MLC EXPAND

New Form User Guide

December 2025

FOR ADVISER USE ONLY

What is it?

Powered by AI, our new automation capability streamlines the creation of a new client account by pulling data directly from Xplan – boosting efficiency, eliminating manual duplication, and reducing the risk of errors. It's smarter, faster and designed to give you and your support team more time to focus on what matters most, your clients.

Currently, this feature supports **new** Superannuation, Pension and individual Investment accounts only.

What client information is pre-populated by the new feature?

- Name, address, email and phone number
- Date of birth and gender
- Deposit information i.e. rollover and personal contributions
- Investment Instructions

What additional Information does the template include?

Additional information can be manually entered into the template. To pull the data from the template, the following fields in the template must match below.

- Standing Instructions
  - Deposit Instruction
  - Income preference: Retain in Cash Account, Reinvest, Income Instruction – percentage
  - Cash Account limit: Product minimum 1%, Deposit Instruction, Custom percentage
  - Cash Account top up method: Pecking order*, Pro-rata, Redemption Instruction – percentage*
- Beneficiary details (Super and Pension)
  - Binding Non-Lapsing
  - Binding Lapsing
  - Non-Binding
  - Reversionary (Pension only)
- Automatic re-weights
  - Reweight frequency: Quarterly, Half-yearly, Yearly
  - Commencement date
- Tax Optimisation method
  - Minimise gain / maximise loss
  - First in first out
  - Maximise gain / minimise loss

* Individual assets will need to be added within the online form.

Note this information can be edited once the application has been generated. Exact wording required for it to map across correctly.

How does it work?

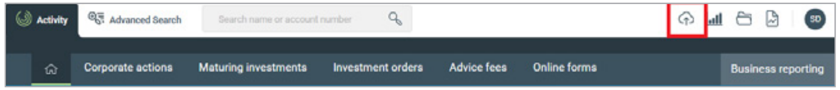
You can either drag and drop the Xplan template into the upload area, or click the **Browse Files** icon to locate and upload (supported formats: Word documents or PDFs). Once uploaded, our system will automatically scan. Extract and validate the relevant information. Navigate to the online forms section to complete any remaining details.

Your client will need to sign off on the application which can be done via the existing methods including:

- manually signing and uploading the application form
- electronically signing and uploading the application form
- embedded DocuSign.

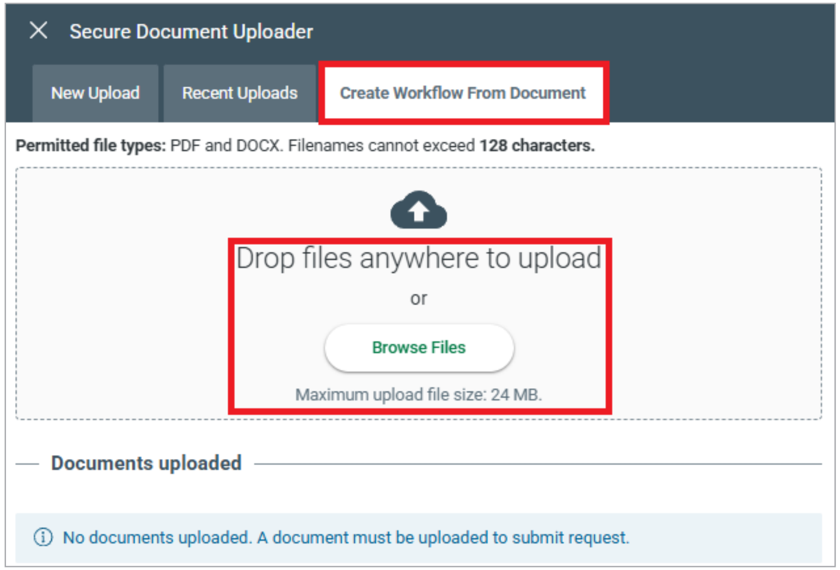
Steps to uploading an application form online

1 Navigate to the document uploader section.

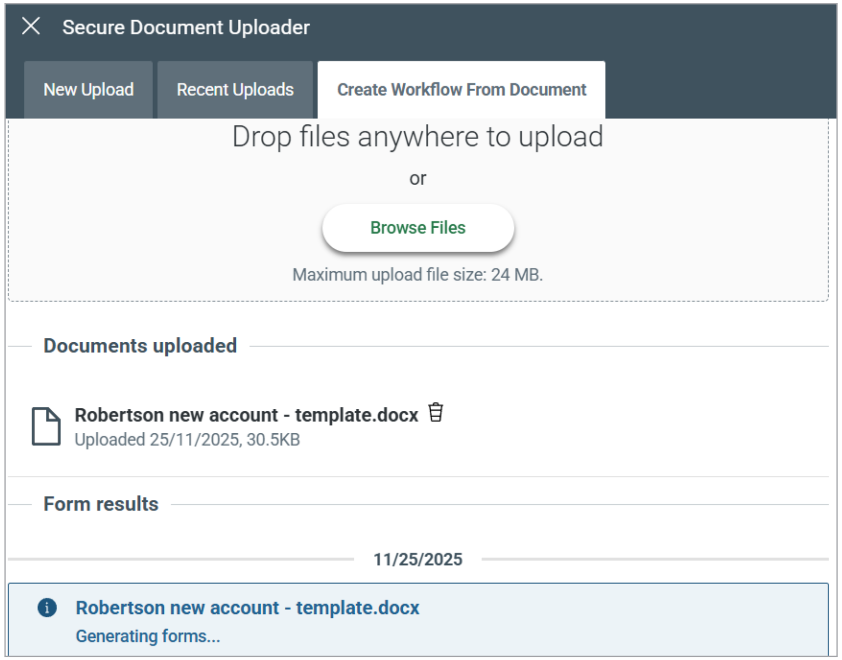


2 Click **Create workflow from document**. Upload your file by either:

- dragging and dropping it into the upload area, or
- select **Browse Files** to locate the file on your computer.

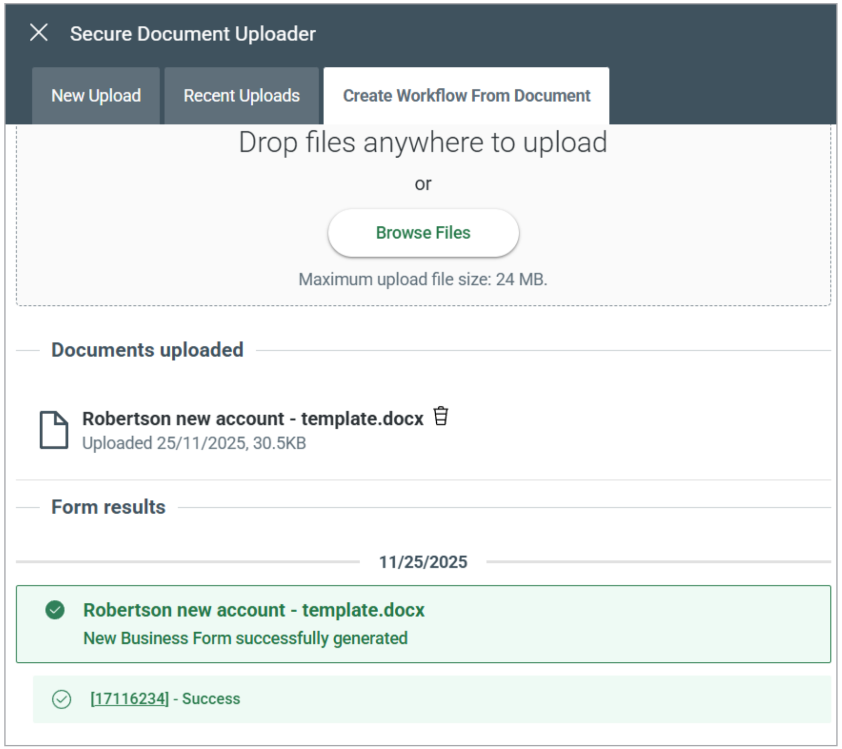


3 A successful upload will appear after a short period.



4 After processing, the new business form will be generated.

- Navigate to the **online forms** section or click the account hyperlink to open the draft application.
- Review and complete any remaining information.
- Send or print the application form for client sign-off.



When will the upload not work?

- **File size is too large:** over 24MB
- **Unsupported file type:** Only .doc or PDF is supported
- **Duplicate document:** You cannot upload the same document twice. If you need to re-upload, make a small amendment (eg add a full stop, update an amount or add a space) so the document is slightly different from the previous version.

How is your clients' privacy protected?

MLC Expand's AI features extract information from a Client Service Arrangement (CSA) or a template extracted from Xplan's WealthSolver to create either a new fee form or a new draft client account. It utilises foundational models hosted on Amazon Web Services (AWS) within Insignia Financial's private AWS cloud platform, restricted to Australian servers.

- The files uploaded are not stored beyond the time required to process them.
- Data is only used to extract information for creating draft Advice Fee agreements or new business application forms.
- None of the information uploaded is used to train or improve the underlying AI models.

Tips and tricks

- You can manually enter data into the Xplan template before uploading into your MLC Expand adviser portal.
- If you select MDA models, they will appear as individual assets. These need to be deleted and re-entered manually.
- For Deposit Instructions that include direct shares or term deposits these will default to cash.
- Within Xplan, the system will populate the residential address and only include the preferred address when two addresses are listed.
- Once the application has been generated, any user with access to the adviser's clients can view the application as a draft under the **Online Forms**.

Possible upload errors

- **No applicant details found in document**
  Occurs when AI cannot extract any information from the applicant details section.
- **No Account details found in document**
  Triggered if the account details section is empty or unreadable.
- **No Product name found in document**
  Happens when the AI cannot locate a product name in the account details section.
- **Unsupported client type**
  The form is for a client type that is not supported (currently only Individual accounts are supported).
- **Could not find '{adviserName}' attached to this user**
  The username that uploaded the form does not have an adviser whose name matches the extracted name.
- **Cannot find product called '{productName}'**
  The extracted product name does not match any product in the system.

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