

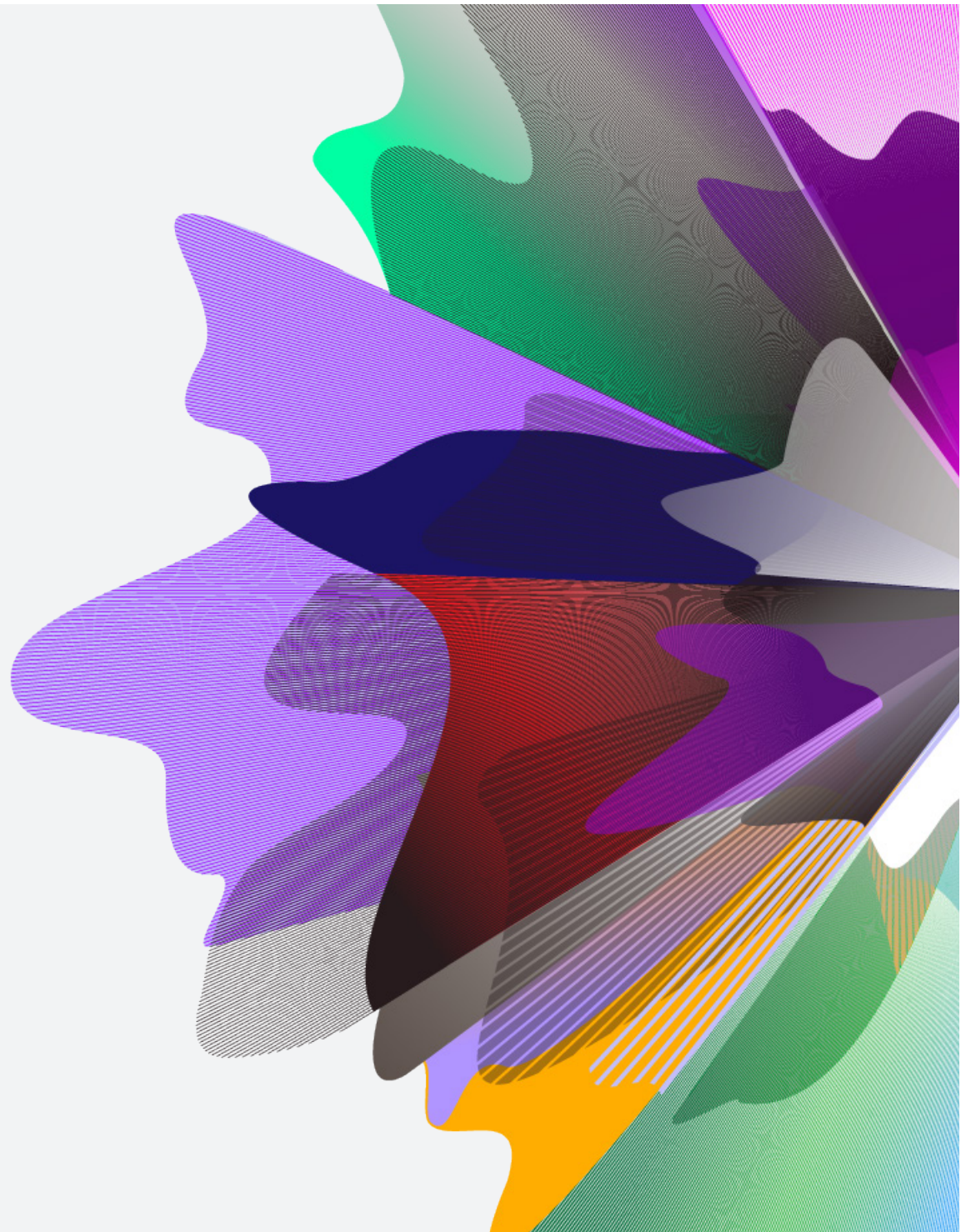


EXPAND

# How to upload Client Service Agreements

October 2025

FOR ADVISER USE ONLY



## What is it?

Powered by AI, MLC Expands' 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 Adviser Online 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 Adviser Online.

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
- Users can't upload the same document twice. If you need to re-upload, you will need to make an amendment to the document so it is slightly different from the previously uploaded version.

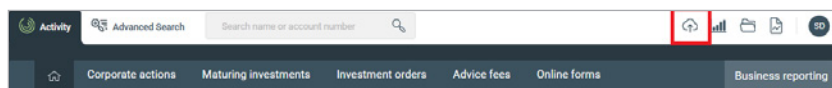
## Tips and tricks

- 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.
- If the uploader is unable to determine the service period length, the end date will be used to calculate the reference date and will always ensure there's a 150-day gap between the reference date and end date.
- The CSA Uploader will ignore external superannuation funds, external bank accounts or clients being invoiced for fees.

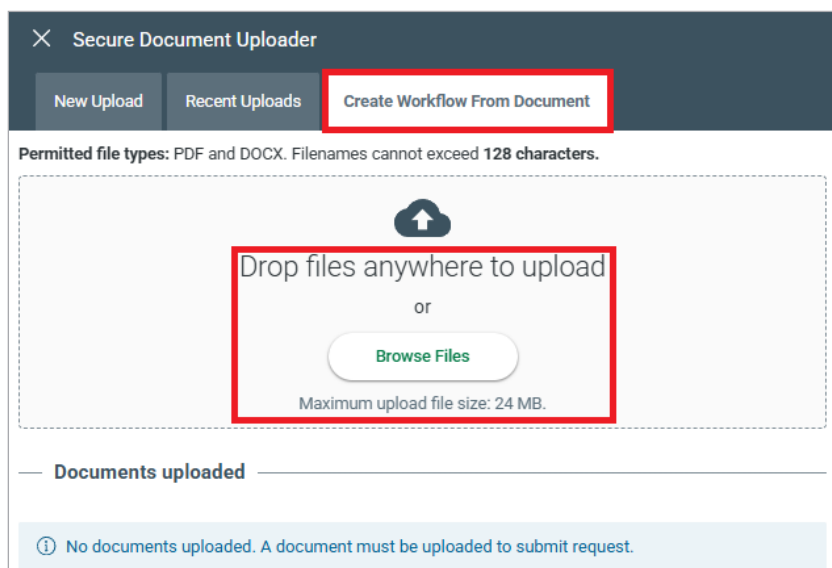
If your CSA will not successfully upload, please provide us a copy via [advisertraining@insigniafinancial.com.au](mailto:advisertraining@insigniafinancial.com.au)

## Steps to uploading a CSA

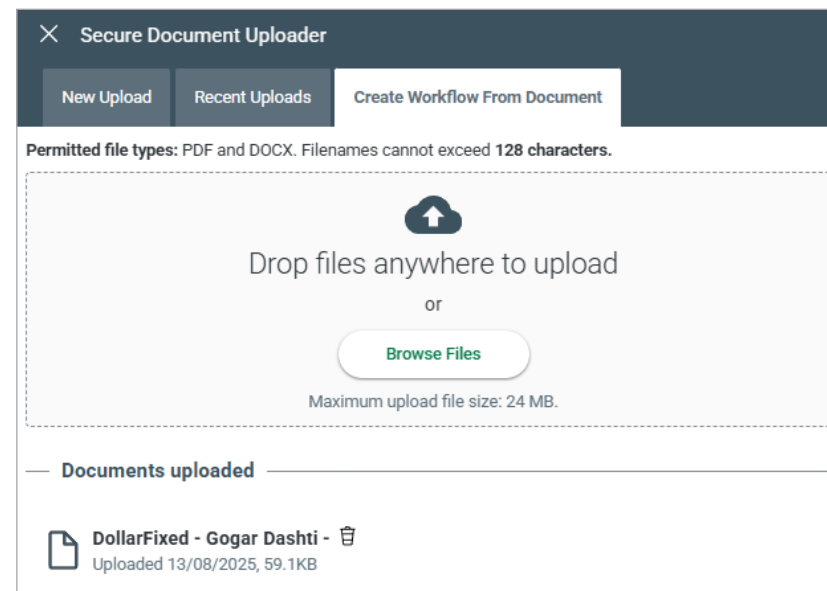
- 1 Navigate to the document uploader section.



- 2 Select 'Create Workflow From Document'. Drag and drop or browse for the file you would like to upload.

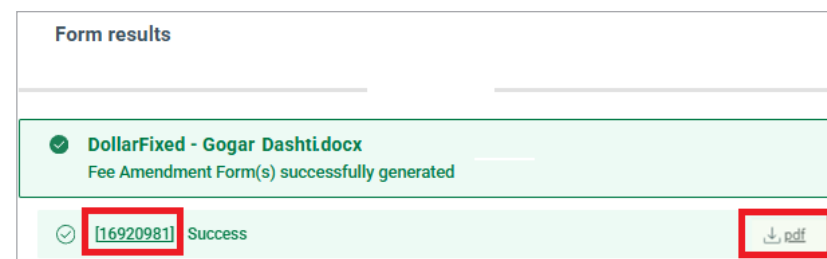


- 3 A successful upload will appear after a short period. The page will refresh automatically.



- 4 The successful upload will appear as below and you will now be able to navigate to the fees tab to confirm all of the details and generate the required documentation for signing. You can select the account hyperlink, navigate to the fees tab and generate the required documentation for signing.

Or select the PDF hyperlink to be taken to the PDF fee form. Please use this form if you would like to print, sign and upload or use your own electronic signature provider.



- 5 If the upload is not successful, you will be prompted to manually enter the name or account number. The error will be noted for you to address.

Form results

13/08/2025

*!* DollarFixed - Gogar Dashti  
Fee Amendment Form(s) Error

*!* Could not find account associated with client details on the document under name: [Gogar Dashti], please enter the account number here manually:

- 6 Search for the client by either name or account number and select 'Specify account':

Form results

13/08/2025

*!* DollarFixed - Gogar Dashti  
Fee Amendment Form(s) Error

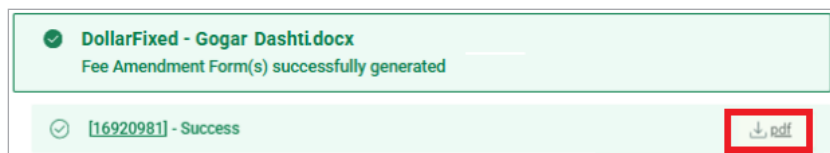
*!* Could not find account associated with client details on the document under name: [Gogar Dashti], please enter the account number here manually:

| Client / Account Name | Account No. | Product              |
|-----------------------|-------------|----------------------|
| Dashti, <u>Gogar</u>  | 16920981    | Expand Extra Pension |
| Dashti, <u>Gogar</u>  | 16921006    | Expand Extra Super   |

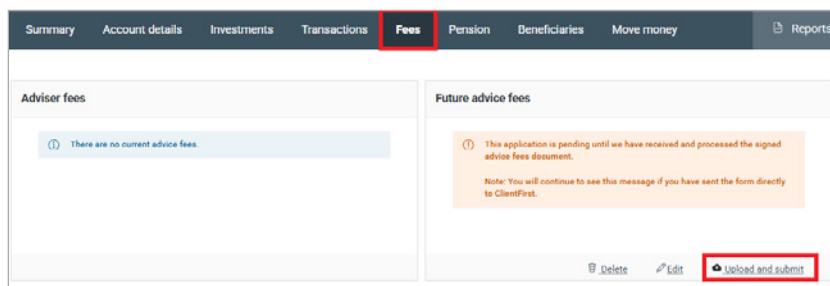
Once the document has been successfully applied to the account, you can submit the form via either **print, sign and upload** or **embedded Docusign**.

## Print, sign and upload or use your own electronic signature provider

- 1 Select the PDF option to open the PDF document for the client to sign.



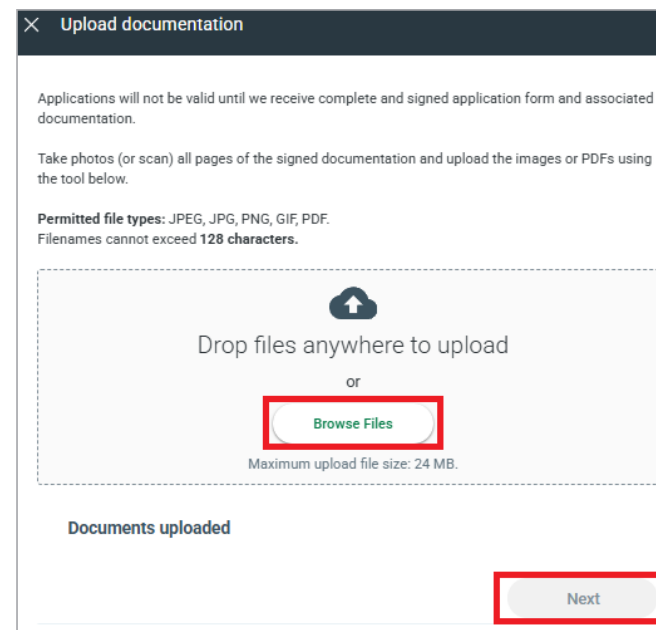
- 2 Once signed by the client, to upload the document, you will navigate to the 'Fees' tab and select 'Upload and submit'.



- 3 Select 'Upload form' at the bottom of the screen:



- 4 Upload your signed fee form and submit for processing:



## Embedded Docusign

- 1 If you would prefer to use our embedded Docusign, please select the account number that is hyperlinked. Please note, your client will need to have a mobile phone number and email address listed on file.

**Form results**

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✓ **DollarFixed - Gogar Dashti.docx**  
Fee Amendment Form(s) successfully generated

✓ 16920981 Success ↓ pdf

- 2 Select the 'Edit' button to confirm and validate the fee information is correct:

| Summary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Account details | Investments | Transactions | Fees | Pension | Beneficiaries | Move money | Reports |                 |         |            |             |                |             |                  |             |                   |  |                 |               |                   |         |                                                                                                                   |  |                             |  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-------------|--------------|------|---------|---------------|------------|---------|-----------------|---------|------------|-------------|----------------|-------------|------------------|-------------|-------------------|--|-----------------|---------------|-------------------|---------|-------------------------------------------------------------------------------------------------------------------|--|-----------------------------|--|
| <div> <div> <b>Adviser fees</b> <table border="1"> <tr> <td>Fee arrangement</td> <td>Ongoing</td> </tr> <tr> <td>Start date</td> <td>05 Apr 2024</td> </tr> <tr> <td>Reference date</td> <td>01 Mar 2026</td> </tr> <tr> <td>Consent end date</td> <td>29 Jul 2026</td> </tr> <tr> <td colspan="2"><b>Advice Fee</b></td> </tr> <tr> <td>Flat dollar fee</td> <td>\$3,360.00 pa</td> </tr> <tr> <td>Payment frequency</td> <td>Monthly</td> </tr> <tr> <td colspan="2"> <small>Note: Fees shown are inclusive of GST. Percentage fee figures are rounded to three decimal places.</small> </td> </tr> <tr> <td colspan="2" style="text-align: right;"> <a href="#">Cancel fees</a> </td> </tr> </table> </div> <div> <b>Future advice fees</b> <div style="border: 1px solid orange; padding: 5px; margin: 5px 0;"> <p>ⓘ Incomplete: Please complete your fee amendment form.</p> </div> <div style="text-align: right; margin-top: 10px;"> <a href="#">Delete</a> <span style="border: 2px solid red; padding: 2px;">Edit</span> </div> </div> </div> |                 |             |              |      |         |               |            |         | Fee arrangement | Ongoing | Start date | 05 Apr 2024 | Reference date | 01 Mar 2026 | Consent end date | 29 Jul 2026 | <b>Advice Fee</b> |  | Flat dollar fee | \$3,360.00 pa | Payment frequency | Monthly | <small>Note: Fees shown are inclusive of GST. Percentage fee figures are rounded to three decimal places.</small> |  | <a href="#">Cancel fees</a> |  |
| Fee arrangement                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Ongoing         |             |              |      |         |               |            |         |                 |         |            |             |                |             |                  |             |                   |  |                 |               |                   |         |                                                                                                                   |  |                             |  |
| Start date                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 05 Apr 2024     |             |              |      |         |               |            |         |                 |         |            |             |                |             |                  |             |                   |  |                 |               |                   |         |                                                                                                                   |  |                             |  |
| Reference date                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 01 Mar 2026     |             |              |      |         |               |            |         |                 |         |            |             |                |             |                  |             |                   |  |                 |               |                   |         |                                                                                                                   |  |                             |  |
| Consent end date                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 29 Jul 2026     |             |              |      |         |               |            |         |                 |         |            |             |                |             |                  |             |                   |  |                 |               |                   |         |                                                                                                                   |  |                             |  |
| <b>Advice Fee</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                 |             |              |      |         |               |            |         |                 |         |            |             |                |             |                  |             |                   |  |                 |               |                   |         |                                                                                                                   |  |                             |  |
| Flat dollar fee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | \$3,360.00 pa   |             |              |      |         |               |            |         |                 |         |            |             |                |             |                  |             |                   |  |                 |               |                   |         |                                                                                                                   |  |                             |  |
| Payment frequency                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Monthly         |             |              |      |         |               |            |         |                 |         |            |             |                |             |                  |             |                   |  |                 |               |                   |         |                                                                                                                   |  |                             |  |
| <small>Note: Fees shown are inclusive of GST. Percentage fee figures are rounded to three decimal places.</small>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                 |             |              |      |         |               |            |         |                 |         |            |             |                |             |                  |             |                   |  |                 |               |                   |         |                                                                                                                   |  |                             |  |
| <a href="#">Cancel fees</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                 |             |              |      |         |               |            |         |                 |         |            |             |                |             |                  |             |                   |  |                 |               |                   |         |                                                                                                                   |  |                             |  |

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

**Send to client**

Choose one of these options to collect client signature(s)

[Send via Docusign](#)
[Download PDF](#)

**Send this application securely to your client to obtain a digital signature via Docusign**

An email with a link to the Docusign document and instructions for completion will be sent to your client using the account holder's email address and require them to enter a one time code sent to the mobile number recorded on the account as below.

Once your client has completed the digital signing process, the application will be processed directly by us into the system and appear on the client account.

You and your client will receive a confirmation email from us once the application is finalised.  
Note: You will receive a carbon copy of the email sent to your client.

**Adviser details**  
Please check account contact details [Incorrect details?](#)

Name: \_\_\_\_\_  
Email: 3692446@test.hq.local  
Mobile: 0432

**Clients to sign (1)**  
Please check account contact details [Incorrect details?](#)

Name: Mrs Gogar Dashti  
Email: 4388510@test.hq.local  
Mobile: 04397

Send via Docusign

**Send to client**

Choose one of these options to collect client signature(s)

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Please check account contact details [Incorrect details?](#)

Name: Mrs Gogar Dashti  
Email: 4388510@test.hq.local  
Mobile: 04397

Send via Docusign

**Note:** If a start date is not available on the CSA, the system will pre-populate the start date as the current date. If lodging via embedded Docusign, you will need to revalidate the start date to ensure your client has enough time for signing prior to the populated start date.

## Contact us

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