

Financial Services Guide

Salaam Wealth Funds Management (Aust) Pty Ltd

Australian Financial Services Licence No.: 365260
("Licence")

ABN 32144560172

Preparation Date: 1 November 2024

Purpose:

The purpose of this Financial Services Guide is to inform you about the:

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

The financial services we offer

Salaam Wealth Funds Management (Aust) Pty Ltd ("Salaam Wealth" or "us") is the promoter of the Salaam Wealth Superannuation Fund ("the Fund").

You may receive general 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 the Fund, unless we are addressing the general subject of ethical and Islamic investment. Any advice we provide will not consider your investment objectives, financial situation or needs.

Total Risk Management Pty Ltd (TRM) (ABN 62 008 644 353), AFSL 238790 is the trustee of the Russell Investments Master Trust. Salaam Superannuation is the Shariah compliant Division of the Russell Investments Master Trust. The Trustee has issued a product disclosure statement to accept applications in the Fund.

Salaam Wealth is neither a representative nor agent of the Trustee and we do not issue interests in the Fund.

The Fund invests in unit trusts which are under the trusteeship of Salaam Wealth. We have appointed

external investment managers to manage the assets of these unit trusts.

How are we are paid for our services

We are paid fees by the Trustee for the promotion of the Fund and for managing the unit trusts that the Fund invests in.

The fees we receive are disclosed in the annual financial statements of the Fund.

The fees paid to us increase with any increase in the total asset value of the Fund. Commensurately, our fees decrease with any decrease in the total asset value of the Fund.

We do not receive fees or benefits that are directly linked to providing you with services.

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. It will cover the actions of our staff and representatives (even where those people later leave Salaam 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 about me?

Information about members of the Fund is recorded by the Trustee and its service providers.

We are able to access member information held by the Trustee to provide support to members in relation to your interests in the Fund. This support may include us providing you with information and general advice about the features and benefits of the Fund.

Salaam Wealth Funds Management (Aust) Pty Ltd

P: [1300 926 626](tel:1300926626)

W: www.salaam.com.au

We maintain our own records regarding prospective members of the Fund. We use those records to provide information to those prospective members about the Fund. In collecting and using personal information 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.salaamwealth.com.au/privacy/.

How may I make a complaint?

Complaints concerning member benefits in the Fund should be directed to the Trustee.

Complaints concerning the activities of Salaam Wealth in promoting the Fund should be directed to us.

We have procedures in place to ensure that your complaint 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](tel:1800931678)

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

If you have any further questions about the financial services provided by Salaam Wealth, please contact us on [1300 926 626](tel:1300926626).