



MLC Wrap and Navigator

It's easy to contribute

With MLC, it's easy to invest simply and conveniently. Choose from one of these five easy options to make additional contributions.

Payment options

1. BPAY®


To make additional payments via BPAY, the BPAY Biller Code for the account needs to be entered. These codes are:

Account	Biller code
MLC Wrap Investments Series 2 and MLC Wrap Investments	10959
MLC Wrap Super Series 2 and MLC Wrap Super	10959
MLC Navigator Retirement Plan Series 2 and MLC Navigator Retirement Plan	514117
MLC Navigator Investment Plan Series 2 and MLC Navigator Investment Plan	514117

When making any BPAY contributions you need to include the **Customer Reference Number**. This is the **Contribution code plus your BPAY Reference Number**.

The **Contribution code** is dependent on the contribution type as follows:

Contribution type	Contribution code
MLC Wrap Super Series 2, MLC Wrap Super, MLC Navigator Retirement Plan Series 2 and MLC Navigator Retirement Plan	
Mandated (Super Guarantee)	11
Personal	13
Spouse	15
Salary Sacrifice	16
MLC Wrap Investments Series 2, MLC Wrap Investments, MLC Navigator Investment Plan Series 2 and MLC Navigator Investment Plan	
Additional Investment	44



Telephone & Internet Banking BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.
More info: www.bpay.com.au

Your **BPAY Reference Number** can be found:

- by speaking with your financial adviser
- by logging into mlc.com.au
- on your last account statement, or
- by calling us on **132 652**.

For example, if you're making a personal contribution into your super account and your BPAY Reference Number is 1111100001, then the Customer Reference Number would be entered as 131111100001.



2. Electronic Funds Transfer (EFT)

To make additional payments via EFT, you'll need the following:

1. your unique EFT identification number, and
2. our NAB account details.

You can register to get these details at mlc.com.au/eft

If you have previously registered and can't remember your details, simply speak to your financial adviser or call us on **132 652** to reconfirm your details.

3. Direct debit

To make additional payments via direct debit, you can:

- speak with your financial adviser, or
- complete an **Update account details** form available on mlc.com.au/forms_and_brochures

Completed forms should be sent to:

MLC
GPO Box 2567
Melbourne VIC 3001

4. Cheque

Cheques need to be made payable to:

- the relevant product name (eg MLC Wrap Super Series 2)
- for Super and Pension products – NULIS Nominees (Australia) Limited, or
- for Investment products – Navigator Australia Limited.

Cheques and completed forms should be sent to:

MLC
GPO Box 2567
Melbourne VIC 3001

5. Asset (in-specie) transfers

You can contribute using investments or shares that you own.

Speak with your financial adviser to make sure the investment you wish to transfer in can be added to your MLC account.

If the investment is available, you need to complete the relevant **In-specie transfer in – Deposit** form available on mlc.com.au/forms_and_brochures and send it to us.

Completed forms should be sent to:

MLC
GPO Box 2567
Melbourne VIC 3001

Note:

All deposits received will be allocated as per your Additional Investment Facility, unless specified otherwise.

If you do not have an Additional Investment Facility in place, the deposit will be allocated to your Cash Account.

Investment instructions for future deposits can be provided by speaking with your financial adviser or nominating your instructions on an **Update account details** form.

Incomplete or inaccurate information may lead to delays in allocating your deposit to your account.

Any questions?

For more information please visit mlc.com.au/super
