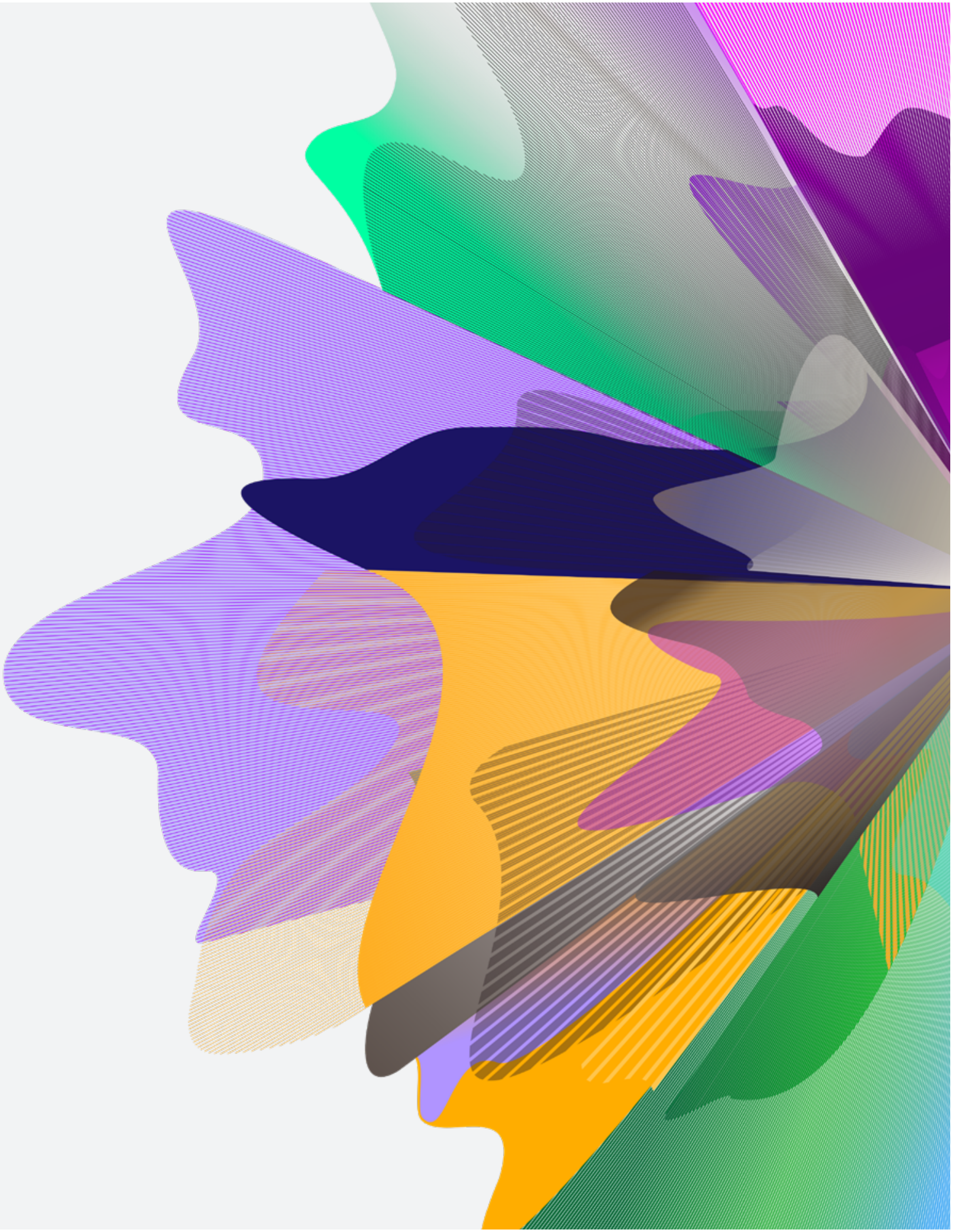


Client Service Agreement User Guide

March 2026

FOR ADVISER USE ONLY

What is it?

Powered by AI, MLC Expand's new automation feature intelligently populates your client's advice fees directly from their Client Service Agreement (CSA) - significantly improving efficiency, eliminating manual duplication, and reducing the risk of errors. It's smarter, faster and designed to give you and your support staff more time to focus on your clients.

Simply upload your client's CSA to the MLC Expand portal and our system takes care of the rest, automatically scanning the document in one seamless, quick step. Once the information has been pre-populated, you will need to go to the client's fees section to finalise the process.

Please ensure you confirm the details prior to the client signing either the PDF or via DocuSign.

What fee types are covered by the new feature?

This functionality is available for the following fee options:

- Ongoing, Fixed Term, and Fixed Term Single Payment fee arrangements
- Tiered percentage, flat percentage and flat dollar
- Both percentage based and flat dollar fees on the same agreement.

What account types can it be used for?

- Single accounts
- Joint accounts
- Multiple accounts on the same CSA
- Multiple clients on the same CSA.

How does it work?

You can either drag and drop the CSA onto the screen or select the 'browse files' icon to search and upload either a Word or PDF document. The system will scan the document and pre-populate the fields in the fees section of the MLC Expand portal.

You can **re-upload the same document without making any changes**.

Your client will need to sign off on the fees which can be done via the following methods:

- Manually signing and uploading the pre-populated advice fee form
- Electronically signing and uploading the pre-populated advice fee form; or
- Embedded DocuSign.

What information is required?

- Client service agreement
- Once the fee has been populated, this can be viewed under the fees section as an incomplete form as well as in the advice fee dashboard as a draft.

When the upload will not work

- One off fee (Not an Ongoing Service Arrangement (OSA))
- If the file size is too big - over 24MB
- If the MLC Expand account has not been finalised / opened
- If the file is not a .doc or PDF
- If adding fees outside the 90-day rule
- The fees already in a draft state within the fees tab.

Tips and tricks

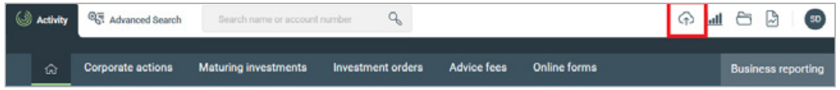
- If any of the below scenarios occur, you will need to validate the client / account number once you have successfully uploaded the CSA:
  - No account number listed on the CSA
  - Mismatch between account name in MLC Expand and the CSA
  - Mismatch on address details in MLC Expand and the CSA
  - Unable to determine between accounts with same name as there is no account number on the CSA
  - Multiple clients in the same joint investment with no account number.
- Services provided will default to Review account, others can be flagged within the draft created.
- Significantly improved accuracy if the account number is in the CSA.
- If it's not clear what the fee arrangement type is, the system will create it as fixed term. This can be amended on the fees tab.
- If there is no account number on the CSA, you will need to manually find the client once the upload is successful.
- The CSA Uploader will ignore external superannuation funds, external bank accounts or clients being invoiced for fees.
- For an ongoing fee, if the start date can't be determined, it will be left blank.

How to upload Client Service Agreements

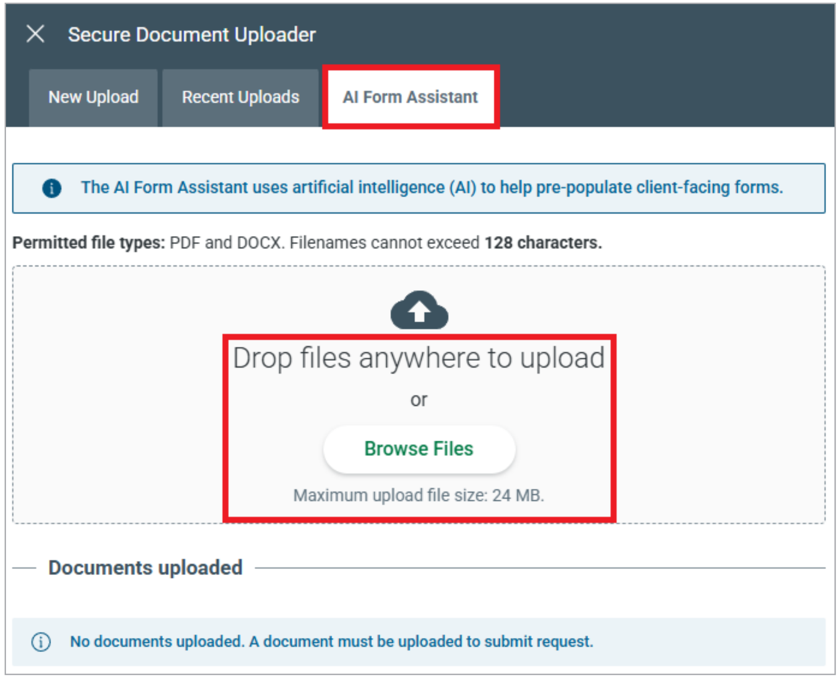
If your CSA will not successfully upload, please provide us a copy via AdvisoryRelationships@InsigniaFinancial.com.au

Steps to uploading a CSA

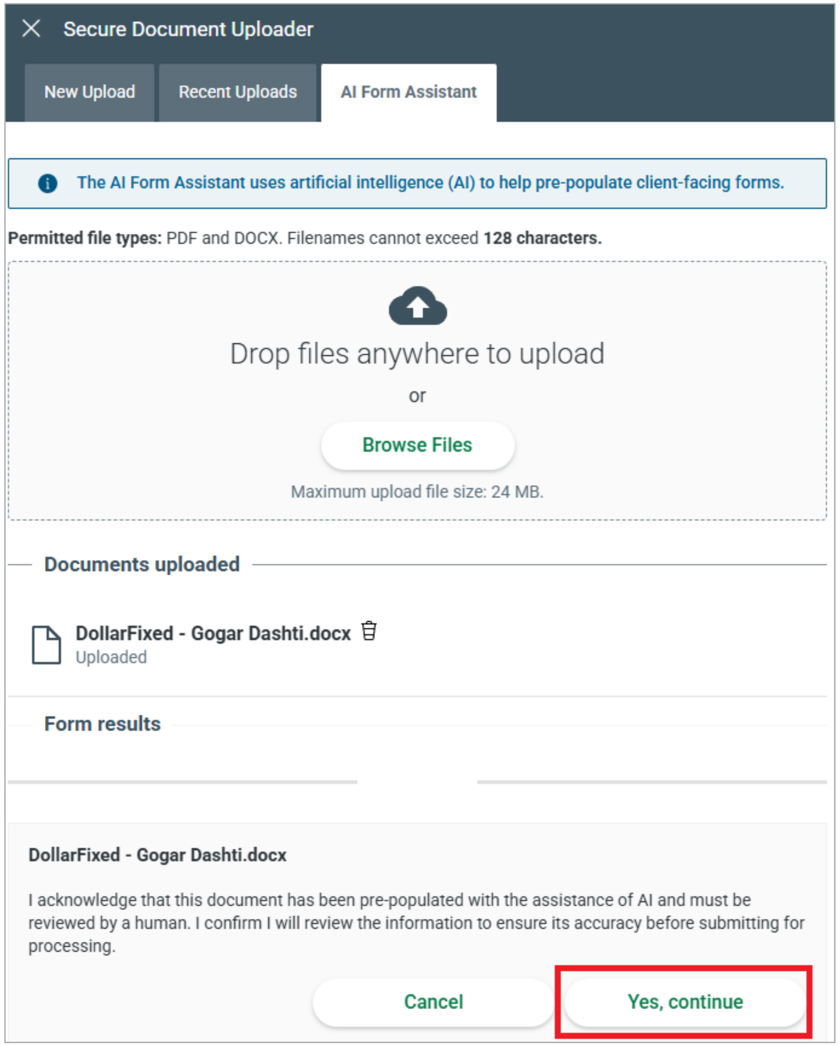
1 Navigate to the document uploader section.



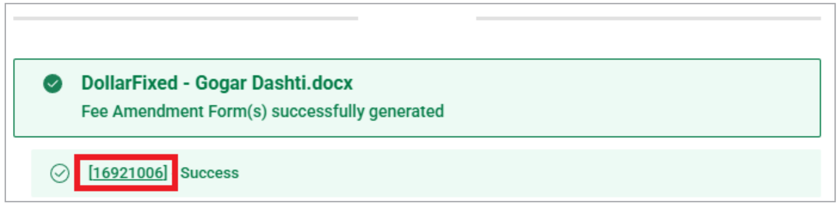
2 Select 'AI Form Assistant'. Drag and drop or browse for the file you would like to upload.



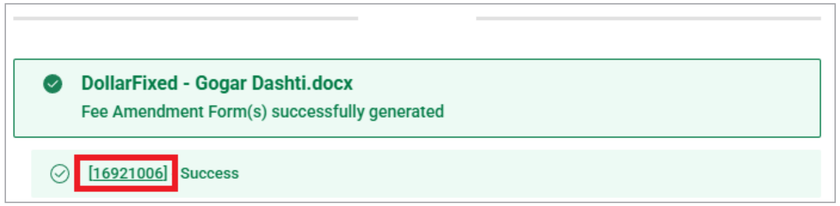
3 A successful upload will appear after a short period. You will need to agree and select continue on the disclaimer.



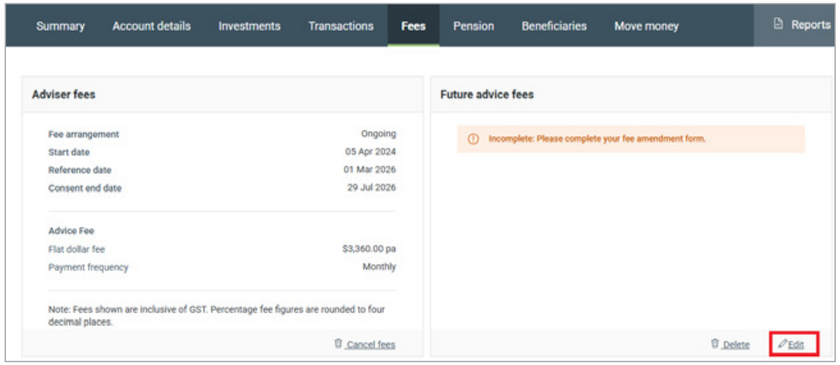
4 The successful upload will appear as below and you will now be able to navigate to the fees tab by selecting the account number hyperlink. From here, you will be able to confirm and validate the fee and generate the required documentation for signing.



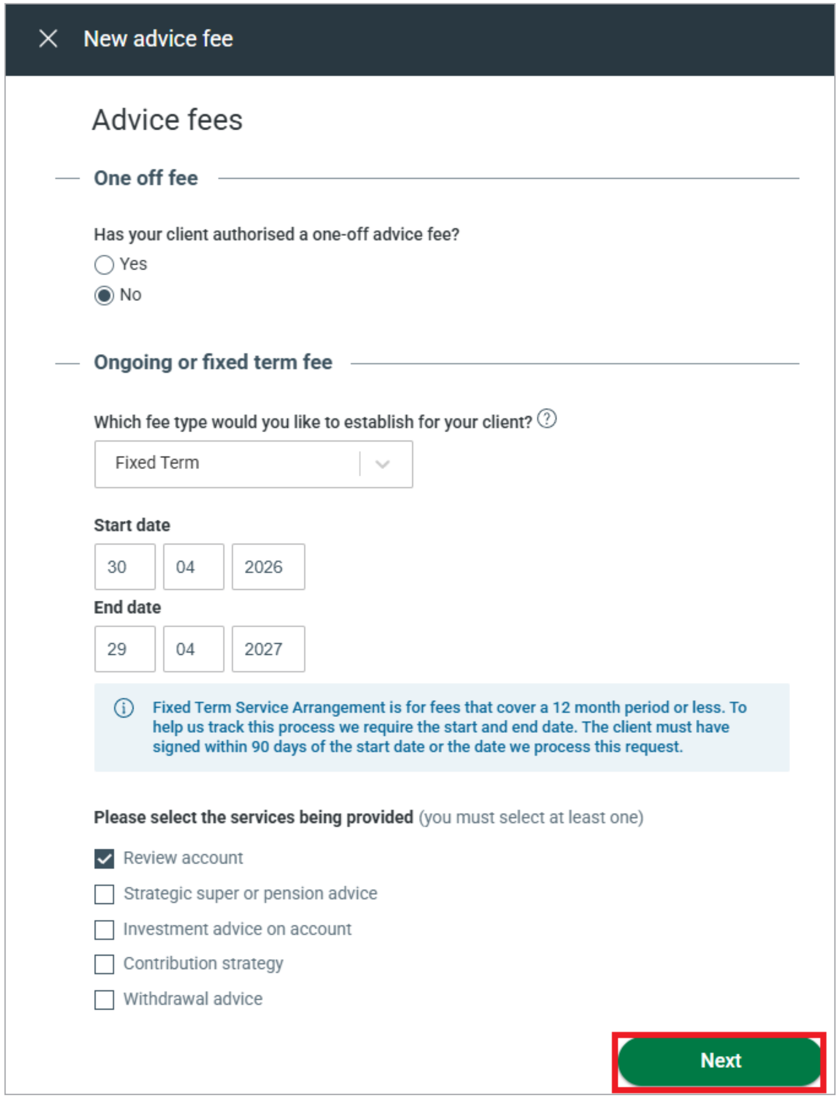
Once the document has been successfully applied to the account, you can submit the form via either **print, sign and upload** or **embedded DocuSign** via the fees tab.

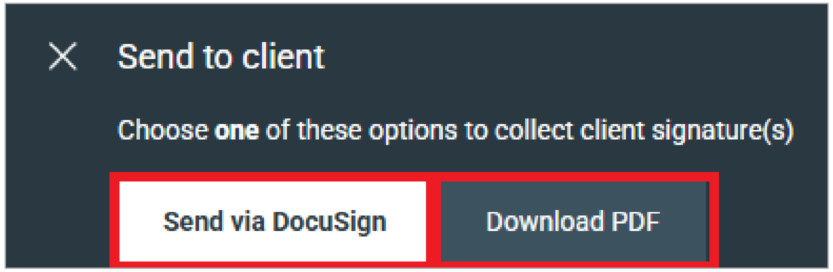


Navigate to the fees to and select edit to view the fee and generate the fee forms.

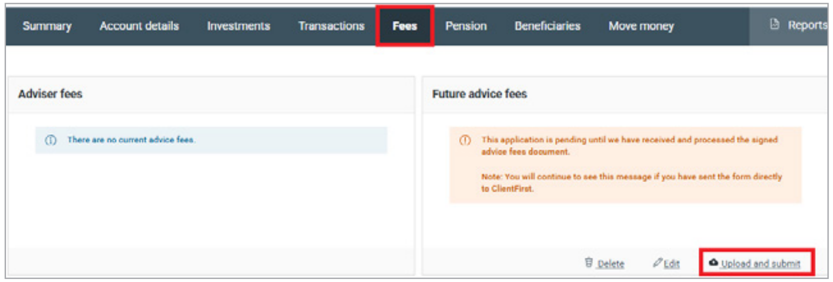


View and edit your fee form if required. Select next to generate the PDF or submit via embedded DocuSign.

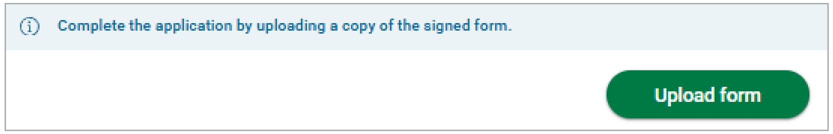




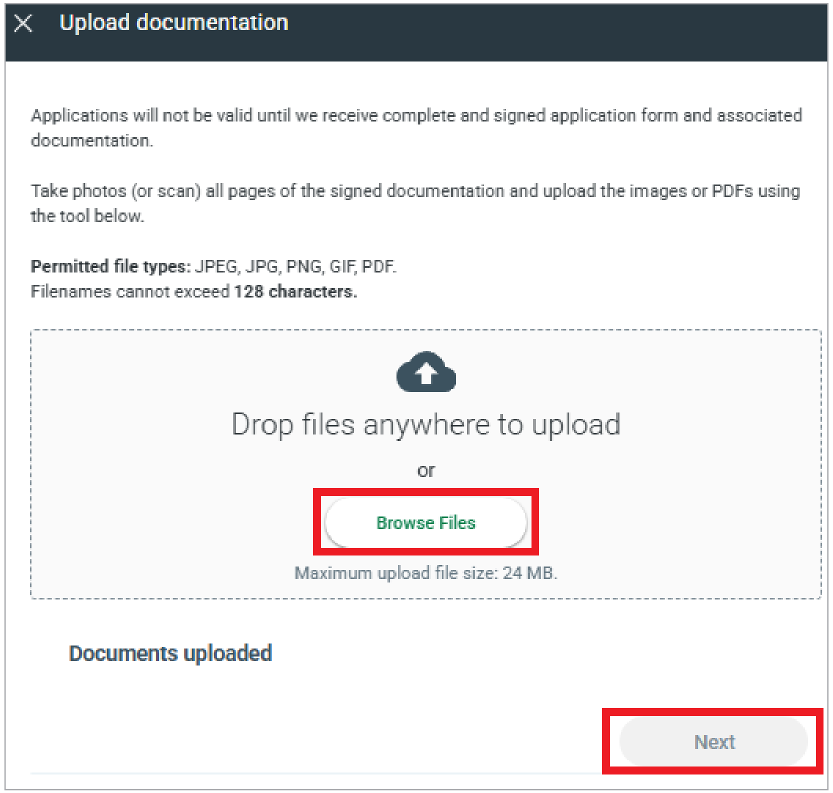
If utilising your own electronic signature provider or the PDF. once signed by the client, to upload the document, you will navigate to the 'Fees' tab and select 'Upload and submit'. Please ensure you also upload your certificate of completion.



Select 'Upload form' at the bottom of the screen.

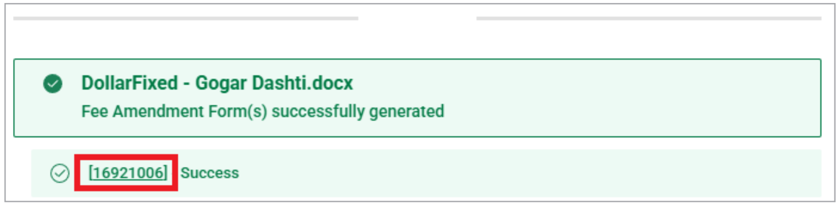


Upload your signed fee form and submit for processing.

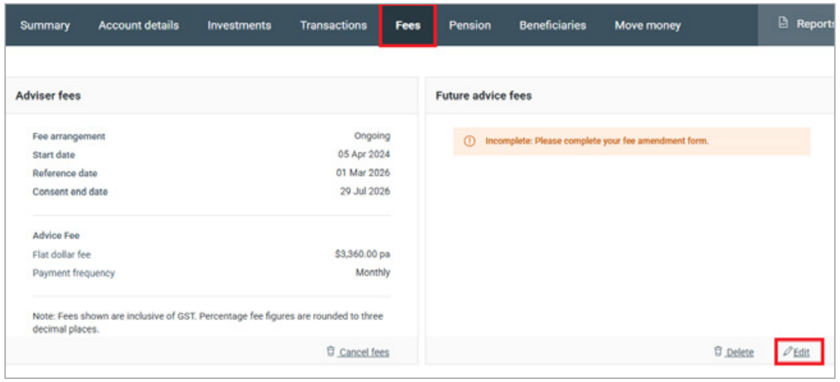


Embedded DocuSign

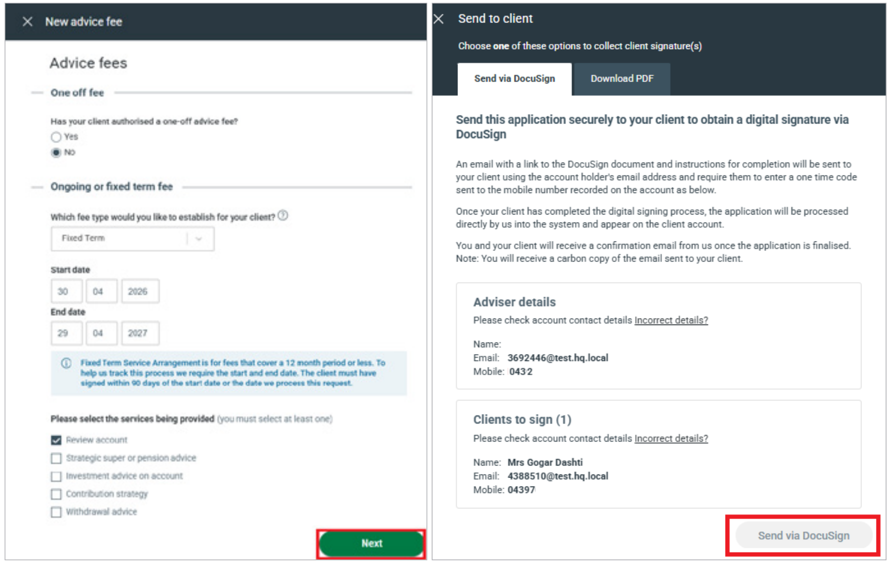
If you would prefer to use our embedded DocuSign, please select hyperlinked account number. Your client will need to have a mobile phone number and email address listed on file.



Select the 'Edit' button to confirm and validate the fee information is correct.

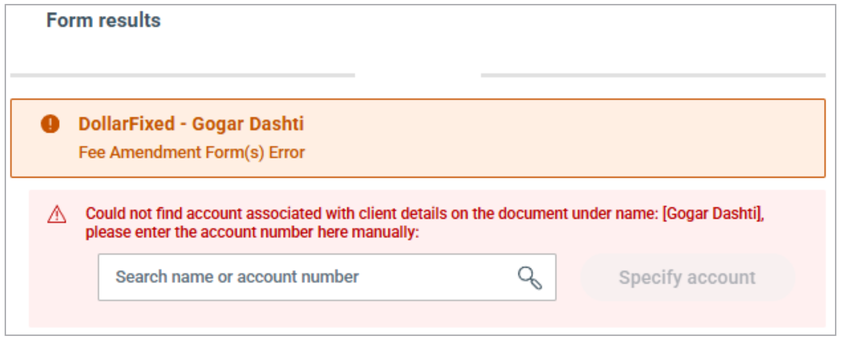


Once you have validated the fee information in the fees tab, select 'Next' to generate the required documentation.

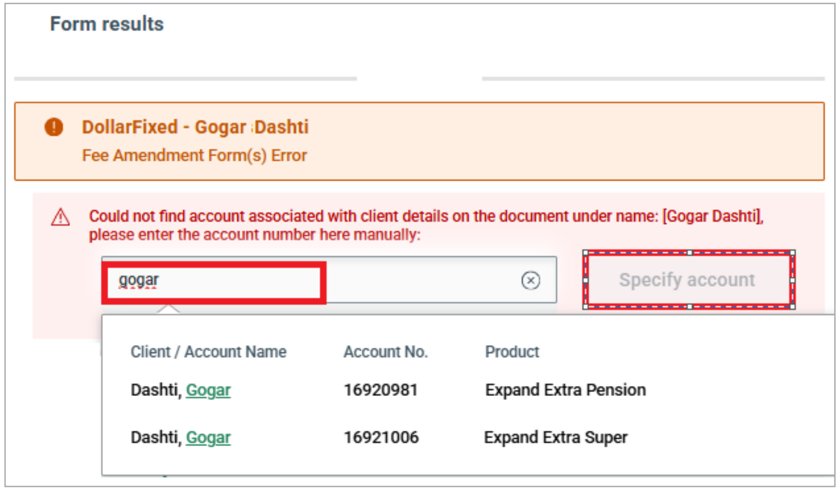


No account number provided on CSA

If the functionality is unable to attribute the fee form to a specific client, it will require you to specific the name or account number. The error will be noted for you to address.



Search for the client by either name or account number and select 'Specify account'.



Contact us

Postal address

MLC Expand
GPO Box 264
Melbourne VIC 3001

Telephone

1800 517 124

Email

clientfirst@myexpand.com.au
advisoryrelationships@insigniafinancial.com.au

Website

myexpand.com.au

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BCE-1894 (BCE-1895) 0326