MLC Wrap and Navigator

Investor Online

A guide to accessing your account online

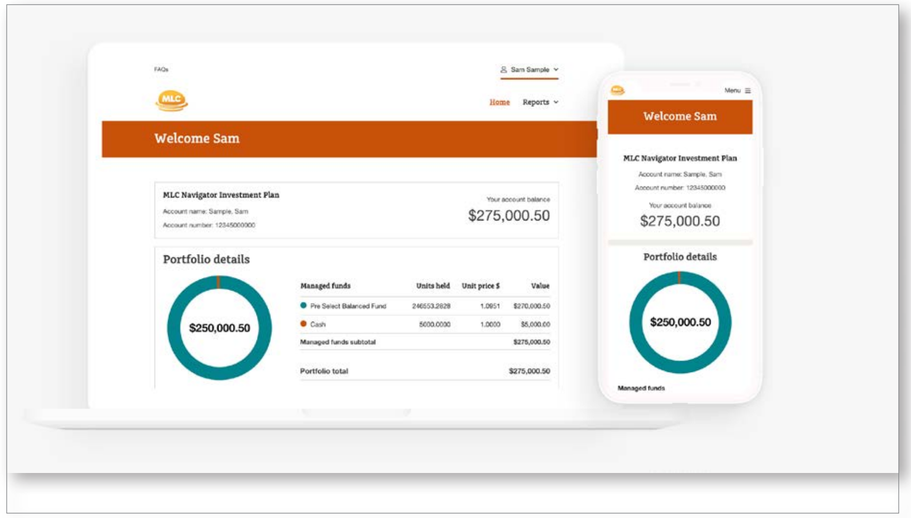
This guide will help you set up online access to your account and help you navigate your Investor Online site.

Contents

This document is issued by MLC Wealth Limited ABN 97 071 514 265 on behalf of related bodies corporate of IOOF Holdings Limited ABN 49 100 103 722 that issue investment, superannuation and retirement products. These entities include Navigator Australia Limited ABN 45 006 302 987, AFSL 236466 and NULIS Nominees (Australia) Limited ABN 80 008 515 633, AFSL 236465 and they are responsible for the financial products issued by each of them respectively, including any general information provided by them.

What's Investor Online?

Everything you need to know about your accounts is at MLC Wrap and Navigator Investor Online.



Investor Online is MLC Wrap and Navigator's secure website where you can access your accounts.

Once you've logged in via **mlc.com.au**, you can:

- view all your MLC Wrap and Navigator accounts in one place
- keep track of your investments and account balances
- view your transactions
- get your BPAY® details for contributing to your account
- register for Electronic Funds Transfer (EFT) details for contributions
- update your contact details and password
- view information about your margin loan
- view your insurance
- find out how your investments are tracking with consolidated reporting
- perform share trades[1], make withdrawals[1] and set up data exports[1] from your account.

® Registered to BPAY Pty Ltd ABN 69 079 137 518

[1] Additional functionality available. Please contact your financial adviser for more information.

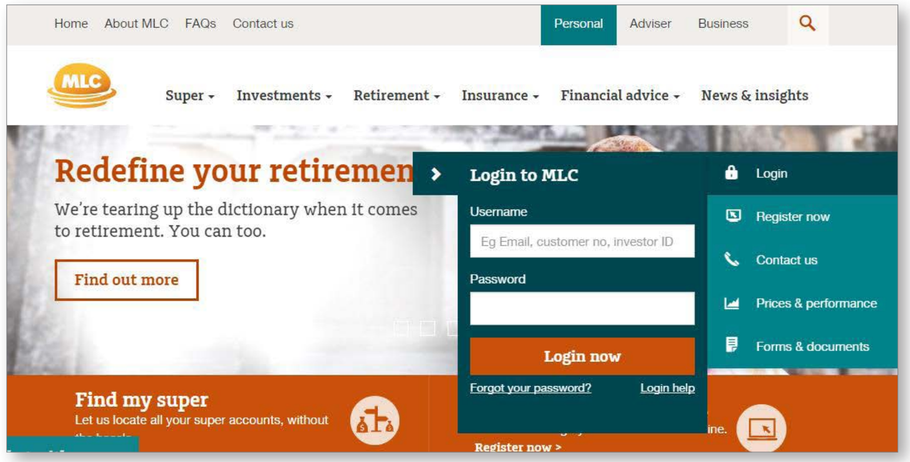
Getting started

Logging in to Investor Online is easy – follow these steps to get started.

To log into Investor Online you'll need your login ID and a password.

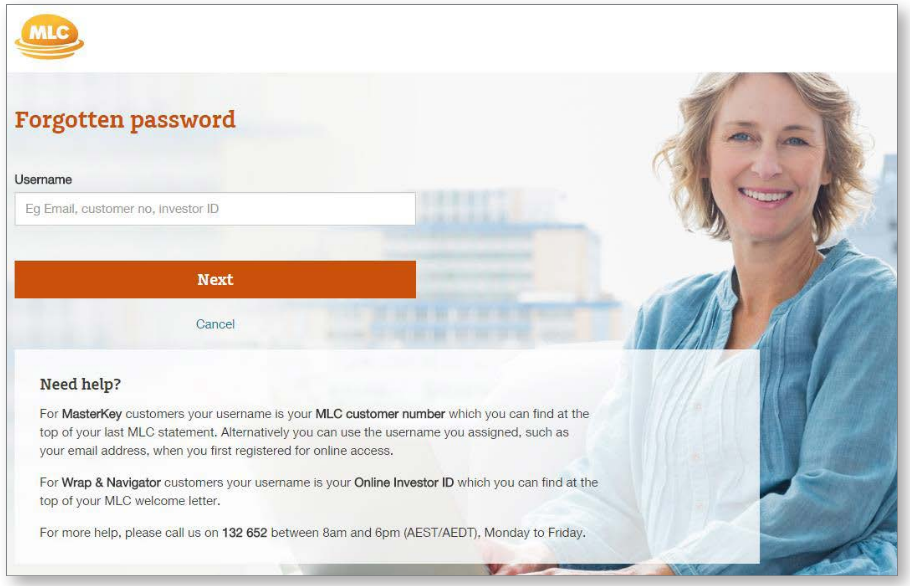
Your username is included in the welcome letter you received when you joined MLC Wrap and Navigator. But before you log in for the first time, you'll need to setup your secure password. **Setting up your password for the first time is easy, just follow these steps.**

1. Go to **mlc.com.au** and click **Forgot your password**.

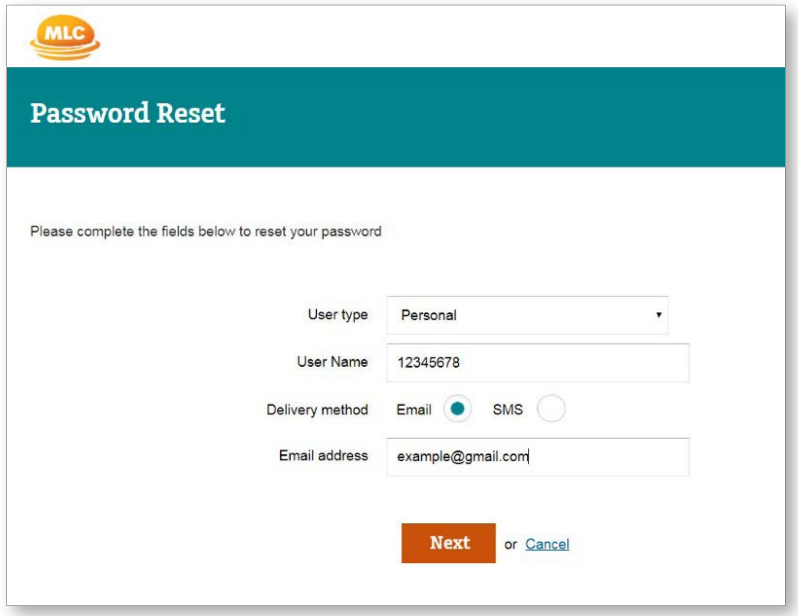


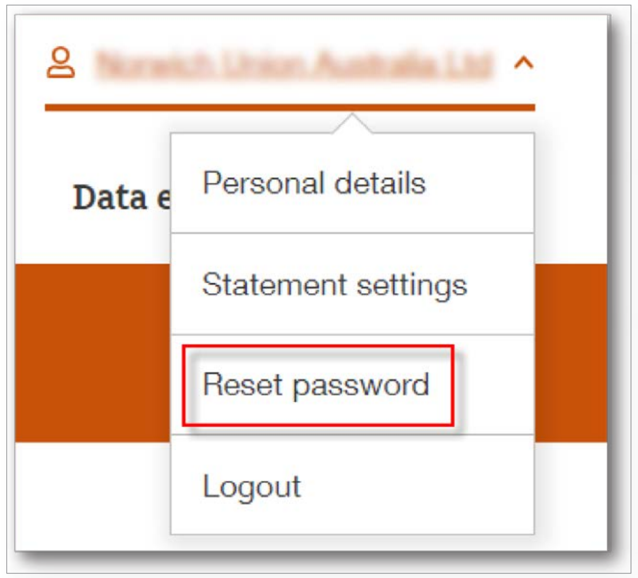
Lost your username?
Speak to your financial adviser or call us on **132 652** to request it.

2. Enter your Investor Online username and select **Next**.



Getting started





3. Choose whether you'd like to receive a temporary password to your email address or mobile phone as a text message. Then click **Next** to be sent a temporary password.

4. Then, once you've logged in, you can select your own password by clicking on **Reset password** in the top right-hand menu.

For security reasons, your new password must:

- Contain at least one character from three of the following: upper case letters, lower case letters, numbers and special characters (eg. !@#$)
- Be at least 8 characters long
- Not be one of your last 13 passwords used, and
- Not be the same as your username or other personal details (eg. email address)

Please note: The temporary password will expire after 15 minutes and if you haven't provided us with an email address or mobile phone number, please call us on **132 652** between 8am and 6pm (AEST/AEDT), Monday to Friday.

Tip:

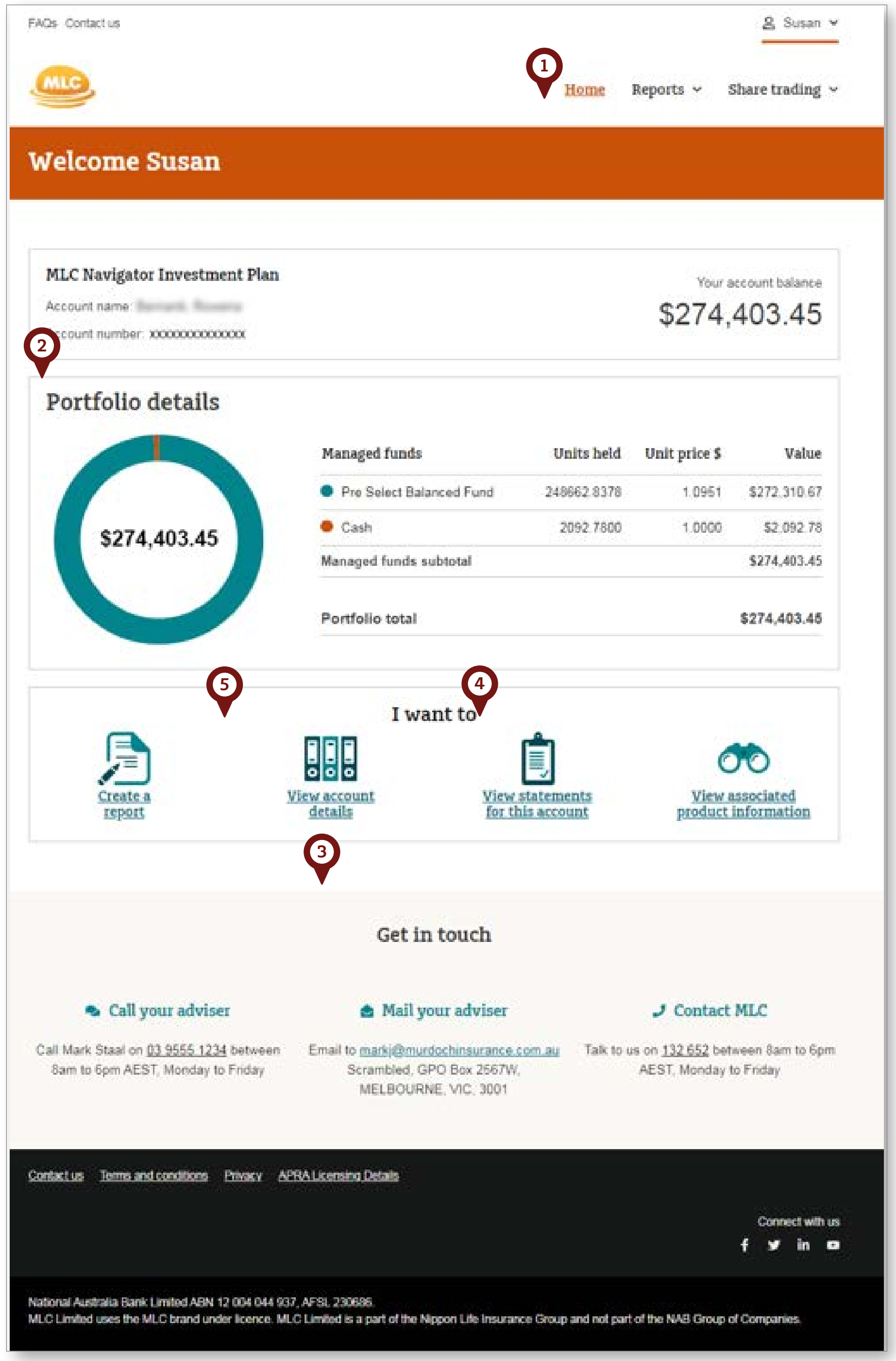
If you've forgotten your password, you can reset it by following the same steps.

Navigating Investor Online

Getting around Investor Online is easy – follow these steps to access the features of the site.

Your account summary screen

The account summary page is the first page you'll see in Investor Online. It gives you a snapshot summary of each of your accounts with links to access more information.



1. **Navigation menu**
   This links to other sections of the site including reporting, share trading, withdrawals and data exports
2. **Portfolio details**
   A detailed breakdown of your investment holdings.
3. **Adviser details**
   A summary of your financial adviser's details are displayed.
4. **Statements**
   You can view and download your statement by clicking on **View statements for this account**.
5. **Account details**
   Key account information is available by clicking on **View account details**.

   Bank accounts – all bank accounts associated with your account are displayed.

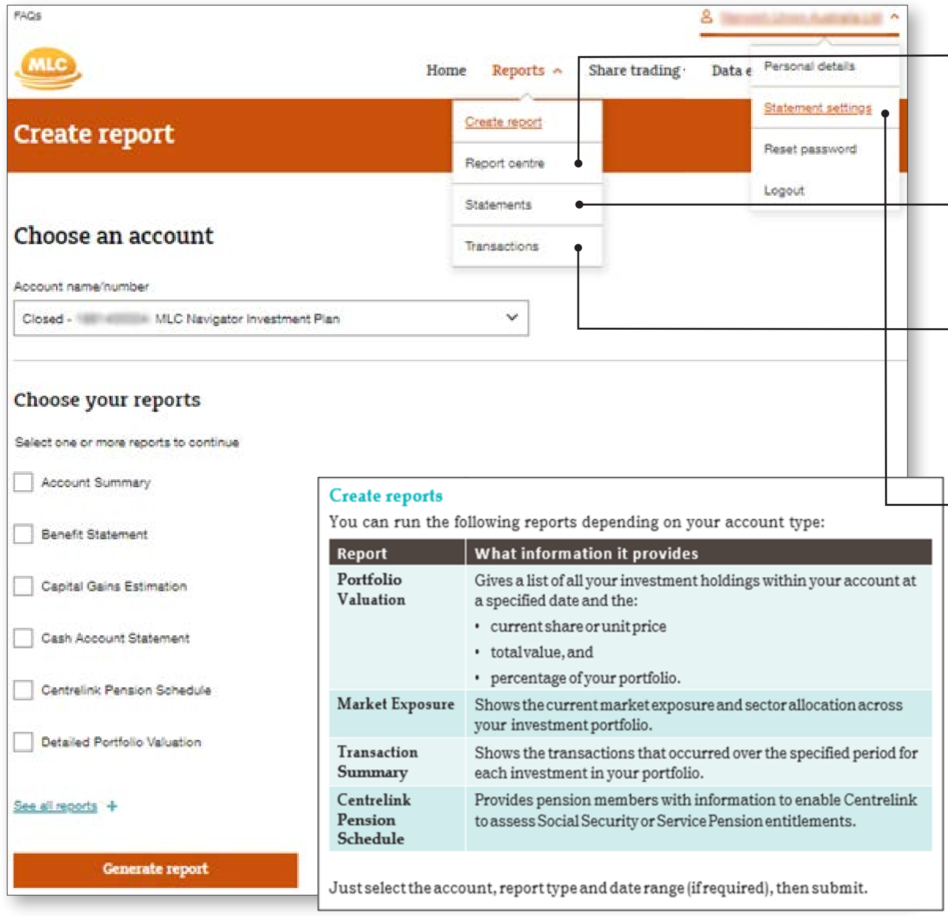
   BPAY details – displayed for all accounts that allow BPAY contributions. Biller codes and customer reference numbers are shown so you can make contributions.

   Gearing – margin lending details are displayed on accounts which have this facility. If your account has a margin loan, the loan number and gearer name will be shown.

   Wealth protection—your MLC insurance policies associated with the selected account are displayed if applicable.

Reporting on your account

Through Investor Online you can generate a range of reports for your accounts and access confirmations of completed transactions and statements.



Report centre
Access your reports when they're ready to download.

Statements
View your regular statements.

Transactions
View your completed transaction confirmations.

Statements settings
Choose whether you'd like to receive your regular statements and transaction confirmations online or by mail.

Note:
Investor Online offers additional reports that your financial adviser can set up for you.

Additional reports

There are a range of additional reports your financial adviser can provide you with through Investor Online to help you keep track of your account.

Report	What information it provides
Benefit Statement	Shows your account balance at the start of the specified period and the account balance at the end of the period. It also shows the income earned, fees deducted, net investment gains or losses and preservation status over the specified period.
Capital Gains Estimation	Provides detail of the capital gain and loss positions in your portfolio, including: • indexed capital gains • gross discountable capital gains • discounted capital gains and • capital losses
Cash Account Statement	Shows the transactions that occurred over a specified period on your cash account.
Centrelink Pension Schedule	A report generated for Centrelink reporting purposes. Pension accounts only.
Detailed Portfolio Valuation	Provides a list of all your investment holdings within your account at a specific date and the: • industry sector for ASX listed securities • APIR or ASX code • management fee for managed funds • current share or unit price • total value • percentage of portfolio and, • break down of any pending transactions
Detailed Transaction Statement	Shows the transactions that occurred over the specified period for each investment in your portfolio, as well as transactions on your cash account.
Investment Earnings Statement – IDPS only	Shows the break downs of Gross Dividend Income and Gross Trust Distributed Income.
Investment Performance Summary	Shows the performance of each investment holding in your portfolio over the specified period. For each investment it also shows: • the opening and closing balances • any buys and sells, and • any income earned.
Investment Transaction Summary	Shows the transactions that occurred over the specified period for each investment in your portfolio.
Market Exposure	Shows fund exposure breakdown by asset class and managed investments.
Performance Summary	Shows the total performance of your portfolio over a range of timeframes since the start of your account. A graph also shows monthly net investments and portfolio valuations.

Additional reports

Report	What information it provides
Portfolio Snapshot	Shows an overall snapshot of your current portfolio. Providing you: • transaction summary for a specified period • market exposure at a point in time • investment holdings • cash account balance and • pending income (if any)
Portfolio Valuation	Similar to the Detailed Portfolio Valuation report excluding pending transactions.
Share Blending Statement	Shows a consolidated view of your portfolio holdings including managed investments, direct shares, underlying shares in Separately Managed Accounts and cash.
Super Contributions Statement	Shows a break down of all contributions on the account for a specified period. Only applicable to Super accounts.
Tax Charge – Annual	Shows the break down of the tax charge for a specified financial year.
Tax Charge – Quarterly	Shows the break down of tax charge for a specified quarter.

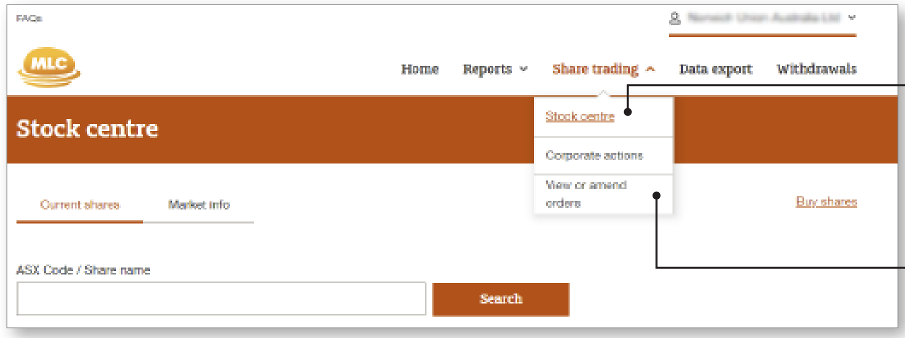
Speak to your financial adviser today about setting up your access to these additional reports or to find out more.

Share Trading on your account

Investor Online offers additional online services that your financial adviser can set up for you.

The online share trading facility allows you to:

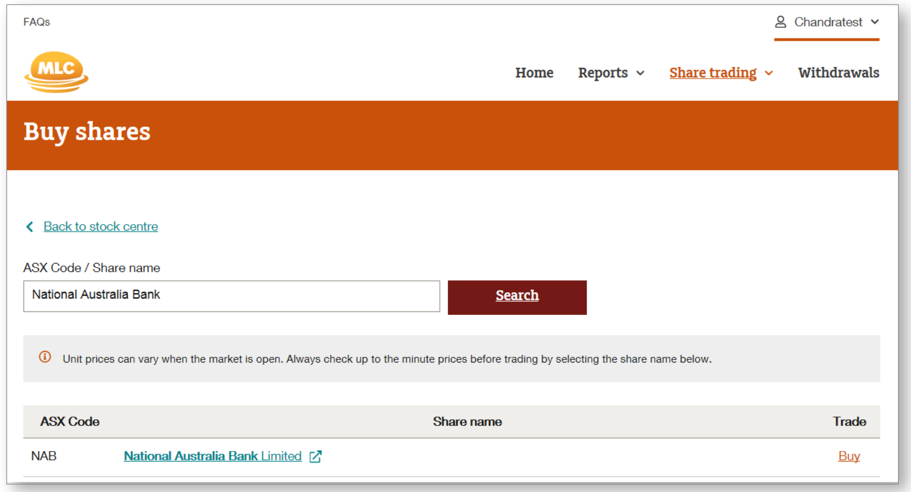
- view closing prices and total values for your share holdings
- buy shares with access to live trading data
- sell shares in your portfolio (including by individual tax parcel)
- view and amend your orders
- view corporate actions available for your share holdings, and
- get up to date market information, commentary and research.

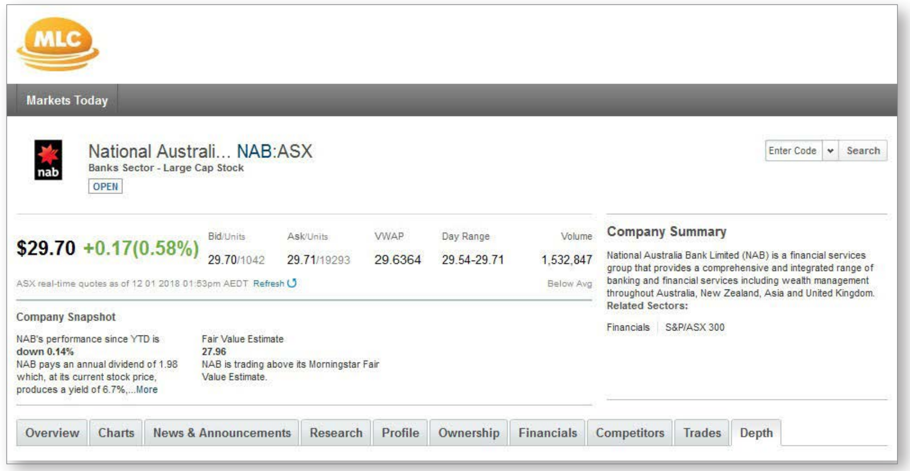


Stock centre
View your current share holdings, closing prices of ASX shares and up to date market information.

View or amend orders
You can view the orders you've placed and amend those that haven't traded yet.

Share Trading on your account





Buying and selling shares online

Through the online share trading facility you can buy and sell ASX listed securities including shares, listed investment companies (LICs) and exchange traded funds (ETFs).

The service also gives you access to a range of tools to help you, including:

- live quotes
- market depth analysis
- charts, and
- latest news and recommendations.

When entering your buy or sell orders remember to include the 'At limit' price. When buying, this is the maximum you're willing to pay per share. And when selling, it's the minimum price you're willing to sell each share at.

IMPORTANT

To place a trade you need to accept the Terms and Conditions of use and our Preferred Broker. These can be found by clicking on 'Terms and conditions' at the bottom of the screen. To accept and proceed with the trade, re-enter your password when prompted to do so.

Speak to your financial adviser today about setting up your access to the online share trading facility or to find out more.

Updating your personal details

You can update your contact details, passwords and look up details of your financial adviser with Investor Online.

Addresses, phone & email

View, add, change or delete your contact details.

Statements settings

Choose whether you'd like to receive your regular statements and transaction confirmations online or by mail.

Reset password

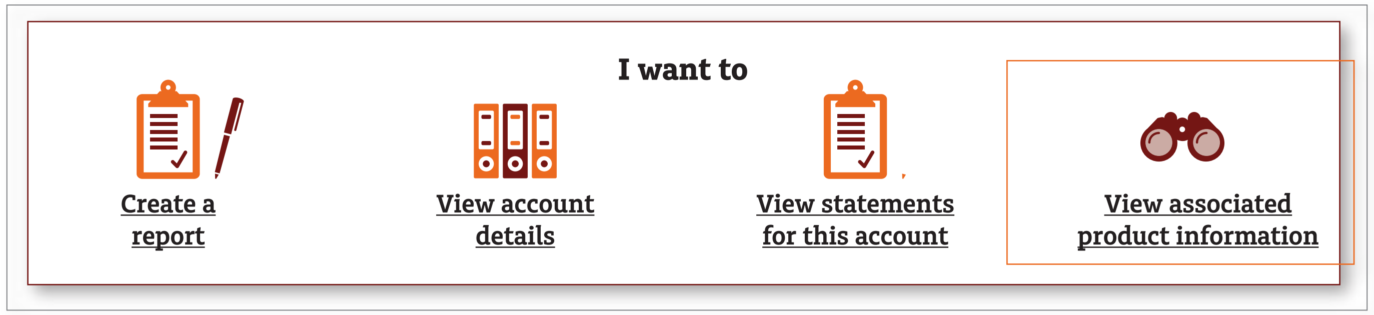
You can change your password. For security purposes we recommend changing your password regularly.

You can see if we've recorded a tax file number (TFN) on your profile by clicking on **Personal details**.

Product Information

MLC offers a wide range of investment, superannuation and insurance products to suit your every need.

You can access more information on your MLC Wrap and Navigator product as well as other MLC products and services by clicking on **View associated product information**



Questions?

If you have any questions, please speak to your financial adviser or call us on **132 652** between 8 am and 6 pm (AEST), Monday to Friday.

For more information call MLC from anywhere in Australia on 132 652 or contact your financial adviser.

Postal address
MLC Limited, PO Box 200
North Sydney NSW 2059

Registered office
Ground Floor, MLC Building
105–153 Miller Street
North Sydney NSW 2060

mlc.com.au

Important information

A134333-0421