



## Important update

As part of our separation from NAB, we're moving all MLC Superannuation functionality and data into our own Insignia Financial business environment. This transition will enable us to better service and support you and your clients into the future.

While we undergo this transition, we're also uplifting account security and authentication processes for our secure client and adviser websites, which may require some actions from you and your clients.

### What's happening?

#### 1. November planned system outage

There's a planned system outage that will impact the ability to access and transact online from **5pm (AEDT) Friday 22 November until 9am (AEDT) Tuesday 26 November 2024**.

Where pension payments are impacted by the outage, we'll bring forward the payment to ensure there are no delays to your client receiving their income. For details, please refer to the notification your clients were sent in late September. You can read a copy [here](#).

#### Prepare for the system outage

During the outage period, you and your clients will be unable to access online services for your accounts. In addition, our internal customer service and adviser support teams will be unable to access accounts.

We recommend you prepare any necessary reporting prior to this outage period – otherwise you'll need to wait until system access resumes on 26 November 2024.

We'll soon send you calendar reminders for the planned outage dates and to prepare client reporting ahead of the outage weekend.

#### 2. Account security and authentication uplift

As part of the account security and authentication uplift, each customer ID and adviser and support staff ID will require a unique email address to login.

Please note, any new adviser, support staff login or client accounts created between now and 22 November 2024, should be set up using a unique email address that is not connected to any other MLC account.



# Important update

## Summary of impacts

On 18 September 2024 we sent you an email – and issued a reminder on 15 October 2024 – providing details of the impacts specific to you and your clients. If you haven't yet, please ensure you read the email and action any specific points highlighted.

As an overview, you and your clients may be impacted by one or a combination of the following scenarios.

Scenario	Description	Action required
Client – Unique email requirement	Client email address is being used to access multiple accounts	Update email address <b>by COB 20 November 2024</b> so it's unique to only one account.
	Client holds multiple accounts with unmatchable ID details	Please encourage client to contact MLC call centre <b>by COB 20 November 2024</b> to confirm their ID so we can consolidate their accounts.
Client – Profile consolidation	Client holds multiple accounts with matching ID details	Client profiles will be consolidated ahead of <b>22 November 2024</b> to allow a single login profile to access all accounts. No action required by you or your client.
Client – Multiple account IDs but only one active account	Client holds multiple accounts – but only one is active.	There is no immediate action for you or your client – however, client will be required to re-register for online account access on or after <b>26 November 2024</b> .
Adviser – Unique email requirement	Adviser or generic practice email address is being used by more than one team member	Complete form to update email address <b>by COB 20 November 2024</b> , ensuring it's unique to only one team member.

Details of the scenarios that impact you and/or your clients can be found below.

**Please note the email sent to you on 18 September 2024 (and reminder on 15 October 2024) outlined exactly which of the following impacts you and your clients.**

## Impacts for your clients

- **Unique email requirement**  
Any client using the same email address as another person's account (possibly a spouse or child) will need to update their email address by COB 20 November 2024 so it is unique to only one account. These clients received an email in early October and may also receive a call from our contact centre asking them to update their email address. If you believe your client may be eligible to have their profiles consolidated, please encourage them to phone the MLC Call Centre and we'll consolidate their accounts where possible.
- **Profile consolidation**  
Any client with more than one account in the same name and with the same email address plus other required data matches, will have their customer profiles consolidated, allowing them to login with a single customer number and see all their accounts. An email will be sent to the client after the consolidation is complete to inform them of the change and confirm the customer number they can now use to login.

- **Multiple account IDs, but only one active account**  
If a client has more than one account in the same name, but only one account is active, they will be required to re-register for online access to their active account on or after 26 November 2024. Please note, this is for your information only, there is no action required at this time from either you or your clients.

Clients without a unique email address who've recently logged in to their account, may have already seen a website pop-up notification about the need to update their email.

**If email addresses are not updated by COB 20 November 2024, your clients will be required to re-register for online account access on or after 26 November 2024.**

We encourage you to contact your impacted clients to ensure they update their email details by COB 20 November 2024.

You may have some clients who'll need to re-register for online access if their details are not updated in time. We'll send them an email outlining steps they need to follow to re-register for online access.

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## How to find your list of impacted clients

To view your list of impacted clients via MLC AdviserOnline, please follow the steps below:

1. Login to MLC AdviserOnline
2. Navigate to 'Document Library'
3. Find the file(s) titled 'Client to update email address' and/or 'Client profile to be consolidated' and/or 'Client to re-register'

We've also included some simple [instructions](#) for you to share with your clients on how to update their email address on their MLC account before 20 November 2024.

## Impacts for your practice

### Unique Email Requirement

In some cases, MLC AdviserOnline profiles have been set-up using a shared email (most likely, a generic practice email like admin@yourpractice.com.au). If this is the case, you'll need to update email addresses for yourself and/or your staff **by COB 20 November 2024** so that each individual has a unique email address.

## How to update your email address for MLC AdviserOnline

To update the email address associated with your MLC AdviserOnline profile to a unique email address, please follow the simple instructions below:

1. Login to AdviserOnline
2. Go to [My Business > Business Profile](#) to view your current email address

Note: If you have multiple AdviserOnline profiles you may need to login to each account before choosing the account(s) for which you wish to update the email address(es).

3. Select '**Request a change**'
4. Complete and submit the **Update Contact Information** form by COB 20 November 2024 to avoid having to re-activate access to your MLC AdviserOnline account.

Once you update your profile with a unique email, please note that any correspondence previously sent to the shared email will now go to this unique email address, including password reset emails.

## We're here to help

We understand these changes may cause short term inconvenience, but they're crucial to ensuring the security and smooth operation of your clients' MLC accounts and your access to MLC AdviserOnline.

For further information or assistance, please contact your Business Development Manager, Relationship Training Manager or email [advisoryrelationships@insigniafinancial.com.au](mailto:advisoryrelationships@insigniafinancial.com.au).

### Important:

The information in this email is intended for financial advisers only and is not to be distributed to clients. It has been prepared on behalf of NULIS Nominees (Australia) Limited ABN 80 008 515 633, AFSL 236465 (NULIS), IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFSL 230524, and Navigator Australia Limited ABN 45 006 302 987, AFSL 236466 (NAL), based on information that is believed to be accurate and reliable at the time of publication. NULIS, IIML and NAL are companies within the Insignia Financial Group which consists of Insignia Financial Ltd ABN 49 100 103 722 and its related bodies corporate. NULIS is the Trustee of the MLC Superannuation Fund, ABN 40 022 701 955, DPM Retirement Service, ABN 40 725 722 4966 and PremiumChoice Retirement Service, ABN 70 479 285 132. IIML is the Trustee of the IOOF Portfolio Service Superannuation Fund, ABN 70 815 369 818. NAL is the Service Operator of each Investor Directed Portfolio Service.