



## Step 2 - Your AVC deductions - START, CHANGE, STOP

### To **start** making AVCs

I wish to start making AVCs at the rate of  % of my salary or \$  per pay period

I'd like to contribute from  Pre-tax salary

### To **change** existing AVCs

I wish to change my AVCs of  % of my salary or \$  per pay period

I'd like to contribute from  Pre-tax salary

### To **stop** making AVCs

I wish to stop making AVCs effective from the next pay period.

## Step 3 - Sign the form

**Your instructions will not be accepted unless you have signed this declaration.**

### By signing this form I:

- acknowledge that I have read and understood the information provided in the Product Disclosure Statement on contributions and agree to be bound by it.
- understand that my employer must approve any AVCs made from my pre-tax pay.
- authorise the deduction of my AVCs to commence from the next pay period after the Employer approval date.
- accept that I will be bound by the provisions of the trust deed, designated rules and benefit designed schedule which govern the operation of the Crescent Wealth Superannuation Fund.
- understand that nothing on this form constitutes financial advice or recommendations.
- understand and consent to my information being collected, disclosed and used in the manner set out in this form.
- am under age 65 or I am aged 65-74 and have been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days in the current financial year.

Signature

Date

/  /

**Please return your completed form to your employer.**

## Your Privacy

The Crescent Wealth Superannuation Fund is administered by us along with our service provider, Mercer Outsourcing (Australia) Pty Ltd. We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information about the other products and services offered by us and our related companies. If you do not wish to receive marketing material, please contact us on **1300 926 626**.

Our Privacy Policies are available to view at [www.crescentwealth.com.au/privacypolicy](http://www.crescentwealth.com.au/privacypolicy) or you can obtain a copy by contacting us on **1300 926 626**.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage your super, including your employer, our professional advisors, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to Mercer's processing centre in India. Our Privacy Policies list all other relevant offshore locations.

Our Privacy Policies set out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on **1300 926 626** or write to our Privacy Officer, GPO Box 4650 Melbourne VIC 3001 .