

Protect Super Plan

Fund Annual Report 2025

Fund

Protect Super Plan, an insurance only division of the OneSuper

ABN: 43 905 581 638

RSE Licence No: R1001341

Protect Super Plan

Mail: GPO Box 239, Sydney NSW 2001

Phone: 1300 090 188

Email: customerservice@neoslife.com.au

Website: www.neosgroup.com

Trustee and Issuer

Diversa Trustees Limited

ABN: 49 006 421 638

AFS Licence No: 235153

RSE Licence No: L0000635

Registered Office: Level 17, 60 City Road, Southbank, VIC 3006

Administrator

NEOS is a registered business name of Australian Life Development Pty Ltd

ABN: 96 617 129 914

AFS Licence No: 502759

Insurers

NobleOak Life Limited

ABN: 85 087 648 708

AFS Licence No: 247302

MLC Limited

ABN: 90 000 000 402

AFS Licence No: 230694

Note: as of 26 September 2025, MLC Limited has changed its name to Nippon Life Insurance Australia and New Zealand Limited, trading as Acenda

Trustee details and disclaimer

Protect Super Plan is a division of OneSuper ABN 43 905 581 638, RSE R1001341, issued by Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153, RSE L0000635. NEOS Protection is issued by NobleOak Life Limited ABN 85 087 648 708, AFSL 247302. Encompass Protection is issued by MLC Limited ABN 90 000 000, 402 AFSL 230694. NEOS is a registered business name of Australian Life Development Pty Ltd ABN 96 617 129 914, AFSL 502759. NEOS provides superannuation promoter services and administration services in relation to the Protect Super Plan on behalf of Diversa Trustees Limited and insurance administration services (excluding assessment and administration of claims) in relation to NEOS Protection on behalf of NobleOak Life Limited and Encompass Protection on behalf of MLC Limited.

The information does not and is not intended to contain any recommendations, statements of opinion or financial advice. Any information is of a general nature only and has been prepared without taking into account your investment objectives, financial situation and needs. Before making any investment decisions in relation to the product you should consult the relevant sub-plan PDS and TMD. Members should also consider obtaining professional financial advice from a licensed or authorised financial adviser.

Contents

About3

Fund governance..... 4

Board and Key Management Personnel as at 30 June 2025..... 5

Indemnity insurance..... 8

Fund information..... 9

Financial information..... 9

News in super.....10

Additional information.....11

About

About Protect Super Plan

Protect Super Plan is a division of OneSuper which provides members with access to death and disablement insurance cover inside superannuation. It doesn't provide accumulation style superannuation account balances or investment returns to members.

You should refer to the Protect Super Plan PDS for information about the insurance benefits available inside the Protect Super Plan.

If you're a member of the Protect Super Plan for NEOS Protection, you should also refer to the NEOS Protection PDS which forms part of the Protect Super Plan insurance offering. If you're a member of Protect Super Plan for Encompass Protection, you should also refer to the Encompass Protection PDS which forms part of the Protect Super Plan insurance offering.

It's important to note that Protect Super Plan operates as follows:

- The Trustee accepts rollovers to pay the premiums for insurance plans held inside Protect Super Plan, subject to the terms and conditions summarised in the PDS. Protect Super Plan doesn't offer a superannuation savings or investments facility.
- The Trustee expects to be able to claim a tax deduction for the insurance premium it pays and, subject to its absolute discretion, it may pass this benefit on to you by reducing the amount required to pay insurance premiums.
- An insurance benefit will only be payable from Protect Super Plan if the Insurer pays a benefit because an insured event happens according to the terms of the relevant NEOS Protection or Encompass Protection cover type. In this instance, the Trustee will only pay the amount it's entitled to receive from the Insurer, less any tax that must be withheld. All amounts are paid as superannuation benefits in accordance with superannuation law, including the preservation rules and applicable tax treatment.

About this report

This Annual Report comprises part of your periodic statement for the 2024-2025 Financial Year and should be read in conjunction with the OneSuper Annual Financial Report which is available to you at diversa.com.au/funds/ and the annual member statement recently provided to you, which shows your member entitlements at 30 June 2025, and any other statements related to the 2024-2025 Financial Year.

Further information

For more information about Protect Super Plan, NEOS Protection, Encompass Protection and any Significant Event Notices, see 'Further Information and Member's right to request information' on page 12.

Fund governance

About the Trustee and Trust Deed

Protect Super Plan is set up as a division of a trust and is governed by a legal document called a Trust Deed. The Trustee responsible for running Protect Super Plan in accordance with the Trust Deed, is Diversa Trustees Limited (ABN 49 006 421 638 AFS Licence No 235153, RSE Licence No L0000635), which is a professional independent trustee.

Trustee

The Trustee of the Master Plan, under the Trust Deed governing the rules of the Plan, is Diversa Trustees Limited ABN 49 006 421 638, RSEL L0000635, AFSL 235153 (Diversa).

Directors of the Trustee during the year ending 30 June 2025 were/are:

Current as at 30 June 2025	
Name	Date Appointed
Vincent Plant, Chair	4 May 2017
Fiona Margaret McNabb	28 June 2019
Andrew John Peterson	28 June 2019
Ronald Peter Beard	18 February 2021, Resigned 27 July 2024
Sue Thomas	15 August 2022
Mark Walter	26 June 2023

Ronald Peter Beard resigned as a non-executive Director on 27 July 2024.

No penalties were imposed this year on any responsible person under Section 38A of the Superannuation Industry (Supervision) Act 1993.

The Trustee has agreed to act as the independent corporate Trustee.

Trustee Committees

The Board has established four Committees and appoints all members. The Trustee's committees are Audit and Compliance Committee, Investment Committee, Risk and Member Best Interests Committee and Remuneration and Nominations Committee:

Current as at 30 June 2025	
Board Audit and Compliance Committee	
Name	Role
Fiona Margaret McNabb	Chair
Mark Walter	Committee Member
Vincent Plant	Committee Member

Current as at 30 June 2025	
Remunerations and Nominations Committee	
Name	Role
Sue Thomas	Chair

Current as at 30 June 2025	
Investment Committee	
Name	Role
Vincent Plant	Chair
Andrew John Peterson	Committee Member
Fiona Margaret McNabb	Committee Member
Rachel Griffith	Committee Member

Current as at 30 June 2025	
Risk and Member Best Interests Committee	
Name	Role

Mark Walter	Committee Member
Vincent Plant	Committee Member

Mark Walter	Chair
Sue Thomas	Committee Member
Andrew John Peterson	Committee Member

Board and Key Management Personnel as at 30 June 2025

The list of key management personnel for Diversa Trustees Limited at the date of this annual report are detailed below, along with their qualifications, and a summary of their experience as a trustee or board member, including the periods during which each served as a trustee or board member.

Non-Executive Directors

Vincent Plant (4 May 2017 – Present)

Non-Executive Director, Chair

Vincent Plant was appointed to the Board in May 2017. He was appointed Chair of the Board on 28 June 2023. Vincent is Chair of the Investment Committee and is a member of the Remuneration and Nominations Committee and Audit & Compliance Committee.

Vincent served as a Non-Executive Director on the PayPal Australia Board from 2009 to 2016 and was Chairman of PayPal's Audit & Risk Committee between 2010 and 2016. A former investment and consumer banker, he was a Partner at HSW Capital from 2009 to 2010 and held various senior positions at Standard Chartered Bank from 1991 to 2008.

Vincent is a fellow of FINSIA and a member of the Institute of Company Directors. He holds a Bachelor of Business Administration from George Washington University and a Master of Business Administration from Columbia University.

Fiona McNabb (28 June 2019 – Present)

Non-Executive Director

Fiona McNabb was appointed to the Board in June 2019. Fiona is Chair of the Audit & Compliance Committee and a member of the Investment Committee.

Fiona is an experienced Non-Executive Director with over 25 years' corporate experience in actuarial consulting, financial markets, derivatives pricing and trading, treasury, investments, risk management, compliance, and governance.

Fiona has experience as a director in a wide range of industries, including agriculture, forestry, health, education, sport, superannuation and investments.

Fiona holds a Bachelor of Science (Mathematics) degree, is a Fellow of the Australian Institute of Company Directors, a Senior Fellow of the Financial Services Institute of Australasia, a Graduate of the Australian Institute of Superannuation Trustees and is RG146 compliant for superannuation.

Susan Thomas (15 August 2022 – Present)

Non-Executive Director

Susan Thomas was appointed to the Board in August 2022.

Susan is the Chair and non-executive director of Raritan Rivers Holdings Limited, and a non-executive director of Diversa Holdco Pty Limited. Susan Chairs the Remuneration and Nominations Committee and is a member of the Risk & Members Best Interest Committee.

Susan is an experienced company director and currently serves on a number of listed boards including Maggie Beer Holdings Limited and Fitzroy River Holdings Limited. With a career spanning law, corporate finance, IT and financial services, Susan brings strong commercial, technology, compliance and regulatory skills to her board positions.

Susan holds a Bachelor of Commerce and a Bachelor of Laws and is a fellow of the Australian Institute of Company Directors (AICD).

Mark Walter (26 June 2023 – Present)
Non-Executive Director

Mark Walter was appointed to the Board in June 2023.

Mark is Chair of the Risk & Members Best Interest Committee, and a member of the Audit and Compliance Committee and the Remuneration and Nominations Committee.

Mark is an experienced commercial lawyer and executive with more than 30 years of experience in the legal profession as a lawyer, director and executive. Mark has extensive experience in consumer and regulatory law, financial services, and commercial litigation in all jurisdictions. Mark was a Partner of Australia's leading Plaintiff law firm for over 20 years before founding his own Commercial Law firm in 2021, currently holding the position of Managing Director of Walter Grant Legal.

Mark holds a Bachelor of Commerce and a Bachelor of Laws from the University of Melbourne and is a graduate of the Australian Institute of Company Directors (AICD).

Ronald Beard (18 February 2021 – 27 July 2024)
Former Non-Executive Director

Ronald was appointed to the Board in February 2021 and resigned in July 2024.

Ronald has in excess of 30 years' experience in financial services and has held consulting, executive and senior management positions with leading wealth management institutions in Australia. His experience includes operations management, project management and governance of super funds, investment platforms and employee benefit programs.

Ronald holds a Bachelor of Business (Insurance), Diploma of Financial Services (Financial Planning). He is a Trustee Fellow of The Association of Superannuation Funds of Australia (TFASFA) and Member of the Australian Institute of Company Directors (MAICD).

Management

Andrew Peterson (28 June 2019 – Present)
Executive Director, CEO

Andrew was appointed to the Board as an Executive Director in June 2019.

Andrew is a Director of Diversa Holdco Pty Limited, and a member of the Investment Committee and Risk & Member Best Interests Committee.

Andrew has more than 25 years' experience in the financial service industry, holding roles in executive leadership, law, sales, research, compliance, and product development roles across the retail and wholesale sectors at organisations such as Required Financial Services, Aviva Investors/Antares Equities, Timbercorp and IOOF.

Andrew holds a Bachelor of Economics/Bachelor of Law degree from Monash University.

Rachel Griffith (28 June 2019 – Present)

Company Secretary and General Manager Investment Oversight

Rachel has over 20 years' experience in the financial services industry across investment banking, funds management and financial advice. Rachel also has expertise in investment research and compliance. She has held senior leadership positions and has previously held the company secretary role within a listed company.

Rachel is a member of the Investment Committee and the Company Secretary.

Rachel holds a Bachelor of Economics, a Master of Economics, and a Graduate Diploma of Applied Corporate Governance.

Joshua Haymes (1 September 2018 – Present)

General Manager, Strategy

Josh has had over 20 years' experience in the superannuation industry and has been with the Trustee since 2007. Josh has held a leadership role since 2018 and has been the General Manager of Strategy since 2022. Josh is focused on the delivery of Diversa's strategic initiatives and driving better member outcomes for members.

Josh is highly experienced in superannuation wrap platforms, product management, client service management, fund administration and investment governance.

Josh holds a Bachelor of Commerce/Arts Marketing and Psychology degree.

Inga Czudek (15 February 2022 – Present)

Head of Financial Oversight and Data

Inga has an extensive experience in the Superannuation Industry with a wealth of strategic and operational knowledge. As a finance professional her expertise are wide ranging in fund accounting, unit pricing, tax and investment governance.

Inga has been with the Trustee since 2013 and has been closely involved with the onboarding of superannuation funds. She works closely with administration service providers with a focus on delivering better member outcomes. Inga holds a Bachelor of Commerce in Accounting from University of South Australia.

Lisa Rayner (18 May 2025 – Present)

General Manager, Risk & Compliance

Lisa is a legal, risk and compliance specialist with over 26 years' experience in the financial services industry across superannuation, advice, platforms, managed funds, investments, and banking.

Lisa leads the Risk & Compliance team and has deep knowledge of the legal, regulatory and policy frameworks applying to superannuation. She brings both a regulatory focus and commercial perspective from her experience at ASIC and as an in-house adviser.

Lisa holds a Bachelor of Law and Bachelor of Jurisprudence from Monash University.

Gerald Moran (5 February 2024 – 18 May 2025)
Former General Manager, Risk & Compliance

Gerald has over 20 years of experience in financial services. Gerald has held various senior positions in risk management in Australia and the UK and joined the Trustee in February 2024.

Gerald holds a Bachelor of Science degree from Monash University, and a Graduate Diploma in Banking and Finance from Monash University.

Johanna Hartnett (4 February 2022 – 17 January 2025)
Former General Manager – Office of the Superannuation Trustee

With a career over 20 years dedicated to financial services, Johanna has worked across the wealth management, banking and payments industries.

A specialist in governance, risk and compliance, Johanna spent several years working for the prudential regulator and has proven experience in innovating and implementing strong risk and control frameworks across organisations.

Results-driven and collaborative, Johanna has proven experience working with Boards and Senior Management to ensure the delivery of key strategic and business outcomes.

Johanna holds bachelor's degrees from Melbourne University in Commerce and Arts, a Diploma of Financial Services and a Diploma of Management.

Board committees

The Board of the Trustee is committed to strong principles of corporate governance, including continuous improvement of its performance and processes.

The following committees assist the Board, which in some cases involves engagement of external experts:

Board meeting attendance

As at 30 June 2025 for the last seven years: FY19-FY25

Director Name	Board Meeting Attendance for Financial Year ending 30 June							Date Appointed	Date Retired
	2019	2020	2021	2022	2023	2024	2025		
Meetings Held	17	24	12	6	9	10	7		
Murray Jones	16	19	8					01/09/2014	18/02/2021
Vincent Plant	17	24	12	6	9	10	7	04/05/2017	-
Garry Wayling	15							04/05/2017	28/06/2019
Robyn Fitzroy	16	22	7					21/12/2017	18/02/2021
Andrew Peterson		24	12	6	9	10	7	28/06/2019	-
Fiona McNabb		23	12	6	7	9	7	28/06/2019	-
Mike Terlet			4	6	7			18/02/2021	30/06/2023
Ron Beard			4	6	8	8		18/02/2021	27/07/2024
Sue Thomas					6	9	6	15/08/2022	-
Mark Walter					2	10	7	26/06/2023	-

Indemnity insurance

The Trustee holds professional indemnity insurance to protect the Trustee, its directors and NEOS against certain losses or liabilities. The indemnity insurance cover is subject to the terms and conditions of the relevant insurance policy.

Fund information

Features

Protect Super Plan provides you with access to various types of Insurers and insurance cover from which you may select, provided you meet relevant eligibility criteria and other terms and conditions relating to the acceptance of cover (for example, entry ages and minimum and maximum sums insured). Protect Super Plan currently offers NEOS Protection and Encompass Protection products.

The available cover types include:

- Life Cover – providing cover for death and terminal illness;
- Total and Permanent Disability (TPD) Cover – providing cover for total and permanent disablement; and
- Income Protection Cover/Income Support Cover – providing cover for temporary incapacity when you're unable to work to earn an income due to sickness or injury.

It's important to note that there are differences between holding insurance cover directly from the Insurer and holding insurance cover inside Protect Super Plan.

For further information about these differences, refer to the NEOS Protection or Encompass Protection PDS available from your financial adviser or from www.neosprotect.com.au for NEOS Protection and www.encompassprotect.com.au for Encompass Protection.

Material service providers

Protect Super Plan outsources services to the providers below.

Activity	Service provider	ABN
Promoter	NEOS (Australian Life Development Pty Ltd)	96 617 129 914
Administration	NEOS (Australian Life Development Pty Ltd)	96 617 129 914

Financial information

Audit

BDO Audit has completed an audit for the Plan. As permitted under the *Corporations Act 2001*, full audited fund accounts and the auditor's report have not been included with this annual report. A copy of complete audited financial statements and the auditor's report is available at the Trustee's website at <https://diversa.com.au/funds/> (select OneSuper from the Fund menu).

Earnings allocation

The Protect Super Plan provides members with access to life insurance through superannuation. Rollovers made to the Protect Super Plan are only used for the purposes of paying insurance premiums. Members do not have an accumulation account balance in the Protect Super Plan and therefore there is no investment component. No interest or fees will be applied to any funds remaining in your member account, funds awaiting allocation to your account, or in cases where allocation is not possible, and the amount is refunded. Any interest earned on these funds will be retained in the Fund's Expense Reserve.

Reserve management strategy

Operational Risk Financial Requirement (ORFR)

We are required under legislation to keep a financial reserve to cover any losses that members incur due to a breakdown in operations. This is referred to as the Operational Risk Financial Requirement (ORFR).

The ORFR may be funded from the financial resources of the Trustee, the Plan assets or a combination of both. The Trustee has decided to fulfill this obligation through a combination of its own resources and assets of the Plan. The Operational Risk Reserve (ORR) within the Plan is currently invested in the Cash Account. In previous years it was

fully funded from the financial resources of the Trustee.

Expense Reserve

The Expense Reserve is no longer maintained within the Fund, as the Promoter now covers all operational expenses. Previously, the Expense Reserve was used for this purpose, with interest from the operational bank account credited to the reserve. This interest is now applied toward the funding of the ORFR.

The following outlines the Expense Reserve balance Protect Super sub plan for the conclusion of the past three years. Please note that this balance represents the Protect Super sub-fund's portion and is included in the overall Expense Reserve balance for OneSuper as reported in the OneSuper Annual Financial Report.

Year ended 30 June	Expense Reserve (\$)	ORFR (\$)
2025	-	235,811
2024	145,714	-
2023	11,132	-

News in super

The last 12 months have been marked by significant developments in Australia's superannuation landscape. Key changes include scheduled increases to transfer balance caps and the Superannuation Guarantee (SG), new initiatives to ensure timely payments, and changes to the proposed tax on high-balance super accounts.

Major Tax Reform: The Overhauled '\$3 Million Super Tax'

One of the most prominent developments has been the revision of the proposed tax on earnings for superannuation balances exceeding \$3 million.

In a shift announced in October 2025, the government unveiled a redesigned framework with several key changes:

- **Delayed Start Date:** The new tax is now scheduled to commence on **1 July 2026**, a year later than originally planned.
- **Focus on Realised Earnings:** The taxation of unrealised gains has been abandoned. The new model will apply only to realised earnings.
- **Indexed and Tiered Thresholds:** The revised proposal introduces indexing for the thresholds to account for inflation and adds a new tier, applying a higher tax rate to the proportion of earnings on balances over **\$10 million**.

New legislation for this revised proposal is yet to be introduced.

Contribution Caps and Guarantee Rate Increases

Several key thresholds and rates have been updated over the past year.

On **1 July 2024**, contribution caps were increased:

- **Concessional (before-tax) contribution cap:** Increased from \$27,500 to **\$30,000**.
- **Non-concessional (after-tax) contribution cap:** Increased from \$110,000 to **\$120,000** per financial year. This also lifted the maximum available under the three-year bring-forward provisions to **\$360,000**.

These caps remain in place for the 2025-26 financial year.

From **1 July 2025**:

- The **Superannuation Guarantee (SG)** rate completed another step in its legislated incremental rise. On 1 July 2025, the SG rate increased from 11.5% to 12%, where it is scheduled to remain.

- The general **Transfer Balance Cap (TBC)** was indexed on 1 July 2025, increasing from \$1.9 million to \$2 million. This new cap applies to individuals who start a retirement phase income stream for the first time on or after this date

Structural Reforms: Payday Super and SG on Parental Leave

Two key initiatives aimed at improving the fairness and efficiency of the system have progressed:

- **Superannuation on Paid Parental Leave:** A new initiative will see SG contributions paid on the government-funded paid parental leave scheme. Since July 1, 2025, the primary impact of adding superannuation to Paid Parental Leave has been establishing the entitlement for parents of newborns. While the first payments are scheduled for mid-2026, this change is anticipated to boost retirement savings and help close the gender super gap for around 180,000 families annually.
- **Payday Super:** The Federal Government's Treasury Laws Amendment (Payday Superannuation) Bill 2025 has passed Parliament and received Royal Assent, a significant reform to superannuation payments. Commencing 1 July 2026, the new law will require employers to pay superannuation contributions at the same time as their employees' regular salary and wages, replacing the current quarterly system.

This change is designed to combat the billions in unpaid superannuation each year, ensuring workers receive their entitlements in full and on time. It will boost retirement savings through more frequent compounding and better protect employees from losses when businesses become insolvent, while also enhancing the ATO's compliance detection capabilities.

ASIC Priorities

Given the large number of Australians moving into retirement, ASIC will place a special emphasis on ensuring trustees are adequately supporting these members.

- **High-Risk Advice:** ASIC will review the practices of financial advisers and lead generators who promote "high-risk" superannuation switching, which can expose retirees' savings to unnecessary risk.
- **Fraud and Scams:** Intensifying its focus on misconduct that exploits members' savings through scams, including those using stolen credentials ("credential stuffing" attacks).
- **Improving Retirement Outcomes:** Continued focus on improving retirement outcomes by holding funds accountable for addressing underperformance. It is also reviewing superannuation member services, assessing the effectiveness of contact centers, administration, and claims handling.

A Sharper Focus on Retirement Outcomes

Regulators have sharpened their focus on the practical application of the **Retirement Income Covenant**. Superannuation trustees are under increasing pressure to move beyond generic advice and provide tangible support to members approaching and entering retirement. This includes delivering tailored communications and guidance to help members manage their retirement income effectively – aligning with the government's broader "Delivering Better Financial Outcomes" package, which aims to improve the accessibility and quality of financial advice.

Important Information: This information is general in nature and has been prepared without taking into account your personal objectives, financial situation, or needs. Before making any decisions based on this information, you should consider its appropriateness for your individual circumstances and consider seeking independent professional advice.

Additional information

Annual Member Statement

Your Annual Member Statement and any other statements related to the 2024–2025 Financial Year contain personal information to help you understand your benefits over the 2024–25 Financial Year. You will receive this via email unless otherwise requested.

Privacy Policy

We are committed to ensuring the confidentiality and security of your personal information. We will only collect, use and disclose this information for the purposes of processing and administering your accounts and providing services to you, unless otherwise required by law. We are bound by the Privacy Act and the National Privacy Principles, as regulated by the Federal Privacy Commissioner, to protect such information from misuse and loss, unauthorised access, modification and disclosure.

You can obtain a copy of the Trustee's Privacy Policy at <https://www.diversa.com.au/privacy>, from the Privacy Officer by contacting the Fund on the details found at the back of this report.

Further Information and Member's right to request information

Your statements and the PDS contain important information about your personal benefits and about the Protect Super Funds. You are also entitled to request further information including the Trust Deed and rules, the latest audited accounts and auditor's report and the Trustee's Privacy Policy.

The Trustee is required to disclose certain information and documentation on a website. Accordingly, the Trustee's website (www.diversa.com.au/governance) contains the Trust Deed and further details relating to the Trustee of the Fund.

The Promoter's websites (<https://www.neosprotect.com.au/pds/> or <https://encompassprotect.com.au/pds/>) contains the Product Disclosure Statements and <https://www.neosprotect.com.au/existing-customers/forms-and-documents/> or <https://encompassprotect.com.au/existing-customers/forms-and-documents/> contains the most recent annual report, and any Significant Event Notices issued recently.

For copies of these documents, or if you want more information about your benefits, please feel free to contact the NEOS Customer Service team on:

Customer Service – Protect Super Plan

Mail: GPO Box 239, Sydney NSW 2001

Phone: 1300 090 188

Email: customerservice@neoslife.com.au

Enquiries and complaints

Superannuation law requires the Trustee to take all reasonable steps to ensure that complaints are properly considered and dealt with within 45 days. If you have a complaint, please contact:

Complaints Officer – Protect Super Plan

Mail: GPO Box 239, Sydney NSW 2001

Phone: 1300 090 188

Email: customerservice@neoslife.com.au

We will ordinarily respond to your complaint as soon as possible. If you are still not satisfied with our response, or we do not respond within 45 days, you may wish to refer the matter to the Australian Financial Complaints Authority (AFCA), an independent body set up by the Federal Government to review trustee decisions relating to individual members. You can contact the AFCA at:

Australian Financial Complaints Authority

Mail: GPO Box 3, Melbourne, VIC 3001

Phone: 1800 931 678

Web: www.afca.org.au