



# Adviser and Client Process Changes – post 26 November 2024

As part of MLC’s separation from NAB, we’re now 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.

During this transition, we’re uplifting account security and authentication processes for our secure client and adviser websites, which may result in some process changes for you and your clients from 26 November 2024.

## What’s changing for your clients?

	Current	Future
<b>Online registration</b>	<ul style="list-style-type: none"> <li>• Clients must provide an email at registration to create an online profile and access their accounts on the MLC website or app.</li> <li>• Clients receive an email with a 6-digit code to use to login.</li> </ul>	<ul style="list-style-type: none"> <li>• Clients must provide a unique email address at registration for online access (ie. an email not used by another MLC account) to create an online profile and access the MLC client website and app.</li> <li>• Client receives an email with a link to create a password.</li> </ul>
<b>Two factor authentication (2FA)</b>	<ul style="list-style-type: none"> <li>• An email is required to register for 2FA to access accounts on the website and transact.</li> <li>• Mobile number is optional when registering for 2FA and must be an Australian number. Clients who don’t have an Australian mobile or don’t want to provide one, can use email to continue to use the website.</li> </ul>	<ul style="list-style-type: none"> <li>• An Australian mobile number is required to register for 2FA to access accounts on the website and transact.</li> <li>• Clients without an Australian mobile number will not be allowed to access accounts or transact on the website.</li> <li>• Regardless of 2FA registration, clients will be able to use the mobile app to view account and personal information (but not transact).</li> <li>• Email can be used as a back-up method to authenticate when transacting.</li> </ul>
<b>Login</b>	<ul style="list-style-type: none"> <li>• Clients can login online using their customer number, email address or alias. The email address can be shared across accounts.</li> </ul>	<ul style="list-style-type: none"> <li>• Clients can use customer number or unique email address to login online.</li> <li>• Clients will not be able to use an alias to login.</li> </ul>
<b>Mobile app</b>	<ul style="list-style-type: none"> <li>• Clients can login using a PIN or, biometrics or, customer number or, email to login, view and change personal information.</li> </ul>	<ul style="list-style-type: none"> <li>• Clients can login using biometrics, customer number, email and view only personal information (but not make any changes or transactions).</li> <li>• Clients will not be able to log in using a PIN*.</li> <li>• Clients will not be able to update personal information (will need to navigate to online)*.</li> </ul>

\* This functionality has been removed temporarily but will be reintroduced back into the mobile app in early 2025. Clients will be notified via the mobile app when this occurs.

If you or your clients are having trouble logging in after 26 November 2024, please refer to the [Trouble Shooting Guide](#).

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## What’s changing for you – advisers and support staff?

	Current	Future
<b>Requesting MLC AdviserOnline access for a new adviser</b>	<ul style="list-style-type: none"> <li>• Able to register for multiple adviser accounts using a shared email address.</li> </ul>	<ul style="list-style-type: none"> <li>• Email is the primary account identifier, therefore, it must be unique for each adviser. From 26 November 2024 you’ll be notified by Adviser Administration if the email supplied is already in use. In this case you’ll need to provide an alternative email address.</li> </ul>
<b>Set Password Link</b>	<ul style="list-style-type: none"> <li>• When your MLC AdviserOnline account is set up, you receive an email with a 6-digit code to login and then set your password.</li> </ul>	<ul style="list-style-type: none"> <li>• When your MLC AdviserOnline account is set up, you’ll receive an email with a link to set your password.</li> <li>• The link is valid for 15 minutes. If the link expires, you can request a new link which will be emailed to you and be valid for 15 minutes.</li> </ul>
<b>New password criteria</b>	<p>Your MLC password must:</p> <ul style="list-style-type: none"> <li>• Be at least 8 characters long.</li> <li>• Contain at least one character from three of the following: <ul style="list-style-type: none"> <li>– upper case letters,</li> <li>– lower case letters,</li> <li>– numbers or special characters;</li> </ul> </li> <li>• Not be one of your last 13 passwords used; and</li> <li>• Not be the same as your username or other personal details eg. email address.</li> </ul>	<p>Your MLC Password must:</p> <ul style="list-style-type: none"> <li>• Be at least 8 characters long.</li> <li>• Contain at least 3 of the following: <ul style="list-style-type: none"> <li>– upper case letters</li> <li>– lower case letters</li> <li>– a number (0-9)</li> <li>– a special character.</li> </ul> </li> </ul>
<b>Password resets</b>	<ul style="list-style-type: none"> <li>• Click “Forgot your password” on MLC AdviserOnline to receive a code via SMS to reset your password.</li> </ul>	<ul style="list-style-type: none"> <li>• Click “Forgot your password” on MLC AdviserOnline to receive an email with a link to reset your password.</li> </ul>
<b>Updating client details</b>	<ul style="list-style-type: none"> <li>• You can update a client’s personal details (phone, email, address) on behalf of your client via MLC AdviserOnline.</li> </ul>	<ul style="list-style-type: none"> <li>• Updating a client’s email and mobile details can only be completed via the MLC contact centre. You can email us the changes on <a href="mailto:contactmlc@mlc.com.au">contactmlc@mlc.com.au</a> or alternatively call us on 133 652. Other client details such as home and postal address and TFN can still be updated by you via MLC AdviserOnline.</li> <li>• Alternatively, you can instruct your client to make the changes themselves via MLC Online or call the contact centre.</li> </ul>