

## Checklist for making a complaint to AFCA: Self-managed superannuation funds (SMSFs)

Take Your Super Back (operated by Super Consumers Australia) has created this checklist to help people to make a complaint to 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 checklist is not legal advice. For information about how to get legal help or assistance, go to: <https://takeyoursuperback.com/legal-advice-and-help/>

Below is a list of some of the documents you may need to show to the Australian Financial Complaints Authority (AFCA) to support your complaint. You may not have to give all these documents to AFCA depending on your situation and what you are asking for in your complaint. If you don't have these documents, or you aren't sure whether you need them, you can lodge your complaint now and speak to AFCA about what else you need later. For more information about making a complaint to AFCA, go to: <https://takeyoursuperback.com/make-a-complaint/>

✓	Document	What is it?	Where can I find it?
Information about the advice you were given			
	Statement of Advice or Record of Advice	<p>A document provided by your financial adviser that explains the advice they gave you. It may also show the fees the adviser charged for the advice.</p> <p><u>This is the most important document for your complaint.</u></p>	<p>You can usually find a Statement of Advice in your email inbox. If you signed it using DocuSign, you may need to download it using a link that was sent to you.</p> <p>Search your inbox for "statement of advice" or "record of advice" or "docuSign" or the name of the adviser or advice business.</p> <p>Make sure you check your spam or junk folder.</p>

✓	Document	What is it?	Where can I find it?
	Product Disclosure Statement (PDS)	This is a document that advisers must give you when they recommend a financial product. It provides information about the product's key features, risks and benefits, and terms and conditions.	<p>You can usually find a PDS in your email inbox. Make sure you check your spam or junk folder.</p> <p>You may also be able to find a copy online or from another investor, but check to make sure you have the version from when you first invested.</p>
	Questionnaires (Fact Finds, Risk Profile)	Advisers use questionnaires to collect information about your financial situation before providing advice to you. They show the information you provided the adviser and the work that the adviser did before giving you advice.	Check your email inbox, including your 'sent' folder. Search for the name of the adviser or advice business.
	Signed contract or service agreement	This document show that the adviser agreed to provide you advice and you agreed to pay for it. Sometimes this document is part of the statement or record of advice.	<p>Check your email inbox, including your 'sent' folder. If you signed it using DocuSign, you may need to download it using a link that was sent to you.</p> <p>Search your inbox for "docuSign" or the name of the adviser or advice business.</p>

✓	Document	What is it?	Where can I find it?
	Correspondence (including emails, meeting invitations, file notes, etc) with your adviser or advice business	These documents show the relationship between you and the adviser, some of the work the adviser did and any promises that were made to you.	Check your email inbox. Search your inbox for the name of the adviser or advice business or any other names of people you remember speaking to.
Information about your SMSF			
	SMSF trust deed	The trust deed is a legal document which creates the SMSF and shows who the trustee is. It should also have the ABN and other information about your SMSF that AFCA needs.	Check your email inbox. Search your inbox for the name of the company that set up your SMSF.
Information about how much money was invested and lost			
	Investment confirmation	This is an official receipt confirming your investment.	Check your email inbox - search for the name of the investment fund or company eg 'Shield' or 'Keystone.'
	Portfolio statements	These set out the details of your investments including how much money you made or lost.	Log in to your platform account. You can also check your email inbox - search for the name of the platform.

✓	Document	What is it?	Where can I find it?
	Cash management account statements	These statements show the amount you rolled over to your SMSF and any transactions in or out of the SMSF, including payments for fees.	Most people seem to have a Macquarie cash management account. You can log in to the Macquarie website to download a statement.
	SMSF financial statements	Financial statements completed for the SMSF for each financial year show the complete financial situation of the SMSF, including the taxes and fees that were paid.	Check your email inbox or contact your accountant for copies.
Information about how much money you would have made if you hadn't switched super funds			
	Former super fund statement	This shows what you were invested in before you switched your super. You can use this information to work out how much money your super would have earned if you had never switched. AustralianSuper, Hostplus and Hesta are examples of super funds that people were with before they switched.	Log in to your old super account to download your statement. If you don't have an online account, call the fund and ask them to email you a copy.

✓	Document	What is it?	Where can I find it?
Information about money you had to pay because of what happened			
	Invoices or statements from accountants, lawyers, financial adviser or auditors	These will show the amounts that you paid to get financial advice and to start and maintain your SMSF.	<p>Check your inbox. Search for the name of your SMSF or for the names of the people who charged you money. Make sure you check your spam or junk folder.</p> <p>If you aren't sure who charged you money, check your SMSF account statement for payments.</p>
Other information			
	Information and documents about stress or distress you suffered because of what happened	This information will help AFCA understand your experience dealing with your adviser and losing your super.	<p>You can write AFCA a letter explaining the stress or distress you have experienced. It helps to provide examples of how the stress or distress has affected your health.</p> <p>If you went to see a doctor or a psychologist, you can ask them for copies of your medical records.</p>