

Information Guide

How to use Online Applications for MLC Insurance



Important information

This booklet is published by MLC Limited (ABN 90 000 000 402) (AFSL 230694), who have their registered office at 105-153 Miller Street, North Sydney NSW 2060. MLC Limited is a registered member of the National Australia Group of companies.

The information is effective as at 7 October 2008. It is solely for the use of authorised financial advisers and is not intended for distribution to clients.

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**MLC provides this
information guide to
explain how to use Online
Applications for MLC
Insurance to make it easier
to do business**

Introduction to MLC Online Applications

MLC Online Applications is a web-based service that allows you to submit applications via the secure Adviser site of **mlc.com.au**. Once submitted, the application is then set-up in MLC's systems.

MLC Online Applications has been operating since May 2007 and applies to:

- MLC MasterKey Investment Service
- MLC MasterKey Investment Service Fundamentals
- MLC MasterKey Super
- MLC MasterKey Super Fundamentals
- MLC MasterKey Pension
- MLC MasterKey Pension Fundamentals

In October 2008, MLC Online Applications were introduced to the following MLC Insurance products:

- MLC Life Cover Super
- MLC Personal Protection Portfolio

MLC MasterKey Investment and MLC MasterKey Super online applications have the added benefit of Straight Through Processing (STP), which automates the set-up of applications that have been submitted online.

The STP facility is not yet available for MLC Insurance and MLC MasterKey Pension products.

Benefits of using online applications

Online applications provide you and your clients with benefits including:

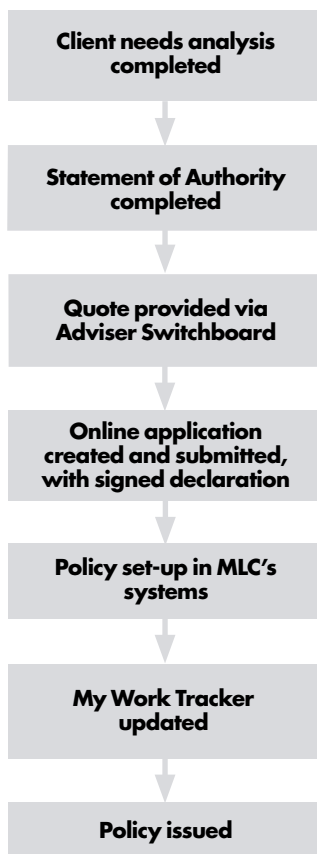
- **Availability** - you can lodge an online application 24 hours a day, 7 days a week
- **Time saving** - you are prompted for the information that is required, so you only enter what is needed in order to complete the application
- **Accuracy** - because you type into the online application, there is no possibility of handwriting being misread
- **Completeness** – the validation process ensures that all required fields are completed prior to the application being submitted
- **Secure delivery** – the secure website removes the worry of paper applications being lost or opened before arriving at MLC
- **Faster turnaround** - the online application reaches MLC much faster than a paper application that is reliant on the postal system
- **Application tracking** – online delivery to MLC ensures quicker visibility in My Work Tracker, where you can view and track your application's progress

How to complete an MLC Life Cover Super or Personal Protection Portfolio online application

Before commencing an MLC Life Cover Super (LCS) or Personal Protection Portfolio (PPP) online application, you need to conduct a needs analysis, complete a Statement of Authority and then provide your client with a quote via Adviser Switchboard.

If your client wishes to proceed with the quote, rather than completing a paper form and attaching the quote to it, you can now use the MLC Online Applications facility to send all the required information online to MLC.

Once the information has been received by MLC, the policy is processed.



Using the Application Menu

Online applications for LCS and PPP policies are built around an Application Menu that consists of five distinct 'steps'.

Steps 1 – 4 guide you through completing the application, while Step 5 allows you to validate, review, finalise and submit the completed application.

You will note as you follow the steps that the online application progresses you through what you need to complete and moves easily from one screen to the next.

As you finish each step you are prompted to return to the Application Menu to progress to the next step.

You must complete all the steps in order to submit the application.

To access MLC Online Applications, logon to the secure Adviser site on mlc.com.au and select **My clients>Online applications**.

Step 1 Person Details

Capture the details for each Policy Owner and Life to be Insured associated with the application

Information required includes:

- Person details
- Existing insurance
- Type of insurance
- Occupation and income
- Employment status
- Travel and pastimes
- Personal and medical information

MLC Personal Protection Portfolio / MLC Life Cover Super

Application Form

Issue 5: Preparation date: 17 September 2007 Issue date: 15 October 2007

MLC Limited (MLC) ABN 90 000 000 402 AFSL 230694 (Issuer of MLC Personal Protection Portfolio)
MLC Nominees Pty Limited (Trustee) ABN 93 002 914 909 AFSL 230702 AFS 10002886
Trustee for The Universal Super Scheme F1020270 ABN 44 308 361 137 (Issuer of MLC Life Cover Super)

Welcome to online applications for MLC MediScreening.

Please click here if first time user

[Cancel](#) [Save As Draft](#)

Application Menu

To apply for insurance you must complete this Application form.

Step 1: Person Details

Provide personal details for each Policy Owner and Life to be Insured associated with this application.

No person details have been provided, please click on the Add New Person button to enter required information.

[Add New Person](#)

Step 2: Policy Details

Provide policy information for each policy associated with this application.

Notes: This electronic application form can only be used for establishing new policies. For increases and/or additions to existing policies, please use the application form contained within the relevant Product Disclosure Statement.

No policy details have been provided, please click on the Add New Policy button to enter required information.

Product Type: [Add New Policy](#)

Step 3: Match Policy with Life to be Insured and Benefits

For each policy match the associated Life to be Insured and benefits. [Go Back](#)

Step 4: Additional application information

Provide address details and attach premium guide to this application. [Add New Details](#) [Attachments](#)

Step 5: Review and Finalise

Validate application for completeness. Review, Validate and submit application to MLC for processing. [Validate Application](#) [Review](#)

[Cancel](#) [Save As Draft](#)

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How to complete an MLC Life Cover Super or Personal Protection Portfolio online application

Step 2 Policy Details

Create the policies associated with the application by selecting LCS and /or PPP
Information required includes:

- Policy Owner details
- Payment details
- Beneficiary nominations
- Authorised representative other than the servicing adviser

The screenshot shows the 'Application Form' for MLC Personal Protection Portfolio / MLC Life Cover Super. The form is titled 'Application Form' and includes the MLC logo. It is divided into several sections: 'Step 1: Person Details', 'Step 2: Policy Details', 'Step 2: Match Policy with Life to be Insured and Benefits', 'Step 4: Additional application Information', and 'Step 5: Review and Finalise'. The 'Step 2: Policy Details' section is highlighted with a red border. It contains a dropdown menu for 'Product Type' and an 'Add New Policy' button. The 'Step 2: Match Policy with Life to be Insured and Benefits' section has a 'Match' button. The 'Step 4: Additional application Information' section has 'Add New Details' and 'Attachments' buttons. The 'Step 5: Review and Finalise' section has 'Validate Application' and 'Review' buttons. The form also includes 'Cancel' and 'Save As Draft' buttons at the top and bottom.

Step 3 Match Policy with Life to be Insured and Benefits

MLC Personal Protection Portfolio / MLC Life Cover Super
Application Form
Issue 5, Preparation date: 17 September 2017 Issue date: 15 October 2017
MLC Limited (MLC) ABN 90 090 050 432 AFSL 230594 (Issuer of MLC Personal Protection Portfolio)
MLC Nominees Pty Limited (Trustee) ABN 93 052 814 959 AFSL 230732 RSE L0002996
Trustee for The Universal Super Scheme R0050770 ABN 64 628 361 131 (Issuer of MLC Life Cover Super)

MLC

Please return to online applications for MLC MediWay.
Please click here if you'd like to view

Cancel Save As Draft

Application Menu

To apply for insurance you must complete this Application form

Step 1: Person Details
Provide personal details for each Policy Owner and Life to be Insured associated with this application.
No person details have been provided, please click on the Add New Person button to enter required information.
Add New Person

Step 2: Policy Details
Provide policy information for each policy associated with this application.
Note: This electronic application form can only be used for establishing new policies. For increases and/or additions to existing policies, please use the application form contained within the relevant Product Disclosure Statement.
No policy details have been provided, please click on the Add New Policy button to enter required information.
Product Type (select one) Add New Policy

Step 3: Match Policy with Life to be Insured and Benefits
For each policy match the associated Life to be Insured and benefits.

Step 4: Additional application information
Provide address details and attach premium guide to this application.

Step 5: Review and Finalise
Validate application for completeness. Review, finalise and submit application to MLC for processing.

Cancel Save As Draft

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Select each policy and match it to the Life to be Insured and the associated benefits

How to complete an MLC Life Cover Super or Personal Protection Portfolio online application

Step 4 Additional application information

MLC Personal Protection Portfolio / MLC Life Cover Super
Application Form
Issue 1, Preparation date: 17 September 2007 Issue date: 15 October 2007
MLC Limited (M.C.) ABN 90 060 000 402 AFSL 230094 (Issuer of MLC Personal Protection Portfolio)
MLC Nominees Pty Limited (Trustee) ABN 63 002 014 959 AFSL 230702 FOS L0300960
Trustee for The Universal Super Scheme F1050770 ABN 44 505 361 431 (Issuer of MLC Life Cover Super)

Welcome to online applications for MLC MediShield.
Please click here if you'd like to visit

[Cancel](#) [Search Data](#)

Application Menu

To apply for insurance you must complete the Application form

Step 1: Personal Details
Provide personal details for each Policy Owner and Life to be insured associated with this application.
No person details have been provided, please click on the Add New Person button to enter required information.
[Add New Person](#)

Step 2: Policy Details
Provide policy information for each policy associated with this application.
Note: This electronic application form can only be used for establishing new policies. For increases and/or additions to existing policies, please use the application form contained within the relevant Product Disclosure Statement.
No policy details have been provided, please click on the Add New Policy button to enter required information.
Product Type: [Add New Policy](#)

Step 3: Match Policy with Life to be Insured and Benefits
For each policy match the associated Life to be insured and benefits. [Go Next](#)

Step 4: Additional application information
Provide adviser details and attach premium quote to this application. [Adviser Detail](#) [Attachments](#)

Step 5: Review and Finalise
Validate application for completeness, Review, Update and submit application to MLC for processing. [Validate Application](#) [Review](#)

[Cancel](#) [Search Data](#)

Customer Care: 1300 731 731 Adviser Warning & Disclosure | Privacy

Complete your adviser details and attach the required information e.g. Adviser Switchboard quote, special instructions, additional assessment information.

Step 5 Review and Finalise

To complete the online application process:

- Validate the application
- Review the application with the client
- Finalise the application
 - Generate the declaration
 - Obtain client signature(s)
 - Scan and attach the signed declaration
- Submit the application

The screenshot shows the 'Application Form' for MLC Personal Protection Portfolio / MLC Life Cover Super. The page is titled 'Application Form' and includes the MLC logo. It contains a welcome message and a navigation menu. The 'Application Menu' section lists five steps: Step 1: Person Details, Step 2: Policy Details, Step 3: Match Policy with Life to be Insured and Benefits, Step 4: Additional application information, and Step 5: Review and Finalise. Step 5 is highlighted with a red border. Below the menu, there are buttons for 'Cancel' and 'Save As Draft'.

MLC Personal Protection Portfolio / MLC Life Cover Super
Application Form
Issue 5: Preparation date: 17 September 2007 Issue date: 15 October 2007
MLC Limited (M.C.) ABN 93 000 000 402 AFSL 230694 (Issuer of MLC Personal Protection Portfolio)
MLC Nominees Pty Limited (Trustee) ABN 93 002 014 969 AFSL 230702 RSE L0002988
Trustee for The Universal Super Scheme R1050779 ABN 44 908 361 131 (Issuer of MLC Life Cover Super)

Welcome to online applications for MLC MemberKey.
Please click here if first time user

[Cancel](#) [Save As Draft](#)

Application Menu

To apply for insurance you must complete this Application form

Step 1: Person Details
Provide personal details for each Policy Owner and Life to be Insured associated with this application.
No person details have been provided, please click on the Add New Person button to enter required information.
[Add New Person](#)

Step 2: Policy Details
Provide policy information for each policy associated with this application.
Note: This electronic application form can only be used for establishing new policies. For increases and/or additions to existing policies, please use the application form contained within the relevant Product Disclosure Statement.
No policy details have been provided, please click on the Add New Policy button to enter required information.
Product Type: [Add New Policy](#)

Step 3: Match Policy with Life to be Insured and Benefits
For each policy match the associated Life to be Insured and benefits. [Go On](#)

Step 4: Additional application information
Provide advisor details and attach premium guide to this application. [Add New Detail](#) [Attachments](#)

Step 5: Review and Finalise
Validate application for completeness. Review, finalise and submit application to MLC for processing. [Validate Application](#) [Finalise](#)

[Cancel](#) [Save As Draft](#)

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Completing an online application

Here are a few important points to remember as you progress through the online application process.

Complete each page

Depending on the options chosen, different 'pages' will be displayed at the top of the screen. This ensures that you only complete the information that is required.

The choices that you make on each page will determine the fields and forms that are made available to you on subsequent pages.

You can select the **Save as Draft** button at any point in the online application process, to save your application and return to it later.

The **Save As Draft** option allows you to print the draft application, resume it or return to the MLC Online Applications home page, where your draft application will be listed. A reference number is provided on this screen to help you track your application on the home page.

MLC Personal Protection Portfolio / MLC Life Cover Super

Application Menu: **Person Details** | Existing Insurance Details | Types of Insurance | Occupation and Lifestyle | Term and Health | Financial and Health | Personal and Medical Questionnaires - Part 1 | Attachments | Review

Navigation: **Cancel** | **Save As Draft** | **Validate Form** | **Next >**

TO BE COMPLETED BY LIFE TO BE ISSUED:

Person

Fill in this insurance application with care as you have 10 days to be issued.

MLC

Confirm Save Application as Draft

You have selected to save your personal protection application as a draft.

Your reference number is **6466194232946**.

To return to the draft application use the **Resume Application** button.
To start a new application or view other draft applications, use the **Return to Home** button.

Print Draft | **Resume Application** | **Return to Home**

MLC Online Applications is a secure site and will log you out after 20 minutes. To safeguard you from this, if you have not saved for 15 minutes, the system will prompt you with a message to **Save As Draft**.

Validate each page

As you complete each page of the application, you can validate what has been entered by clicking the **Validate Page** button.

If anything you have entered or selected requires review, or any mandatory fields have not been completed, the system prompts you with either an Error message or a Warning message.

Error messages must be actioned in order to submit the application. Warning messages, unlike Error messages, do not need to be corrected before the application can be submitted, but we ask you to check the information's accuracy before proceeding.



The screenshot displays the MLC Personal Protection Portfolio / MLC Life Cover Super application page for Mrs Jane Smith. The page features a navigation menu with options like Application Menu, Person Details, Existing Insurance Details, Type of Insurance, Occupation and Income, Travel and Expenses, Personal and Medical, Personal and Medical Questionnaire - Part B, Attachments, and Review. The 'Person Details' tab is active. A red-bordered box highlights an 'Error' message: 'There is a problem with your submission, please correct the errors listed below.' The error is: '1. Person Name, Person Details, Person: Are you a permanent resident of Australia? Data is required'. Below this is a 'Warning' message: 'There are warnings, please check them before proceeding.' The warning is: '1. You have stated that Mrs Jane Smith is male. Is this correct?'. At the bottom of the page, there are buttons for 'Cancel', 'Save All Data', 'Validate Page' (circled in red), and 'Next >'. A 'Person' button is also visible. The page footer includes the text 'TO BE COMPLETED BY POLICY OWNER. LIFE TO BE INSURED' and a question 'Within the Insurance application what role do you have?' with a 'Edit' button.

Completing an online application

Attach required paperwork

Paperwork can be attached throughout the online application process, by clicking on the **Attach** buttons where prompted.

We recommend that any paperwork that has a signature on it is scanned and saved as a .tif file type before being attached to the application.

You can also submit paperwork via email, fax or post, however we recommend attaching your paperwork to the online application as it is the quickest way of submitting it to MLC.

The Adviser Switchboard premium quote **must** be attached to the online application. Without this, you will be unable to finalise the application.

MLC Personal Protection Portfolio / MLC Life Cover Super

Document Reference: 0404070003012045

This section is now complete, please progress onto the next section.

[Resume](#)

Summary of Application Attachments

List of attached files

Description	Document Type	Date/Time	
Premium quote for 04 and 04's Smith.pdf	Premium Quote	19/09/2008 12:20 PM	View
0404070003012045_premium_quote_signatures_declaration_form.tif	Signed Declaration	19/09/2008 04:44 PM	View

Summary of Policy Attachments

List of attached files - Policy 1 37000463H
There are currently no attachments.

List of attached files - Policy 2 37000500M
There are currently no attachments.

Summary of Life to be Insured Attachments

List of attached files - MRS Jane Smith

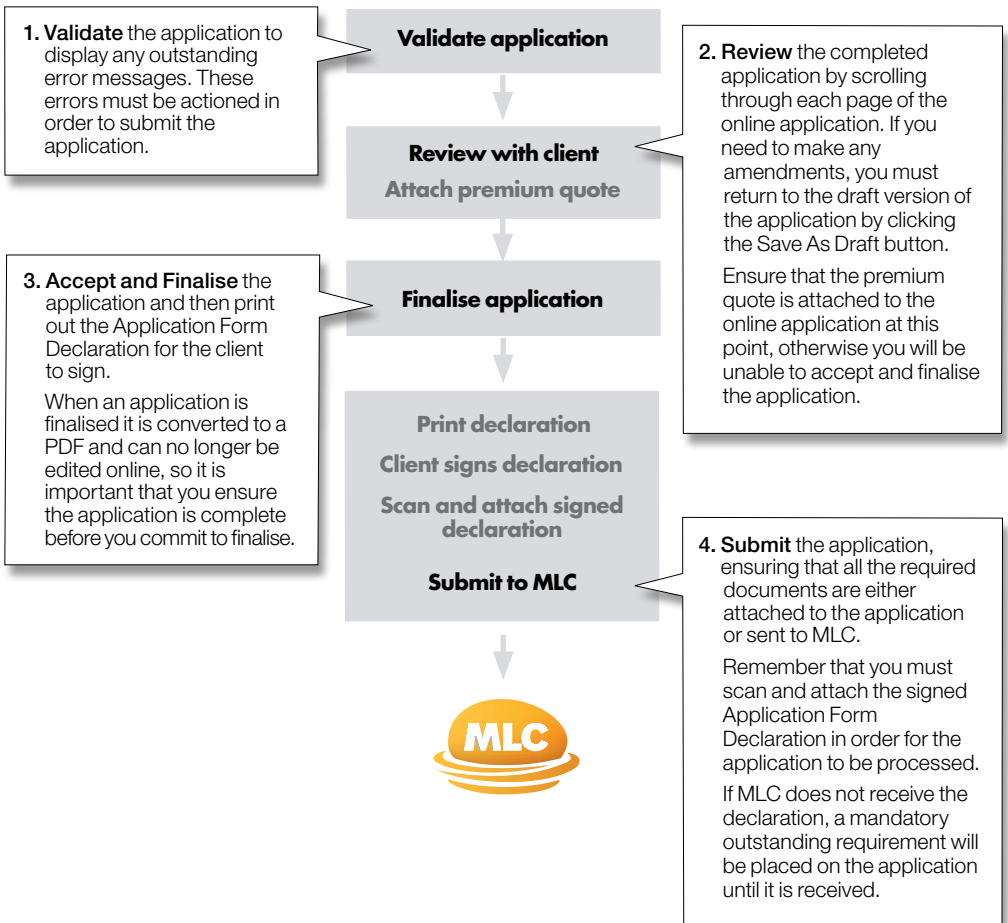
Description	Document Type	Date/Time	
Needs Analysis	Financial Questionnaire Supporting Documentation	17/09/2008 10:35 AM	View
PIL 2005-2006.pdf	Financial Details	17/09/2008 01:58 PM	View
PIL 2004-2005.pdf	Financial Details	17/09/2008 01:58 PM	View
PIL 2006-2007.pdf	Financial Details	17/09/2008 01:58 PM	View

List of attached files - MR David Smith
There are currently no attachments.

[Resume](#)

Submit the application

After you have completed each page, validated each page and attached the required paperwork, you must then validate, review, finalise and submit the online application.



Completing an online application

Checking the status of an online application

You can check the status of an online application on the MLC Online Applications home page.

Applications are displayed in one of four sections:

1. Draft applications

Applications that you selected to **Save As Draft** are listed here. You can identify them via their **Reference** number.

You can choose to **Resume**, **Print** or **Delete** any of the applications listed.

The screenshot shows the MLC Online Applications home page. At the top, there is a blue header with the MLC logo. Below the header, there is a welcome message and a 'Start an online application' section with a dropdown menu for 'Select Product' and an 'Apply now' button. The 'Draft applications' section is highlighted with a red box and contains a table with the following data:

Reference	Policy Account Number	Client Name	Product	Date last saved	Resume	Print	Delete
049407000214943	370000104	Smith, Jane	MLC Personal Protection Portfolio	12/09/2008	Resume	Print	Delete
049407000214945	370000120	Smith, Jane	MLC Life Cover Super	12/09/2008	Resume	Print	Delete

2. Finalised applications

Once you have chosen to **Accept and Finalise** an application, it will move from the Draft applications section into the Finalised applications section.

Remember that you cannot edit an application once it has been finalised.

From here you can select the **Checklist** button to view the Financial Adviser Checklist.

The screenshot shows the 'Finalised applications' section, which is highlighted with a red box. It contains a table with the following data:

Reference	Policy Account Number	Client Name	Product	Date Finalised	Checklist
0494070000000276	370000009	Jones, David	MLC Life Cover Super	19/09/2008	Checklist
0494070000000243	370000630	Smith, Jane	MLC Personal Protection Portfolio	19/09/2008	Checklist
0494070000000245	370000630	Smith, Jane	MLC Life Cover Super	19/09/2008	Checklist

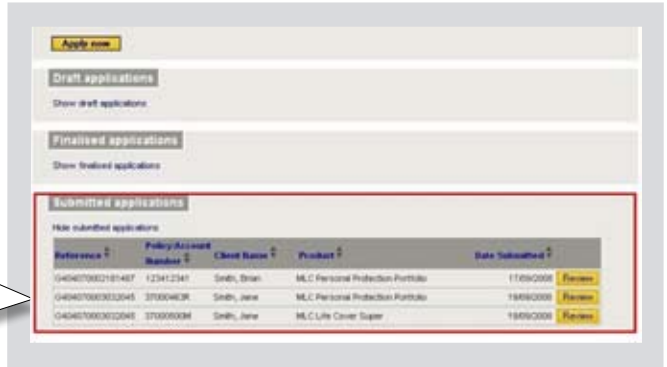
Below the table, there is a note: "Please note: This section only applies to Insurance applications"

The Financial Adviser Checklist displays a list of activities that must be actioned prior to submitting the application.

3. Submitted applications

Once you have selected to **Submit** an application, it moves from the Finalised applications section into the Submitted applications section.

From here you can select the **Review** button to display the confirmation page and print out the application, the declaration or a coversheet (for any paperwork requiring submission).



Once the application has been set-up in MLC's systems you can view and track it's progress via My Work Tracker.

4. Completed applications

The completed applications section does not apply to LCS and PPP applications.



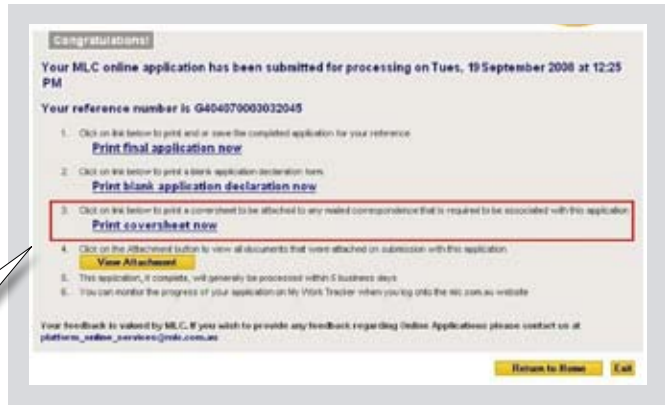
Completing an online application

Sending paperwork for an online application

After an application has been submitted, all subsequent paperwork or cheques that are sent to MLC must be accompanied by a coversheet.

This makes it easier for MLC to match the paperwork with the submitted application.

When you submit an application online, the coversheet becomes available on the confirmation page.



Coversheets are also available for all submitted applications via the **Review** button on the MLC Online Applications home page.

Reference	Policy/Account Number	Client Name	Product	Date Submitted	Review
G404070003191467	129472341	Smith, Brian	MLC Personal Protection-Portfolio	17/09/2006	Review
G40407000312045	37030403R	Smith, Jane	MLC Personal Protection-Portfolio	19/09/2006	Review
G40407000312045	37030390M	Smith, Jane	MLC Life Cover Super	19/09/2006	Review

The coversheet and accompanying paperwork or cheque must then be sent to MLC via email, mail or fax.

Mail	PO Box 200 North Sydney NSW 2059
Fax	1800 550 081
Email (Scan and save as a .tif file type)	insurance_mlc@mlc.com.au

If you choose to email paperwork to MLC, do not copy anyone in on the email, as it will not work or come through to MLC.

The importance of quality control

Quality control is an important part of the online application process, as it provides an opportunity for any issues to be addressed before the application is submitted for processing.

It is the responsibility of each office to set-up their own quality control policy, however here are a few ideas that you may wish to consider:

- Save all your applications as 'Draft' and introduce a double-checking 'buddy' system so that all applications are reviewed by at least one other person.
- Before finalising, use the **Review** page of the online application to perform a final review. You can either perform the review online, or select the **Print** button to print out a copy.
- Only submit an application once the client has signed the Application Form Declaration.

- Ensure that you print out and file the application form for your records.
- Use coversheets for any accompanying paperwork or cheques.
- **DO NOT** send the LCS or PPP application form to MLC, as you have already submitted it online and this will only cause confusion.
- **DO** send the signed Application Form Declaration to MLC. This must be received before the policy can be completed.

We recommend that any paperwork that has a signature on it is scanned and saved as a .tif file type before being attached to the application.

What to do if you've made a mistake

Once an application has been finalised, you can print out an Application Form Declaration. Any amendments required can be noted in the amendments section of the form and then sent to MLC.

If you have a quality control policy, any errors should be picked up in the 'Draft' version of the application, allowing you the opportunity to amend them before finalising and submitting the application.

FAQs

1. Can I still submit paper applications?

Yes, but we recommend that you lodge all applications online - it is quick and offers benefits over paper applications.

2. How do I capture a client's signature on an online application?

A client's signature is a mandatory requirement and is captured on the Application Form Declaration, which is available to print out once the application has been finalised. The signed form can then be scanned and attached to the online application. Alternatively, you can email, mail or fax the signed form to MLC. We recommend you maintain a copy of the signed form in your records for a minimum of 10 years.

3. Can I use online applications to make changes to an existing policy?

MLC Online Applications is used for establishing new policies. For increases and/or additions to existing policies, please use the application form contained within the relevant Product Disclosure Statement.

4. Can I edit or change details once the online application has been finalised?

Any changes to a finalised application will need to be noted in the amendments section of the Application Form Declaration and signed by the appropriate Policy Owner(s) and/or Life to be Insured(s). This must then be sent to MLC.

5. How long do applications stay on the online system?

Draft applications will stay on the system until you choose to either finalise or delete them. Finalised applications will stay on the system for 90 days, so if you need to submit them, you must do so within 90 days of their finalised date. Submitted applications will stay on the system for 20 days, after which they will be automatically removed.

6. What happens if I don't remember to Save As Draft?

Online applications is a secure site and will log you out after 20 minutes. To safeguard you from this, if you have not saved for 15 minutes, the system will prompt you with a message to **Save As Draft**.

7. How can I track the progress of an application?

You can track the progress of an online application through My Work Tracker once it has been set-up in MLC's systems.

8. My application has been submitted, but I can't see it in the Completed applications section on my MLC Online Applications home page?

LCS/PPP applications, once submitted, can be viewed in the Submitted applications section on the MLC Online Applications home page. The Completed applications section is not used by LCS/PPP applications.

9. Can I reprint a final application, declaration or coversheet after submission?

Yes, go to the MLC Online Applications home page, and view the Submitted applications section. Click the **Review** button for the application required.

10. How many Policies and Life to be Insureds can the application hold?

The online application is able to hold a maximum of 4 policies. Under an LCS policy you have only 1 Life to be Insured. Under a PPP policy you can have a maximum of 6 Life to be Insureds.

11. What payment methods are available for LCS/PPP online applications?

Payment methods are the same as those available for paper applications: Direct Debit, Credit Card, Cheque and MLC MasterKey Superannuation (LCS only).

12. Can I complete a medical questionnaire online?

You will be prompted to complete medical questionnaires based on your answers to the medical questions

Top 10 points to remember when using online applications

- 1.** The client is required to complete and sign all declarations and authorisations before the online application is submitted. This is a mandatory requirement stated in the Financial Adviser Checklist.
- 2.** We recommend that you thoroughly review the application details with the client, prior to finalising the application.
- 3.** It is mandatory to attach the Adviser Switchboard premium quote in order to finalise the application.
- 4.** If you wish to make an amendment or addition to a policy that is in the Finalised applications section of the MLC Online Applications home page you must use the Application Form Declaration to do so.
- 5.** Error messages must be actioned before the application can be submitted.
- 6.** We recommend you save the application as a 'Draft' and have another person review it before submitting.
- 7.** Paperwork or cheques that are sent to MLC must be accompanied by a coversheet.
- 8.** You have to **Save as Draft** before being able to print or attach files to an online application.
- 9.** The Step 3 'Match' option is locked until at least one person and one policy exist.
- 10.** Validate each page as you complete it – this enables you to correct errors on-the-spot rather than at the end of the process.



Where to go for help

If you have any queries regarding MLC Online Applications, please contact your MLC Representative.

How to contact us

For more information
contact MLC

Telephone: **133 652**
(inside Australia)

Website: **mlc.com.au**

Postal address:

PO Box 200
North Sydney
NSW 2059

Address:

MLC Building 105-153 Miller St
North Sydney NSW 2060