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**Your Superannuation Insurance Claim**

We refer to previous correspondence and your recent telephone conversation with our Sharedo Tag: context.roles.matter-owner.ods.name.

We advise the Australian Financial Complaints Authority (AFCA) has issued their determination on your complaint regarding your insurance claim with Sharedo Tag: context.roles.superannuation-fund.ods.name.

We **enclose** AFCA’s determination of Sharedo Tag: document.questionnaire.dateDetermination!q?format=d+MMMM+yyyy for your review.

**AFCA Determination**

We advise Sharedo Tag: document.questionnaire.aFCADetermination

**Appeal Rights**

Under section 1057 of the *Corporations Act 2001* (Cth) any party to the complaint has the right to appeal AFCA's determination.

Any appeal must be lodged no later than **28 days** from the date of AFCA’s determination, and the grounds of appeal are limited to only questions of law.

Alternatively, outside of appealing AFCA’s determination, you can commence civil proceedings directly against Sharedo Tag: context.roles.superannuation-fund.ods.name.

**Advice**

We consider AFCA’s determination is a fair, reasonable and a just outcome of your complaint.

**We confirm AFCA’s determination is binding on all parties.**

If Sharedo Tag: context.roles.superannuation-fund.ods.name do not appeal AFCA’s determination, your complaint will be resolved on the basis that Sharedo Tag: context.roles.superannuation-fund.ods.name Sharedo Tag: document.questionnaire.aFCADetermination.

We **do not recommend** appealing AFCA’s determination or commencing court proceedings against Sharedo Tag: context.roles.superannuation-fund.ods.name.

We therefore recommend you accept AFCA’s determination and not take any further action on this matter.

**If you do not agree with the above advice and wish to proceed with your matter, we encourage you to urgently obtain alternative legal representation. Arnold Thomas & Becker will not take any steps to protect your rights or interests.**

We consider AFCA’s determination is an unfair, unreasonable and unjust outcome of your complaint.

We confirm your complaint should be further challenged via court proceedings directly against Sharedo Tag: context.roles.superannuation-fund.ods.name.

You have **six (6) years** from the date of Sharedo Tag: context.roles.superannuation-fund.ods.name ’s adverse decision to issue court proceedings.

**Next Steps**

Please review the above correspondence, and the **enclosed** AFCA determination, and provide further instructions regarding the future conduct of your claim.

We request that you confirm your instructions by Sharedo Tag: document.questionnaire.dateReqBy!q?format=d+MMMM+yyyy.

**Contact**

Should you wish to discuss your superannuation matter further please contact our office.

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| Enc: | AFCA’s determination dated Sharedo Tag: document.questionnaire.dateDetermination!q?format=d+MMMM+yyyy |