Shield and First Guardian – advice complaint

Complaint form to lodge with AFCA

Take Your Super Back (operated by Super Consumers Australia) has developed this form to assist people to make a complaint with the Australia Financial Complaints Authority (AFCA) about a financial adviser who provided them with advice to switch their super into the Shield and First Guardian Master Funds. This form is not legal advice. For information about how to get legal help or assistance, go to:

https://takeyoursuperback.com/legal-advice-and-help/

Do not use this form if you are not invested in Shield or First Guardian.

Complete one complaint form per person. For example, if you are a couple, your partner should also complete a complaint form of their own.

1. Investor personal details (Complainant)

☐ Please tick here if you identify as being of Aboriginal or Torres Strait Islander origin (optional)

Title	
First name	
Family name	
Date of birth	
Postal address	
State	
Postcode	
Mobile phone	
Email	

2. SMSF details

Are you lodging the complaint on behalf of a self-managed superannuation fund (SMSF)?

☐ Yes ☐ No (go to question 3)

Name of SMSF:

3. Personal details: Authorised representative

Only complete this section if you choose someone to act on your behalf in dealing with AFCA.

A representative is a person or organisation who is helping you with this complaint and who will deal with AFCA for you with your permission. AFCA provides a free service. You do not need to choose a representative, but you can ask someone to help you. This might be someone from your family or a free financial counselling service. If your representative charges you a fee, you will usually have to pay this cost yourself.

If you choose a representative, the representative and any organisation they work for will be the point of contact for you and AFCA will send them all correspondence related to your complaint.

First name		Title	
Family name			
Organisation name (if applicable)			
Relationship to you			
Postal address			
		Postcode	
State			
Daytime phone			
Email			

4. Financial advice business details

Which financial advice business are you lodging a complaint about?

If you aren't sure which company to complain about, you can search who your adviser was authorised by here: https://takeyoursuperback.com/look-up-an-adviser/

- [ ] Financial Services Group Australia Pty Ltd
- [ ] Interprac Financial Planning Pty Ltd
- [ ] MWL Financial Services Pty Ltd.
- [ ] Next Generation Advice Pty Ltd.
- [ ] United Global Capital Pty Ltd

- [ ] Please tick here if you or someone related to you (e.g. your spouse) have already made a complaint about this business.

5. Complaint details

What is your complaint about? (check all that apply)

- [ ] The advice I was given by the adviser was not in my best interests
- [ ] The advice I was given did not consider all of my relevant needs, situation or objectives
- [ ] The adviser gave me wrong or misleading information about the investments
- [ ] The adviser switched me into the investments without my knowledge or consent
- [ ] The adviser failed to deal with my insurance properly
- [ ] I have suffered from stress or distress because of the advice I was given
- [ ] Other issues (please explain below):

6. Investment details

Which investment is your complaint about?

- [ ] Shield Master Fund
- [ ] First Guardian Master Fund
- [ ] Both
- [ ] I'm not sure

7. How can AFCA help?

What do you think is a fair and reasonable resolution to the complaint?
You may be eligible for more than one of the amounts listed below - check all that apply.

Payment from the financial advice business for:

- [ ] the amounts I invested and lost
- [ ] money I would have earned on my super if I hadn't switched
- [ ] the advice fees I paid for the advice
- [ ] costs I had to pay because I could not access my super (please explain what those costs are below)
- [ ] fees and costs I paid to set up an SMSF
- [ ] fees and costs I will have to pay to close my SMSF
- [ ] fees and costs I have paid to run the SMSF since it was established
- [ ] the loss of my insurance cover
- [ ] other (please explain below)

You can share more information here:

8. Additional help

Do you need help with speaking or reading English?

☐ Yes ☐ No Your language:

Please call 131 450 to request an interpreter first and they will call AFCA together with you.

Is there any additional assistance AFCA can provide?

This is an opportunity for you to tell AFCA about how they can help you communicate with them.

An AFCA staff member will contact you if you say that you need help. They will discuss with you how you would prefer to communicate with them and any other help they can provide you.

☐ Cognitive condition
☐ Family violence
☐ Hearing
☐ Reading/writing
☐ Mental health
☐ Physical impairment
☐ Sight / vision
☐ Text telephone
☐ Financial hardship
☐ Other (describe below)

Description

9. Document checklist

Please attach copies of all documents that are relevant to your complaint.

If you don't have the documents you need now, provide the documents you do have. You can provide the rest later.

Below is a list of some of the documents you may need to show to AFCA to support your complaint. If you don't have these documents, you can lodge your complaint now and speak to AFCA about what else you need later. For information about what these documents are and how to find them, read our checklist at https://takeyoursuperback.com/tools/

- [ ] Copy of the statement or record of advice from the adviser
- [ ] Copy of a statement showing the value of your super account
- [ ] Copy of a statement from your old super fund showing your investments before you switched
- [ ] Documents showing fees you paid that you would like refunded
- [ ] Other documents showing the amounts that you would like to be paid
- [ ] If you have already complained to the financial advice business, a copy of its response to your complaint

Once complete, send this complaint form, together with all relevant details, documents and correspondence to:

Australian Financial Complaints Authority
GPO Box 3, MELBOURNE VIC 3001
Email: info@afca.org.au