islamic investment.

Crescent Wealth, in giving general advice, has not taken into account your investment objectives, financial situation or needs. Before acting on any advice in relation to a product of which Crescent Wealth is the manager, you should consider the PDS, TMD or other disclosure documents for that product before deciding to invest.

How are we paid for our services?

If you invest in a product we offer, you will pay fees in relation to your investment in that product.

You will find details of our fees and any other charges, which may be applicable to your investment, in the relevant PDS.

Please contact us if you require a copy of one of our PDSs or if you would like further information about product fees.

You can also obtain this information from our website www.crescentwealth.com.au.

Professional indemnity insurance

We have professional indemnity insurance in place.

In accordance with the policy terms and conditions, this insurance covers the actions of our staff and representatives in dealing with you. It will cover the actions of our staff and representatives (even where those people later leave Crescent Wealth's employment) where we are found to have liability for loss or damage suffered by someone to whom we have provided a financial service.

The policy is required to be renewed annually. These arrangements satisfy the requirements for compensation arrangements under the relevant provisions of the Corporations legislation.

What information do you maintain in my file and can I examine my file?

All client information and correspondence is recorded and maintained by us. We are bound by and committed to the Australian Privacy Principles set out in the Privacy Act 1988 (Cth). Any personal information you provide to us (such as your name, address, date of birth, contact details and Tax File Number) will be collected, used, stored, disclosed and maintained in accordance with our Privacy Policy, a copy of which can be found on our website at www.crescentwealth.com.au/privacy/. We can also post one to you if you call us on one of the numbers below. By providing information relating to your investment, you consent to your personal information being collected and handled in accordance with our Privacy Policy. If you wish to access or correct any information held in your file, please contact us and we can make arrangements for you to do so.

How can I make a complaint?

We welcome feedback of any kind. If you have a comment, inquiry or complaint about any of the services we provide you, please telephone, email or write to us. We have procedures in place to ensure that your correspondence is properly considered and dealt with in a timely way. Please refer to the Lodge a Complaint tab on the Contact Us page on our website.

If you are not satisfied with the way in which we handle a complaint, you may lodge a written complaint with the Australian Financial Complaints Authority (AFCA). Time limits may apply so please refer to their website for information relevant to your circumstances.

This is an external dispute resolution scheme which does not charge for its service:

Australian Financial Complaints Authority (AFCA)

w www.afca.org.au
e info@afca.org.au
t 1800 931 678

You can obtain further information about your rights on the Australian Securities and Investments Commission (ASIC) website at www.asic.gov.au

If you have any further questions about the financial services provided by Crescent Wealth, please contact us on 1300 926 626. Retain this document for your reference and any future dealings with Crescent Wealth.