ACT NOW: make a complaint to AFCA before 30 June 2027

We previously contacted you about your superannuation and investment in the **Shield Master Fund (Shield).** Shield has collapsed. As an investor in Shield, **you have likely lost money.**

If you have not heard of Shield, check your superannuation account to see if Shield is listed as one of your investments.

You may be able to get money back, but you need to act now and make a complaint to the Australian Financial Complaints Authority (AFCA)

Make a free complaint to AFCA by:

- completing this **complaint form** and emailing it to **info@afca.org.au**
- visiting the AFCA **website**, to lodge a complaint online
- calling **1800 931 678** for free (8am – 6pm AEST weekdays)

If you aren't sure what to do, you can call AFCA to get more information.

Why should I make a complaint?

Hundreds of Shield investors have lodged complaints with AFCA.

Lodging a complaint with AFCA is **free** and increases your chances of recovering your lost money.

If you have already made a complaint to AFCA about the financial advice you received, you do not need to do anything further.

Why should I make a complaint before 30 June 2027?

The Federal Government has announced changes to the compensation that can be paid to investors from the Compensation Scheme of Last Resort (**CSLR**).

Currently, if AFCA awards you money back because of bad financial advice, and the financial advice business does not pay, you may be eligible to seek payment from the CSLR up to $150,000. Payment from the CSLR can include both the initial amount you invested and your lost investment earnings.

The Government is planning to change the rules so that, after 30 June 2027, CSLR compensation will cover the initial investment amount (up to $150,000) but will not include investment earnings.

This means if you make a complaint to AFCA after 30 June 2027, and are eligible for CSLR compensation, you may get less money back. For more information, visit **Key deadlines for complaints - takeyoursuperback.com**.

You should also check your insurance arrangements

If the cash balance of your super account gets too low or you have stopped making contributions, you may lose your insurance. Contact your super fund to find out if you need to do anything to keep your insurance, or if you aren't sure, to find out if you have insurance.

Where can I get more information?

Visit the **takeyoursuperback.com** website, operated by Super Consumers Australia and funded by ASIC. This is a dedicated website with resources to provide assistance for people who invested in Shield.

ACT NOW: MAKE A FREE COMPLAINT TO AFCA TO REQUEST YOUR MONEY BACK