



# Changes to our product names

## A simple guide to support you

To align with our new brand, Acenda, we are renaming a selection of our products. Below is a table that shows the new names, effective from September 29, 2025.

We'll use the new name of your cover when we communicate with you about it in the future. All of the terms and benefits of your cover remain the same, and there is no impact on your ability to claim.

Current product name	New / unchanged product name
<b>Onsale - Retail Insurance</b>	
Encompass Protect Super Plan	Encompass Protect Super Plan
Encompass Protection	Encompass Protection
MLC Insurance	Acenda Insurance
MLC Insurance (Super)	Acenda Insurance (Super)
MLC Insurance (Wrap or SMSF)	Acenda Insurance (Wrap or SMSF)
<b>Onsale - CCI</b>	
MLC Debt Insurance	Acenda Debt Insurance
<b>Offsale - Retail Insurance</b>	
ADVANTAGE BLUE Disability Income Insurance	ADVANTAGE BLUE Disability Income Insurance
ADVANTAGE Business Expenses Insurance	ADVANTAGE Business Expenses Insurance
ADVANTAGE Disability Income Insurance	ADVANTAGE Disability Income Insurance
ADVANTAGE GOLD Disability Income Insurance	ADVANTAGE GOLD Disability Income Insurance
Advantage series 3M	Advantage series 3M
Advantage series 4M	Advantage series 4M
blueprint Protection - Daily Living Benefit	blueprint Protection - Daily Living Benefit
blueprint Protection - Flexible Recovery Money 10	blueprint Protection - Flexible Recovery Money 10

Current product name	New / unchanged product name
blueprint Protection - Flexible Recovery Money 11	blueprint Protection - Flexible Recovery Money 11
blueprint Protection - Flexible Recovery Money 9	blueprint Protection - Flexible Recovery Money 9
blueprint Protection - Income Business Expense 12	blueprint Protection - Income Business Expense 12
blueprint Protection - Income Business Expense 13	blueprint Protection - Income Business Expense 13
blueprint Protection - Income Business Expenses	blueprint Protection - Income Business Expenses
blueprint Protection - Income Excell	blueprint Protection - Income Excell
blueprint Protection - Income Excell 12	blueprint Protection - Income Excell 12
blueprint Protection - Income Excell 13	blueprint Protection - Income Excell 13
blueprint Protection - Income Excell Indemnity	blueprint Protection - Income Excell Indemnity
blueprint Protection - Income Excell Indemnity 12	blueprint Protection - Income Excell Indemnity 12
blueprint Protection - Income Excell Indemnity 13	blueprint Protection - Income Excell Indemnity 13
blueprint Protection - Income Gold	blueprint Protection - Income Gold
blueprint Protection - Income Gold 12	blueprint Protection - Income Gold 12
blueprint Protection - Income Gold 13	blueprint Protection - Income Gold 13
blueprint Protection - Income Gold Indemnity	blueprint Protection - Income Gold Indemnity
blueprint Protection - Income Gold Indemnity 12	blueprint Protection - Income Gold Indemnity 12
blueprint Protection - Income Gold Indemnity 13	blueprint Protection - Income Gold Indemnity 13
blueprint Protection - IP Excell 12 Ind External Super	blueprint Protection - IP Excell 12 Ind External Super
blueprint Protection - IP Excell 12 SupExt	blueprint Protection - IP Excell 12 SupExt
blueprint Protection - IP Excell 13 Ind External Super	blueprint Protection - IP Excell 13 Ind External Super
blueprint Protection - Life 10	blueprint Protection - Life 10
blueprint Protection - Life 10 External Super	blueprint Protection - Life 10 External Super
blueprint Protection - Life 10 MLCS Super	Blueprint Protection - Life 10 Super
blueprint Protection - Life 11	blueprint Protection - Life 11
blueprint Protection - Life 11 External Super	blueprint Protection - Life 11 External Super
blueprint Protection - Life 11 MLCS Super	Blueprint Protection - Life 11 Super
blueprint Protection - Life 9	blueprint Protection - Life 9
blueprint Protection - Life 9 External Super	blueprint Protection - Life 9 External Super

Current product name	New / unchanged product name
blueprint Protection - Life 9 MLCS Super	Blueprint Protection - Life 9 Super
blueprint Protection - Stand Alone 10 MLCS Super	Blueprint Protection - Stand Alone 10 Super
blueprint Protection - Stand Alone 11 MLCS Super	Blueprint Protection - Stand Alone 11 Super
blueprint Protection - Stand Alone 9 MLCS Super	Blueprint Protection - Stand Alone 9 Super
blueprint Protection - Stand Alone Recovery Money 10	blueprint Protection - Stand Alone Recovery Money 10
blueprint Protection - Stand Alone Recovery Money 11	blueprint Protection - Stand Alone Recovery Money 11
blueprint Protection - Stand Alone Recovery Money 9	blueprint Protection - Stand Alone Recovery Money 9
blueprint Protection - Recovery Money 10	blueprint Protection - Recovery Money 10
blueprint Protection - Recovery Money 11	blueprint Protection - Recovery Money 11
blueprint Protection - Recovery Money 9	blueprint Protection - Recovery Money 9
blueprintC Protection - IP Excell 13 SupExt	blueprintC Protection - IP Excell 13 SupExt
Critical Illness Security Plan	Critical Illness Security Plan
Executive Flexible Recovery Money 2	Executive Flexible Recovery Money 2
Executive Flexible Recovery Money 4	Executive Flexible Recovery Money 4
Executive Flexible Recovery Money 5	Executive Flexible Recovery Money 5
Executive Flexible Recovery Money 6	Executive Flexible Recovery Money 6
Executive Flexible Recovery Money 7	Executive Flexible Recovery Money 7
Executive Flexible Recovery Money 3	Executive Flexible Recovery Money 3
Executive Recovery Money	Executive Recovery Money
Executive Recovery Money 2	Executive Recovery Money 2
Executive Recovery Money 5	Executive Recovery Money 5
Executive Recovery Money 6	Executive Recovery Money 6
Flexible Recovery Money 2	Flexible Recovery Money 2
Flexible Recovery Money 3	Flexible Recovery Money 3
Flexible Recovery Money 4	Flexible Recovery Money 4
Flexible Recovery Money 5	Flexible Recovery Money 5
Flexible Recovery Money 6	Flexible Recovery Money 6
Flexible Recovery Money 7	Flexible Recovery Money 7

Current product name	New / unchanged product name
Income Protection - Blue	Income Protection - Blue
INCOME PROTECTION - Business Expenses	INCOME PROTECTION - Business Expenses
Income Protection - Excell	Income Protection - Excell
INCOME PROTECTION - Gold	INCOME PROTECTION - Gold
Life Cover	Life Cover
Life Cover 2	Life Cover 2
Life Cover 2 Exec	Life Cover 2 Exec
Life Cover 3	Life Cover 3
Life Cover 3 Exec	Life Cover 3 Exec
Life Cover 4	Life Cover 4
Life Cover 4 Exec	Life Cover 4 Exec
Life Cover 5	Life Cover 5
Life Cover 5 Exec	Life Cover 5 Exec
Life Cover 6	Life Cover 6
Life Cover 6 Exec	Life Cover 6 Exec
Life Cover 7	Life Cover 7
Life Cover 7 Exec	Life Cover 7 Exec
Life Cover Exec	Life Cover Exec
MLC Life Cover Super	Life Cover Super
MLC Personal Protection Portfolio	Personal Protection Portfolio
MLC Protection - Daily Living Benefit	Protection - Daily Living Benefit
MLC Protection - Exec Flexible Recovery Money	Protection - Exec Flexible Recovery Money
MLC Protection - Exec Stand Alone Recovery Money	Protection - Exec Stand Alone Recovery Money
MLC Protection – Executive Life 8	Protection – Executive Life 8
MLC Protection - Executive Life 8 External Super	Protection - Executive Life 8 External Super
MLC Protection - Executive Life 8 MLCS Super	Protection - Executive Life 8 Super
MLC Protection – Executive Recovery Money	Protection – Executive Recovery Money
MLC Protection - Flex Recovery Money10 Ext Super	Protection - Flex Recovery Money10 Ext Super

Current product name	New / unchanged product name
MLC Protection - Flex Recovery Money11 Ext Super	Protection - Flex Recovery Money11 Ext Super
MLC Protection - Flexible Recovery Money 10	Protection - Flexible Recovery Money 10
MLC Protection - Flexible Recovery Money 11	Protection - Flexible Recovery Money 11
MLC Protection - Flexible Recovery Money 8	Protection - Flexible Recovery Money 8
MLC Protection - Flexible Recovery Money 9	Protection - Flexible Recovery Money 9
MLC Protection - Income Business Expense 12	Protection - Income Business Expense 12
MLC Protection - Income Business Expense 13	Protection - Income Business Expense 13
MLC Protection - Income Business Expenses	Protection - Income Business Expenses
MLC Protection - Income Excell	Protection - Income Excell
MLC Protection - Income Excell 12	Protection - Income Excell 12
MLC Protection - Income Excell 13	Protection - Income Excell 13
MLC Protection - Income Excell Indemnity	Protection - Income Excell Indemnity
MLC Protection - Income Excell Indemnity 12	Protection - Income Excell Indemnity 12
MLC Protection - Income Excell Indemnity 13	Protection - Income Excell Indemnity 13
MLC Protection - Income Gold	Protection - Income Gold
MLC Protection - Income Gold 12	Protection - Income Gold 12
MLC Protection - Income Gold 13	Protection - Income Gold 13
MLC Protection - Income Gold Indemnity	Protection - Income Gold Indemnity
MLC Protection - Income Gold Indemnity 12	Protection - Income Gold Indemnity 12
MLC Protection - Income Gold Indemnity 13	Protection - Income Gold Indemnity 13
MLC Protection - IP Excell 12 Ind External Super	Protection - IP Excell 12 Ind External Super
MLC Protection - IP Excell 12 SupExt	Protection - IP Excell 12 SupExt
MLC Protection - IP Excell 12 SupInt	Protection - IP Excell 12 SupInt
MLC Protection - IP Excell 13 Ind External Super	Protection - IP Excell 13 Ind External Super
MLC Protection - IP Excell 13 Ind MLCS Super	Protection - IP Excell 13 Ind Super
MLC Protection - IP Excell 13 SupExt	Protection - IP Excell 13 SupExt
MLC Protection - IP Excell 13 SupInt	Protection - IP Excell 13 SupInt
MLC Protection - Life 10	Protection - Life 10

Current product name	New / unchanged product name
MLC Protection - Life 10 External Super	Protection - Life 10 External Super
MLC Protection - Life 10 MLCS Super	Protection - Life 10 Super
MLC Protection - Life 11	Protection - Life 11
MLC Protection - Life 11 External Super	Protection - Life 11 External Super
MLC Protection - Life 11 MLCS Super	Protection - Life 11 Super
MLC Protection - Life 8	Protection - Life 8
MLC Protection - Life 8 External Super	Protection - Life 8 External Super
MLC Protection - Life 8 MLCS Super	Protection - Life 8 Super
MLC Protection - Life 9	Protection - Life 9
MLC Protection - Life 9 External Super	Protection - Life 9 External Super
MLC Protection - Life 9 MLCS Super	Protection - Life 9 Super
MLC Protection - Recovery Money 10	Protection - Recovery Money 10
MLC Protection - Recovery Money 10 External Sup	Protection - Recovery Money 10 External Sup
MLC Protection - Recovery Money 11	Protection - Recovery Money 11
MLC Protection - Recovery Money 11 External Sup	Protection - Recovery Money 11 External Sup
MLC Protection - Recovery Money 8	Protection - Recovery Money 8
MLC Protection - Recovery Money 9	Protection - Recovery Money 9
MLC Protection - Stand Alone 10 External Super	Protection - Stand Alone 10 External Super
MLC Protection - Stand Alone 10 MLCS Super	Protection - Stand Alone 10 Super
MLC Protection - Stand Alone 11 External Super	Protection - Stand Alone 11 External Super
MLC Protection - Stand Alone 11 MLCS Super	Protection - Stand Alone 11 Super
MLC Protection - Stand Alone 9 MLCS Super	Protection - Stand Alone 9 Super
MLC Protection - Stand Alone Recovery Money 10	Protection - Stand Alone Recovery Money 10
MLC Protection - Stand Alone Recovery Money 11	Protection - Stand Alone Recovery Money 11
MLC Protection - Stand Alone Recovery Money 8	Protection - Stand Alone Recovery Money 8
MLC Protection - Stand Alone Recovery Money 9	Protection - Stand Alone Recovery Money 9
Recovery Money	Recovery Money
Recovery Money 2	Recovery Money 2

Current product name	New / unchanged product name
Recovery Money 3	Recovery Money 3
Recovery Money 4	Recovery Money 4
Recovery Money 5	Recovery Money 5
Recovery Money 6	Recovery Money 6
Recovery Money 7	Recovery Money 7
Standalone Recovery Money 5	Standalone Recovery Money 5
Standalone Recovery Money 7	Standalone Recovery Money 7
<b>Retail Insurance - Other</b>	
Bendigo Bank First Provincial Term Life	Bendigo Bank First Provincial Term Life
Bendigo Sunstate Family Protection Plan	Bendigo Sunstate Family Protection Plan
Blueprint	Blueprint
blueprint Insurance	blueprint Insurance
blueprint Insurance (Super)	blueprint Insurance (Super)
blueprint Insurance (Wrap or SMSF)	blueprint Insurance (Wrap or SMSF)
CUA Advantage Family Protection Plan	CUA Advantage Family Protection Plan
CUA Family Protection Plan	CUA Family Protection Plan
First State Accidental Death Plan	First State Accidental Death Plan
Manchester Unity	Manchester Unity
Members Australia Term Life Insurance	Members Australia Term Life Insurance
MLC 5 Year Term Life	5 Year Term Life
MLC Accident Cover	Accident Cover
MLC Accidental Death Plan	Accidental Death Plan
MLC Business Expenses	Business Expenses
MLC Convertible Protection	Convertible Protection
MLC Convertible Protection	Convertible Protection
MLC Disablement Income Insurance	Disablement Income Insurance
MLC Hospital Cash	Hospital Cash
MLC Income Protection	Income Protection

Current product name	New / unchanged product name
MLC Income Protection Plus	Income Protection Plus
MLC Insurance Against Accident & Specified Diseases	Insurance Against Accident & Specified Diseases
MLC Simple LifeCover	Simple LifeCover
MLC Term	Protection - Term
MLC Term Assurance	Term Assurance
MLC Term Life Plan	Term Life Plan
Personal Income Protection	Personal Income Protection
Personal Life Protection	Personal Life Protection
Personal Life Protection Super	Personal Life Protection Super
Personal Salary Protection	Personal Salary Protection
Shadforths Savings and Loans Family Protection Plan	Shadforths Savings and Loans Family Protection Plan
Solitaire	Solitaire
Solitaire 2	Solitaire 2
Solitaire 3	Solitaire 3
Solitaire 4	Solitaire 4
Victoria Teachers Credit Union Term Life Plan	Victoria Teachers Credit Union Term Life Plan
<b>Traditional</b>	
Longlife	Longlife
MLC Endowment	Endowment
MLC Endowment Superannuation	Endowment Superannuation
MLC Maturity Growth Plan	Maturity Growth Plan
MLC Maturity Growth Superannuation Plan	Maturity Growth Superannuation Plan
MLC Pure Endowment	Pure Endowment
MLC Pure Endowment Superannuation	Pure Endowment Superannuation
MLC Whole of Life	Whole of Life
MLC Whole of Life Superannuation	Whole of Life Superannuation
Whole of Life	Whole of Life



Current product name	New / unchanged product name
<b>Investments</b>	
Capital Guaranteed Collection Super Bond	Capital Guaranteed Collection Super Bond
Capital Guaranteed Collection Deferred Annuity	Capital Guaranteed Collection Deferred Annuity
Capital Guaranteed Collection Investment Bond	Capital Guaranteed Collection Investment Bond
Dimension	Dimension
Executive Dimension	Executive Dimension
Financial Security Plan	Financial Security Plan
Investment Bond	Investment Bond
MLC Asset Builder	Asset Builder
MLC Breakthrough Plan	Breakthrough Plan
MLC Capital Guaranteed Bond	Capital Guaranteed Bond
MLC Capital Guaranteed Personal Super Bond	Capital Guaranteed Personal Super Bond
MLC Capital Guaranteed Personal Super Savings Plan	Capital Guaranteed Personal Super Savings Plan
MLC Capital Guaranteed Rollover Annuity	Capital Guaranteed Rollover Annuity
MLC Capital Guaranteed Savings Plan	Capital Guaranteed Savings Plan
MLC Investment Bond	Investment Bond
MLC Investment Linked Insurance Bond	Investment Linked Insurance Bond
MLC Investment Linked Savings Plan	Investment Linked Savings Plan
MLC Life	Acenda Life
MLC Life II	Acenda Life II
MLC Link	Acenda Link
MLC MasterKey Investment Bond	Investment Bond
MLC MasterKey Rollover	Rollover Bond
MLC MasterKey Rollover Bond	Rollover Bond
MLC MasterKey Superannuation	Acenda Superannuation
MLC Rainbow Protection & Savings Plan	Rainbow Protection & Savings Plan
MLC Rollover Bond - Series 1	Rollover Bond - Series 1
MLC Rollover Bond - Series 2	Rollover Bond - Series 2

Current product name	New / unchanged product name
MLC Rollover Bond - Series 3	Rollover Bond - Series 3
MLC Rollover Parking Bond	Rollover Parking Bond
MLC Savings Plan	Savings Plan
MLC Tax Paid Savings Bond	Tax Paid Savings Bond
MLC Universal Life	Universal Life
Professional Access	Professional Access
Rollover	Rollover
Rollover Parking Fund	Rollover Parking Fund
Rollover Portfolio	Rollover Portfolio
Savings Plus	Savings Plus
Superannuation Bond	Superannuation Bond
Superannuation Portfolio	Superannuation Portfolio
Top Up Investment Bond	Top Up Investment Bond
Wholesale	Wholesale
<b>Annuities</b>	
MLC Fixed Term Pension	Fixed Term Pension
MLC Guaranteed Income Plan	Guaranteed Income Plan
MLC Immediate Annuity	Immediate Annuity
MLC MasterKey Annuity	Lifetime Annuity
MLC MasterKey Annuity	Term Annuity
MLC Super Pension	Super Pension
MLC Super Pension Plan	Super Pension Plan
<b>Bancassurance and Direct</b>	
MLC EasyCover	EasyCover
MLC Essential Life	Essential Life
MLC Personal Loan Cover	Personal Loan Cover
NAB Credit Card Cover	NAB Credit Card Cover
NAB Essentials	NAB Essentials

Current product name	New / unchanged product name
NAB Mortgage Protect	NAB Mortgage Protect
NAB Personal Loan Cover	NAB Personal Loan Cover
National LoanCover	National LoanCover
Protectme	Protectme
Widecover Life	Widecover Life

## Here for you

If you have any questions or need clarification about our new product names, please contact our team on **13 65 25**. We would be happy to assist you.