

Product Disclosure Statement

1 June 2024



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Guides

Important information relating to your category of membership within the Fund is provided in the Insurance, Fees and Costs Guide, the Investment Guide and the Super Guide. These Guides form part of your PDS and should be read before making a decision to invest in the Fund. These Guides are available on your online account.

1. About Salaam superannuation

Salaam superannuation is a regulated superannuation fund and offers superannuation accounts to Australians seeking access to Shariah compliant investments options based on Islamic investment principles and screening processes. Salaam superannuation is a Choice product. Membership is only available to individuals who apply to open an account.

Our aim is to give you the best chance of a great life after-work. We do that by being there every step of the way, providing you with support and guidance. We help you take action and feel good about your super, throughout your working life and into retirement.

Information at your fingertips

Visit salaam.com.au/super/trustee-required-disclosure for all disclosure information relating to the Fund that must be disclosed under the Corporations Act 2001, Superannuation Industry (Supervision) Act 1993 (SIS) and SIS Regulations. This includes the following: Product Disclosure Statements, Product Dashboards, the Trustee Deed, Annual Report and remuneration for Executive officers and any other documents required to be disclosed.


2. How super works

Superannuation is a long-term, partly compulsory way of saving for your retirement. There are different types of contributions available (for example, compulsory contributions by your employer, voluntary personal contributions that you choose to make and Government co-contributions). There are limitations on contributions you can make to your superannuation and restrictions on when you can make withdrawals from superannuation. Tax benefits are provided by the Government to encourage you to save more for retirement. Most people have the right to choose which superannuation entity their employer should direct their compulsory employer contributions into. These are known as Superannuation Guarantee (SG) contributions.



You should read the important information about 'How super works' before making a decision. Go to salaam.com.au/super/superguide and read the Super Guide. This material relating to 'How super works' may change between the time when you read this PDS and the day when you acquire the product.

Important information about this Product Disclosure Statement (PDS)

This PDS provides a summary of the significant information you need to make a decision. It includes links to important information that is part of this PDS as marked with a  symbol. This is important information you should read before making a decision to invest in the Fund. The information provided in the PDS is general information only and has not been prepared having regard to your personal financial situation or needs. Before making a decision in relation to Salaam superannuation, you need to consider if this information is appropriate to your objectives, financial situation and needs. You should obtain financial advice tailored to your personal circumstances. If you'd like personal advice, we can refer you to the appropriate person. This PDS is produced by Total Risk Management Pty Limited (Trustee or TRM), ABN 62 008 644 353, AFSL 238790 as the Trustee of the Russell Investments Master Trust. Salaam superannuation is a Division of the Russell Investments Master Trust (Fund or Salaam superannuation), ABN 89 384 753 567. The information in the PDS is correct at the time of publication of each document comprising the PDS. However, the information may change from time to time and if there is a material change to any of the information in any document, the Trustee will issue an updated document. However, if the change is not materially adverse to members, the Trustee may instead provide the updated information to members via the website salaam.com.au/super/trustee-required-disclosure. A paper copy of this information will be sent to any member, free of charge on request, by calling 1300 926 626. For more information visit salaam.com.au/super. The Target Market Determination for Salaam superannuation and the Financial Services Guide for TRM can be obtained by phoning 1300 926 626 or visiting salaam.com.au/super. Salaam Wealth Funds Management (Aust) Pty Ltd ABN 32 144 560 172, AFSL 365260 (Salaam) (previously known as Crescent Wealth Funds Management (Aust) Limited) is the sponsor of Salaam superannuation. Salaam is responsible for certain marketing and outbound calls to Salaam superannuation members. Salaam provides its services under its own AFSL. The Financial Services Guide for Salaam can be obtained by visiting salaam.com.au/super. Salaam is not a representative of TRM, nor a related body corporate of TRM (or any other entities in the Russell Investments group of companies). Financial product advice may be provided by Russell Investments Financial Solutions Pty Ltd ABN 84 010 799 041, AFSL 229850 (RIFS). RIFS is the provider of the MyTracker tools available at via salaam.com.au/super/login. Russell Investments Employee Benefits Pty Ltd (70 099 865 013) (RIEB) is the provider of the Super Tracker Mobile App. TRM, RIEB and RIFS are part of Russell Investments. Russell Investments or its associates, officers or employees may have interests in the financial products referred to in this document by acting in various roles including broker or adviser, and may receive fees, brokerage or commissions for acting in these capacities. In addition, Russell Investments or its associates, officers or employees may buy or sell the financial products as principal or agent. To the extent permitted by law, no liability is accepted for any loss or damage as a result of reliance on this information. This material does not constitute professional advice or opinion and is not intended to be used as the basis for making an investment decision.

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In Australia, superannuation investments receive special tax concessions that aren't available to other types of investments. That's why superannuation is such a powerful vehicle to save for retirement. As your superannuation is likely to be one of your biggest assets in retirement, the choices you make today could significantly impact your lifestyle in retirement

Minimum balance

You must maintain a minimum account balance of \$6,000. When your account balance becomes less than the minimum balance your account may be closed. It is your responsibility to manage your minimum balance within the Fund..

3. Benefits of investing with Salaam superannuation

Your benefit in the Fund is accumulation style. All contributions and positive investment earnings are credited to your account. Any fees, tax and negative investment earnings are debited from your account. When you leave the Fund, the balance of your account will be paid to you (if no longer preserved) or to another fund, as directed by you.

The Fund offers three Shariah compliant investment options with a focus on ethical and socially responsible investing based on Islamic principles and screening processes. You can choose how your account is invested from the available investment options.

In the event of your death or if you become disabled while a member of the Fund, you may be entitled to an insured benefit in addition to your account balance (provided you satisfy any eligibility conditions for provision of insurance). You can apply for insurance cover, it is not automatically provided. Refer to section 8 'Insurance in your super' for details of the available insurance cover.

Investing in Salaam superannuation offers you a range of benefits:

- Salaam superannuation invests in industries and companies that comply with Islamic investment guidelines. We provide a Shariah compliant alternative to conventional Australian superannuation funds.
- **MyTracker:** This program is designed to help you achieve your ideal lifestyle in retirement. MyTracker is easy-to-use and offers a simple, step-by-step approach to help you grow and manage your super, and plan for retirement. In three simple steps, our MyTracker program can:
 1. **CALCULATE** the amount of income you're heading for in retirement
 2. Help you **SET** an income goal that's right for the retirement lifestyle you want.
 3. Give access to strategies to help **ACHIEVE** it.
- **Investment choice and flexibility:** Choose from 3 different options. Switch your options any time

- **Online access and E-communications:** Access your online account at salaam.com.au/super/login, as well as helpful information and the MyTracker tool.
- **Help and guidance:** We offer different types of assistance designed to suit your needs no matter what stage of life you are at.

Call 1300 926 626 to find out more or see which service is right for you. Many of the services are provided at no cost, for those that incur a fee, you will always be notified upfront. For more information, please refer to your Super Guide.



You should read the important information about the 'Benefits of investing with Salaam superannuation' before making a decision. Go to salaam.com.au/super/superguide and read the Super Guide. This material relating to the 'Benefits of investing with Salaam superannuation' may change between the time when you read this PDS and the day when you acquire the product.

4. Risks of Super

All investments carry risk. It's the trade-off for the return that investors seek. Different investment strategies (such as the investment options described in section 5 of this PDS) may carry different levels of risk, depending on the assets that make up the strategy. Assets with higher expected long-term returns generally carry the highest level of short-term risk. For example, shares and commodities have relatively higher risk and higher expected returns than fixed interest and cash.

What you should consider:

- the value of your investments will vary and the level of returns will vary depending on the options you are invested in.
- returns are not guaranteed and may result in a loss.
- past returns are not a reliable indicator of future returns.
- superannuation and taxation laws affecting your super may change in the future.
- the amount of your future superannuation savings (including contributions and returns) may not be enough to provide adequately for your retirement.
- the level of risk varies for each person – how you invest your super will depend on a range of factors including your age, your investment timeframes, other investments you may have and your tolerance for risk.



You should read the important information about the 'Risks of Super' before making a decision. Go to salaam.com.au/super/investmentguide and read the Investment Guide.

This material relating to the 'Risks of Super' may change between the time when you read this PDS and the day when you acquire the product.

5. How we invest your money

You will need to make an investment choice when you apply to join the Fund.

We offer three Shariah compliant investment options:

- Salaam Defensive
- Salaam Balanced
- Salaam Growth.

Each diversified option has a different split between growth and defensive asset types, according to its risk/return profile. Each option is spread across a wide range of asset classes, in varying allocations between defensive and growth type investments. This ensure that they remain true to their risk/return profile regardless of market conditions.

The following table summarises the Salaam superannuation Balanced Option.

Salaam Balanced Option		
Investment return objective:	To earn a return after costs and tax, exceeding CPI ¹ by 2.5% per annum, measured over the rolling 7 year period.	
Suitability:	Suitable for members who are seeking to build wealth over the medium to long term via a Shariah compliant investment option and are willing to accept the possibility of negative returns over the shorter term.	
Minimum investment timeframe:	Be prepared to stay invested in this option for at least 7 years before it meets its objective.	
Investment strategy²:	The Option invests in the Salaam Balanced Fund offered by Salaam Wealth Funds Management (Aust) Pty Ltd. Under the Information Memorandum for that Fund it is typically exposed to a diversified portfolio mix of between 60%-80% growth investments and around 20%-40% defensive investments ³ .	
Investment fees and costs:	1.36% p.a.	
Transaction costs:	0.02% p.a.	
Estimated number of negative annual returns over any 20 year period:	Approximately 4 to 6	
Risk label:	High	
Risk band:	6	
Asset allocation ranges:	SAA %⁴	Range %⁵
Australian Equities	5.0	0 - 25
International Equities	45.0	25 - 65
Unlisted Assets	10.0	0 - 25
Listed Real Assets	0.0	0 - 20
Alternatives	0.0	0 - 20
Islamic Fixed Income	10.0	5 - 30
Islamic Cash	30.0	0 - 50



Warning: You must consider the likely investment return, the risk and your investment timeframe when choosing an investment option into which to invest. You should read the important information about 'How we invest your money' which will have details on each of the investment options, before making a decision. Go to salaam.com.au/super/investmentguide and read the Investment Guide. This material relating to 'How we invest your money' may change between the time when you read this PDS and the day when you acquire the product.

¹ CPI stands for Consumer Price Index, which is used as a measure of inflation.

² This option may invest in underlying funds that take ESG considerations into account as part of their investment strategy. For detailed information on ESG considerations and the investment exclusions employed, please refer to section 5 of this document.

³ Please refer to the asset allocation ranges for details of the parameters surrounding the investment strategy.

⁴ The SAAs noted reflect the SAAs of the underlying Salaam Balanced Fund offered by Salaam Wealth Funds Management (Aust) Pty Ltd. SAAs may not total to 100% due to rounding.

⁵ The actual asset allocation may temporarily fall outside the ranges stated above in certain circumstances, such as asset transitions or extreme market movements.

6. Fees and costs

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long-term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the Fund or your financial adviser.

To find out more

If you would like to find out more or see the impact of fees based on your own circumstances, the Australian Securities and Investment Commission (ASIC) **Moneysmart** website (moneysmart.gov.au) has a superannuation calculator to help you check out different fee options. The calculator can be used to calculate the effect of fees and costs on account balances.

The information in this Fees and Costs Summary can be used to compare costs between different superannuation products. Fees and costs can be paid directly from your account or can be deducted from investment returns. Taxes and insurance costs are set out in another part of this document.

Fees and costs Summary Salaam Balanced Option

TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN PAID				
Ongoing annual fees and costs¹						
Administration fees and costs	<table border="1"> <thead> <tr> <th>On total account balances up to \$1 million</th> <th>On any excess account Balance over \$1 million</th> </tr> </thead> <tbody> <tr> <td>An asset based administration fee of 0.21% per year</td> <td>Nil</td> </tr> </tbody> </table>	On total account balances up to \$1 million	On any excess account Balance over \$1 million	An asset based administration fee of 0.21% per year	Nil	<p>The asset-based administration fee and the fixed dollar fee are deducted from your account on the last Friday of each month. The fixed-dollar fee will be indexed to AWOTE² at 1 October each year.</p> <p><i>The Trustee passes through the tax deduction it receives.³</i></p> <p>The Trustee Administration Fee is deducted from the investment returns. It is not deducted from your account.</p> <p>The Fund reserve is maintained by the Trustee to operate the Fund. This includes paying for some expenses, such as costs associated with product and strategic services provided by the Trustee. These expenses are deducted from the Fund reserve, as required, and are not deducted from your account.</p>
	On total account balances up to \$1 million	On any excess account Balance over \$1 million				
	An asset based administration fee of 0.21% per year	Nil				
	Plus a Trustee Administration Fee of 0.02% per year of your total account balance					
Plus a fixed dollar fee of \$60.00 per year						
In the 2022/2023 financial year, the Trustee incurred excess administration costs of approximately 0.01% of Fund assets that were paid from the Fund reserve						
Investment fees and costs⁴	1.36% per year ⁵	<p>The investment fees and costs are deducted from the investment returns before the net earnings are declared and applied to your account. They are not deducted from your account. Please refer to the 'Additional explanation of fees and costs' section of your Investment Guide for further information.</p>				

¹ If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, certain fees and costs charged to you in relation to administration and investment are capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

² AWOTE means Average Weekly Ordinary Times Earnings.

³ As the Trustee passes through the tax deduction it receives, the deduction you will see for the fees described above is 0.1785% per year and \$51.00 per year for the fixed dollar fee.

⁴ The investment fee varies according to the investment option you invest in. The quoted fee here is for the Salaam Balanced Option.

⁵ Investment fees and costs includes an amount of 0.00% for performance fees. Performance fees are not charged for this superannuation product.

TYPE OF FEE OR COST	AMOUNT	HOW AND WHEN PAID
Transaction costs	0.02% per year	Transaction costs are deducted from the investment returns. They are not deducted from your account. Please refer to the 'Additional explanation of fees and costs' section of your Investment Guide for further information.
Member activity related fees and costs		
Buy-sell spread	Nil	Not applicable.
Switching fee	Nil	Not applicable.
Other fees and costs¹	Insurance Fees: For insurance fees, please refer to 'Insurance in your super' in this PDS.	The insurance fee is calculated monthly and deducted from your account on the last Friday of the month. Please refer to the 'Types of insurance cover within Salaam superannuation' section of your Insurance, Fees and Costs Guide for further information.
	Family Law Fees: Family Law fees are payable for information requests.	For Family Law fees, refer to the 'Additional Explanation of fees and costs' section of your Super Guide.



You should read the important information about 'Fees and costs' before making a decision. Go to salaam.com.au/super/ifcg and read the Insurance, Fees and Costs Guide for Insurance and Administration Fees and Costs. Go to 'Additional explanation of fees and costs' in the Investment Guide at salaam.com.au/super/investmentguide for Investment Fees and Costs. Go to 'Additional explanation of fees and costs' in the Super Guide at salaam.com.au/super/superguide for all other fee information, such as Family Law, Advice Fees and Fee definitions. This material relating to 'Fees and costs' may change between the time you read this PDS and the day when you acquire the product. You can also find the relevant fee definitions in the ASIC Corporations (Disclosure of Fees and Costs) Instrument 2019/1070 at Division 4A, section 209A at www.legislation.gov.au/Details/F2021C00160. Our contact details are provided on page 8 if required.

Example of annual fees and costs for the superannuation product

This table gives an example of how the ongoing annual fees and costs for the Salaam Balanced Option for this superannuation product can affect your superannuation investment over a 1-year period. You should use this table to compare this superannuation product with other superannuation products.

Changes in Fees

The Trustee has the right to change fees at any time without your consent. The fixed dollar administration fee is automatically indexed to Average Weekly Ordinary Earnings (AWOTE) each year on 1 October. Any material increase in the fees you are charged will be communicated to you at least 30 days before they are charged.

EXAMPLE: SALAAM BALANCED OPTION	BALANCE OF \$50,000
Administration fees and costs	0.23% per year Plus \$60.00 per year Plus 0.01% (paid from the Fund reserve) ²
PLUS Investment fees and costs	1.36% per year
PLUS Transaction costs	0.02% per year
EQUALS Cost of product³	
	For every \$50,000 you have in the superannuation product, you will be charged or have deducted from your investment \$120.00 in administration fees and costs, plus \$60.00 regardless of your balance And , you will be charged or have deducted from your investment \$680.00 in investment fees and costs And , you will be charged or have deducted from your investment \$10.00 in transaction costs If your balance was \$50,000, at the beginning of the year, then for that year you will be charged fees and costs of \$870.00⁴ for the superannuation product.

¹ Additional fees may apply. Refer to the 'Additional explanation of fees and costs' section of your Super Guide.

² This reflects the excess administration costs incurred by the Trustee and paid from the Fund reserve in 2022/2023 financial year, the Trustee incurred additional administration costs (as described in the Fees and Costs table above).

³ Additional Fees may apply.

⁴ The Trustee passes on the tax deductions it receives so the estimated cost to you would be **\$845.25**.

7. How super is taxed

Superannuation is one of the most tax effective ways to save for retirement. Even so, taxation laws are so complex and subject to change. To make the most of your superannuation, you might like to consult your accountant or tax adviser for specific details about you will be taxed. This advice may be particularly useful as you approach retirement and need to decide how much and when to withdraw your superannuation.


Contributions

Contributions made by your employer, or by you from your before-tax pay, are called 'Concessional Contributions', and these contributions generally have a 15%[^] contributions tax deducted from them. Any money you transfer into your account from an untaxed source (post 30 June 1983 untaxed component only) is also generally taxed at 15%[^].

Contributions that you make from your after-tax pay are called 'Non-concessional Contributions', and these contributions are not subject to the contributions tax because you have already paid income tax on that money.

There are (different) limits on Concessional and Non-concessional Contributions. It is very important for you to be aware that there will be negative tax consequences for you if you breach either of these limits.

[^] High income earners may pay a further 15% tax. Refer to our fact sheet Understanding how super is taxed.

 There are Concessional Contribution and Non-concessional Contribution limits. If these limits are exceeded, there are taxation consequences.


For more information on contribution limits and the co-contribution amount including the current threshold, visit salaam.com.au/super/rates.

Investment earnings

Investment earnings in superannuation are taxed at a maximum rate of 15%. The effective rate on some earnings is lower because of further tax concessions or credits available to the Fund. The investment return we disclose to you is net of tax.

Withdrawals

Tax on withdrawals varies depending on your age, the type of withdrawal, and the ratio of taxable to tax-free components in your account. We without appropriate tax from the amounts we pay to you. Generally, lump sum withdrawals are tax-free if you are aged 60 or over.

 You should provide the Fund with your Tax File Number (TFN) when you join. If you or your employer do not provide the Fund with your TFN, all Concessional Contributions will be taxed at the marginal rate plus Medicare levy and you cannot make after-tax contributions. If you do not provide your TFN to the Fund, tax will be withheld at the top marginal rate plus Medicare levy on the taxable component of any payment made to you.



You should read the important information about 'Fees and costs' before making a decision. Go to salaam.com.au/super/ifcg and read the Insurance, Fees and Costs Guide for Insurance and Administration Fees and Costs. Go to 'Additional explanation of fees and costs' in the Investment Guide at salaam.com.au/super/investmentguide for Investment Fees and Costs. Go to 'Additional explanation of fees and costs' and 'How super is Taxed' in the Super Guide at salaam.com.au/super/superguide for all other information, such as Family Law, Advice Fees and Fee definitions. This material relating to 'Fees and costs' may change between the time you read this PDS and the day when you acquire the product.

8. Insurance in your super

For detailed information on the insurance cover available (including any limitation that may apply) refer to the Insurance, Fees and Costs Guide at salaam.com.au/super/ifcg. Insurance fees are deducted from your account on the last Friday of each month.

Types of insurance cover available

The types of cover that may apply:

- Death only cover (including Terminal illness cover)
- Death and Total and Permanent Disablement (TPD)
- Income Protection.

Voluntary insurance cover

Insurance cover is not issued automatically because insurance is generally not approved as an Islamic-compliant product. You must apply for insurance cover and you may be required to provide evidence of your health to the insurer who will decide whether to accept (on restricted or non-restricted terms) or decline your application. Subject to additional eligibility criteria and the minimum amount insured requirement, you may be able to transfer insurance you hold with another insurer or super fund to your Salaam superannuation Fund.

How to apply for cover

You can apply for insurance cover by completing and returning an Insurance Form (available at salaam.com.au/super/forms or call 1300 926 626 for a copy). You may wish to consult an appropriately qualified financial adviser about the suitability of cover for you.

Insurance cover only commences once the Insurer has accepted your application. Note: you can apply for a specified level of cover (based on your age) within 60 days of joining the Fund without undergoing the full underwriting process if you satisfactorily complete a Simplified Application process. Refer to the Insurance, Fees and Costs Guide for details.

Inactive for 16 months

When you have insurance and your account has been inactive (where no funds were received) for 16 months or more, your cover will be cancelled. We will contact you if your insurance is about to end. If you want to keep your insurance, you'll need to advise the Fund by calling 1300 926 626 for a form or logging in to your online account.

Change or cancel your insurance cover

You can change, opt-out of (i.e. cancel) your insurance cover at any time by logging in to your super account or by completing and returning an Insurance Form (available at salaam.com.au/super/forms or call 1300 926 626 for a copy).

Death and TPD insurance

We offer two options for Death and TPD insurance, Underwritten cover (Option 1) and Standard cover (Option 2), subject to eligibility conditions. You will be asked to provide health evidence and other information to the insurer when applying for Death and TPD insurance cover. Insurance cover is only provided after the insurer has assessed your application and confirmed in writing that you have been accepted. Insurance fees will be deducted from your account. You are subject to a Duty to Take Reasonable Care.

Option 1: Underwritten cover

Death only and Death and TPD cover is available under this option.

When applying for Underwritten cover, you may select an amount of cover in accordance with your requirements, subject to eligibility and a minimum of \$25,000.

Option 2: Standard cover

Death and TPD cover is available under this option.

When applying for Standard cover, you may select a pre-determined Sum Insured based on one of two-age based scales, subject to eligibility.

Income Protection

The level of Income Protection insurance cover available is subject to the maximum level of monthly benefit which is the lesser of:

- a) 75% of your current Declared Earned Income level plus a Monthly Superannuation Contributions Benefit of up to 10%, and
- b) \$25,000.

If you satisfy the insurer's definition for Income Protection, the benefit is paid monthly in arrears. It offers various waiting periods (30, 60 or 90 days) and benefit period options (2 years through to age 65) to suit your needs. Your Income Protection cover may be reduced by any amount of workers' compensation or other payments which you are eligible to receive.

Occupation Category

Insurance fees depend on your age, the type of cover selected and how the insurer classifies your occupation (your 'Occupation Category').

The Occupation Categories are:

- Professional
- White collar
- Blue collar
- Heavy Blue skilled
- Heavy Blue unskilled
- Hazardous occupation.

Insurance fees

There are costs associated with insurance cover.

Insurance fees are based on your personal circumstances including (depending on your cover) your age, gender, occupation, health status and amount of cover. For details of the insurance fees please see the Insurance, Fees and Costs Guide available at salaam.com.au/super/ifcg or by calling 1300 926 626 for a copy.



You should read the important information about insurance cover (including eligibility and cancellation, conditions and exclusions that may apply to you) and consider whether it is appropriate for you before making any decision – go to salaam.com.au/super/ifcg and read the Insurance, Fees and Costs Guide. This material relating to 'Insurance in your superannuation' may change between the time when you read this PDS and the day when you acquire the product.

9. How to open an account

To join Salaam superannuation, the following will get you started:

1. Read this PDS and the other important information referred to in the PDS.
2. Join online at salaam.com.au/super/join.

Enquiries or complaints

If you have any questions that are not answered in this PDS, please call 1300 926 626. If your enquiry is not resolved to your satisfaction and you wish to lodge a complaint, please contact the Fund:

By phone

1300 926 626

By email

RIMTcomplaints@russellinvestments.com.au

By mail

Complaints Officer
Salaam superannuation
Locked Bag A4904
Sydney South NSW 1235

Depending on the nature of your complaint, we may ask you to provide further information in writing so that we can fully understand the complaint. We will provide assistance to you if necessary and a prompt written acknowledgement of receipt of your complaint. Our goal is to handle your complaint efficiently and fairly and we will provide the Trustee's decision as quickly as possible. We generally aim to have complaints resolved within 45 days.

However, if your complaint relates to the death benefit claim or to a declined disablement benefit claim, it may take some time to gather all the information necessary to enable the complaint to be properly considered. You can obtain advice in relation to the complaints handling process or feedback on the status of your complaint by calling the Fund.

You should read important information contained in the Fund Complaints Policy which provides comprehensive information about how the Trustee deals with complaints: salaam.com.au/super/trustee-required-disclosure.

If your complaint is not resolved by our internal complaints process or if you are not satisfied with our response to your complaint, you can take the matter to the Australia Financial Complaints Authority (AFCA). AFCA can be contacted at:

By phone 1800 931 678
By email info@afca.org.au

By mail
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Cooling off period

You have a cooling-off period to reconsider your investment. To withdraw, we must receive your written request within 14 days of the earlier of:

- The Date you receive your Welcome Statement; or
- Five business days after you become a member of the Fund.

The option to withdraw is not available if you if you have exercised your rights as a member, for example, if you have switched investment options.

If you withdraw your investment during the cooling off period, the amount payable to you may be different to the amount you invested due to the changes in the unit price, tax and reasonable administration costs.

To withdraw your investment, you will need to complete a Benefit Payment Direction Form, which is available on our website. Please note that superannuation preservation rules apply.



You should read the important information about 'How to open an account' – go to salaam.com.au/super/superguide and read the Super Guide. This material relating to 'How to open an account' may change between the time when you read this PDS and the day you acquire the product.

Phone

1300 926 626

Monday to Friday, 8:30am – 5:30pm (AEST)

Website

salaam.com.au/super

Mail

Salaam superannuation
Locked Bag A4094
Sydney South NSW 1235

Email

super@salaam.com.au