



Media Release – 1 April 2026

Chant West confirms MLC Retirement Boost delivers highest lifetime income rates

Chant West has confirmed that MLC Retirement Boost™ on MLC Expand delivers some of the highest income rates of lifetime products and has also rated it 'Four Apples – Recommended', which is the highest possible rating for a new product.

MLC Expand CEO, Liz McCarthy, said, "For too long, Australian retirees have been afraid to spend their own money in retirement. MLC Retirement Boost is changing that dynamic by giving Australians a smarter, more flexible way to generate income for life — and it's exciting to see the industry acknowledge that.

"MLC Retirement Boost delivers the most competitive income levels, empowering retirees to unlock more from their super and feel more secure throughout their retirement journey.

"Receiving a 'Four Apples – Recommended' rating from Chant West is a strong endorsement of what we've set out to achieve with MLC Retirement Boost – giving Australians more confidence and more certainty in retirement. It reinforces that the market recognises the value of solutions like MLC Retirement Boost that help people make the most of their super.

"We're seeing advisers adopt MLC Retirement Boost faster than we anticipated, and this strong independent rating from Chant West reflects this momentum. The solution is resonating because it addresses what retirees tell us they want most: dependable income and confidence it will last throughout their whole retirement."

Chant West General Manager, Ian Fryer, said, "MLC Expand is now one of a small group of providers in market offering a Lifetime Product. As part of our assessment, we modelled a range of scenarios around using MLC Retirement Boost, including different incomes and singles vs couples. In all scenarios, key income metrics were almost always higher using a 50/50 strategy with MLC Retirement Boost and an account-based pension, than with just an account-based pension.

"MLC Retirement Boost provides financial advisers with flexibility to meet a range of client needs, and its adviser and client portals have rich functionality, including a straight-through application process and a well-presented interface.

"Our modelling shows that a strategy including MLC Retirement Boost provides higher annual income through the income that continues for life, as well as higher age pension payments, giving retirees greater confidence to spend more in retirement to maintain a higher standard of living.

"We also found that the outcomes delivered from MLC Retirement Boost (Pension) product are slightly above other similar lifetime products, and its range of features may lead to better outcomes than most other Lifetime Products. Use of Retirement Boost (Super) approaching retirement also further improves outcomes."

This recognition also coincides with MLC Expand receiving 2026 Rainmaker AAA Quality Ratings for MLC Expand Essential and Expand Extra.

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About Insignia Financial Ltd

With origins dating back to 1846, today Insignia Financial is a leading Australian wealth manager. Insignia Financial provides financial advice, superannuation, wrap platforms and asset management services to members, financial advisers and corporate employers. Further information about Insignia Financial can be found at insigniafinancial.com.au

About MLC Expand

With more than \$100b in FUMA and +370k customers, MLC Expand, part of Insignia Financial, is the super and retirement platform for a new era in advice. MLC Expand's proprietary technology stack, which is enhanced with AI and robotics, coupled with our speed to market and AdviserFirst customer service philosophy makes MLC Expand one of the most contemporary wrap platforms in market. Find out more at myexpand.com.au