

## Schedule A – Investments

This schedule shows how certain features of the Crescent Wealth Superannuation Fund and the Salaam superannuation Division in the Russell Investment Master Trust (RIMT) differ, depending on the investment option(s) you hold immediately before and after the transfer.

### Investment Option Ongoing Fees and Costs

#### Crescent Wealth Superannuation Fund v RIMT (Salaam superannuation Division)

Crescent Wealth Superannuation Fund							
Option	Asset Allocation	Fixed dollar admin Fee (deducted from member accounts) p.a.	Asset Based Admin (deducted from Investment Options) p.a	Trustee Administration Fee (debited from unit prices) p.a	Investment Fees & Costs p.a (estimated)	Net Transaction Costs p.a. (estimated)	Total: Asset Based Admin Fees + Investment Fees & Costs + Transaction costs p.a (estimated)
Conservative	48% Defensive assets 52% Growth assets	\$98.80	0.45%	0.00%	1.08%	0.02%	1.55%
Balanced	29% Defensive assets 71% Growth assets	\$98.80	0.45%	0.00%	1.15%	0.02%	1.62%
Growth	15% Defensive assets 85% Growth assets	\$98.80	0.45%	0.00%	1.11%	0.03%	1.59%
Balanced Global	30% Defensive assets 70% Growth assets	\$98.80	0.45%	0.00%	0.84%	0.03%	1.32%

RIMT - Salaam superannuation Division							
Option	Asset Allocation	Fixed dollar Admin Fee (deducted from member accounts) p.a.	Asset Based Admin (deducted from member accounts) p.a.	Trustee Administration Fee (debited from unit prices) p.a..	Investment Fees & Costs p.a. (estimated)	Transaction costs p.a. (estimated)	Total: Asset Based Admin Fees + Investment Fees & Costs + Transaction costs p.a. (estimated)
Salaam Defensive	60% Defensive assets 40% Growth assets	\$60	0.21%	0.03%	1.13%	0.01%	1.380%
Salaam Balanced	40% Defensive assets 60% Growth assets	\$60	0.21%	0.03%	1.36%	0.02%	1.620%
Salaam Growth	20% Defensive assets 80% Growth assets	\$60	0.210%	0.03%	1.34%	0.02%	1.600%

**Note: In both funds, other fees and costs such as insurance fees, activity fees and advice fees may apply.**

## Investment Option Characteristics

### Conservative (Crescent Wealth Superannuation Fund) v Salaam Defensive (RIMT - Salaam superannuation Division)

Conservative (Crescent Wealth Superannuation Fund)	Investment Objective	Asset split	Asset	Asset allocation	Ranges		SRM
	To achieve a return after tax and investment management fees equal to or better than CPI + 1.5% per year over rolling 3 year period.	48% Defensive assets 52% Growth assets	Australian Equities	7%	0%	15%	5 - Medium to High
			International Equities	30%	0%	40%	
			Listed Real Assets	5%	0%	10%	
			Alternative Assets	6%	0%	20%	
			Islamic Cash	27%	10%	50%	
			Islamic Fixed Income	10%	0%	20%	
			Australian Direct Property	16%	0%	20%	

Salaam Defensive (RIMT)	Investment Objective	Asset split	Asset	Asset allocation	Ranges		SRM
	To earn a return after costs and tax exceeding CPI by 2% per annum, measured over rolling 5 year period	60% Defensive assets 40% Growth assets	Australian Equities	3.5%	0%	20%	5 - Medium to High
			International Equities	31.5%	10%	50%	
			Unlisted Assets	5.0%	0%	20%	
			Listed Real Assets	0.0%	0%	15%	
			Alternatives	0.0%	0%	15%	
			Fixed Income	15.0%	5%	45%	
Cash			45.0%	15%	60%		

### Balanced (Crescent Wealth Superannuation Fund) v Salaam Balanced (RIMT - Salaam superannuation Division)

Balanced (Crescent Wealth Superannuation Fund)	Investment Objective	Asset split	Asset	Asset allocation	Ranges		SRM
	To achieve a return after tax and investment management fees equal to or better than CPI + 2.5% per year over rolling 5 year period.	29% Defensive assets 71% Growth assets	Australian Equities	13%	5%	25%	6 - High
			International Equities	37%	10%	60%	
			Listed Real Assets	10%	0%	20%	
			Alternative Assets	8%	0%	20%	
			Islamic Cash	9%	0%	30%	
			Islamic Fixed Income	9%	0%	20%	
Australian Direct Property			16%	0%	25%		

Salaam Balanced (RIMT)	Investment Objective	Asset split	Asset	Asset allocation	Ranges		SRM
	To earn a return after costs and tax exceeding CPI by 2.5% per annum, measured over rolling 7 year period	40% Defensive assets 60% Growth assets	Australian Equities	5.0%	0%	25%	6 - High
			International Equities	45.0%	25%	65%	
			Unlisted Assets	10.0%	0%	25%	
			Listed Real Assets	0.0%	0%	20%	
			Alternatives	0.0%	0%	20%	
			Fixed Income	10.0%	5%	30%	
Cash			30.0%	0%	50%		

## Schedule A – Investments

### Balanced Global (Crescent Wealth Superannuation Fund) v Salaam Balanced (RIMT - Salaam superannuation Division)

Balanced Global (Crescent Wealth Superannuation Fund)	Investment Objective	Asset split	Asset	Asset allocation	Ranges		SRM
	To achieve a return after tax and investment management fees equal to or better than CPI + 2.0% per year over rolling 5 year period.	30% Defensive assets 70% Growth assets	Australian Equities	10.0%	0%	20%	6 - High
			International Equities	50.0%	30%	70%	
			Listed Real Assets	10.0%	0%	20%	
			Alternative Assets	0.0%	0%	0%	
			Islamic Cash	30.0%	0%	40%	
			Islamic Fixed Income	0.0%	0%	10%	
			Australian Direct Property	0.0%	0%	10%	

Salaam Balanced (RIMT)	Investment Objective	Asset split	Asset	Asset allocation	Ranges		SRM
	To earn a return after costs and tax exceeding CPI by 2.5% per annum, measured over rolling 7 year period	40% Defensive assets 60% Growth assets	Australian Equities	5.0%	0%	25%	6 - High
			International Equities	45.0%	25%	65%	
			Unlisted Assets	10.0%	0%	25%	
			Listed Real Assets	0.0%	0%	20%	
			Alternatives	0.0%	0%	20%	
			Fixed Income	10.0%	5%	30%	
Cash			30.0%	0%	50%		

### Growth (Crescent Wealth Superannuation Fund) v Salaam Growth (RIMT - Salaam superannuation Division)

Growth (Crescent Wealth Superannuation Fund)	Investment Objective	Asset split	Asset	Asset allocation	Ranges		SRM
	To achieve a return after tax and investment management fees equal to or better than CPI + 3.0% per year over rolling 7 year period.	15% Defensive assets 85% Growth assets	Australian Equities	18.5%	10%	30%	6 - High
			International Equities	43.0%	25%	65%	
			Listed Real Assets	11.0%	0%	25%	
			Alternative Assets	7.5%	0%	20%	
			Islamic Cash	0.0%	0%	10%	
			Islamic Fixed Income	2.0%	0%	10%	
Australian Direct Property			18.0%	0%	30%		

Salaam Growth (RIMT)	Investment Objective	Asset split	Asset	Asset allocation	Ranges		SRM
	To earn a return after costs and tax exceeding CPI by 3% per annum, measured over rolling 10 year period	20% Defensive assets 80% Growth assets	Australian Equities	6.5%	0%	25%	6 - High
			International Equities	58.5%	40%	80%	
			Unlisted Assets	15.0%	0%	30%	
			Listed Real Assets	0.0%	0%	25%	
			Alternatives	0.0%	0%	25%	
			Fixed Income	0.0%	0%	20%	
Cash			20.0%	0%	40%		

#### Notes to tables:

- Investment objectives are not a promise or guarantee of future performance.

- The SRM (standard risk measure) indicates the level of investment risk associated with an investment option based on industry guidance. For more information about the SRM, refer to the Crescent Wealth Super Fund Additional Information at [crescentwealth.com.au](http://crescentwealth.com.au)