



Helping you understand the online experience

Welcome to your new digital experience; a website designed to make it easy for you to manage your account, anywhere, anytime, on any device.



Login



Dashboard



Navigation



Account balance



Account activity


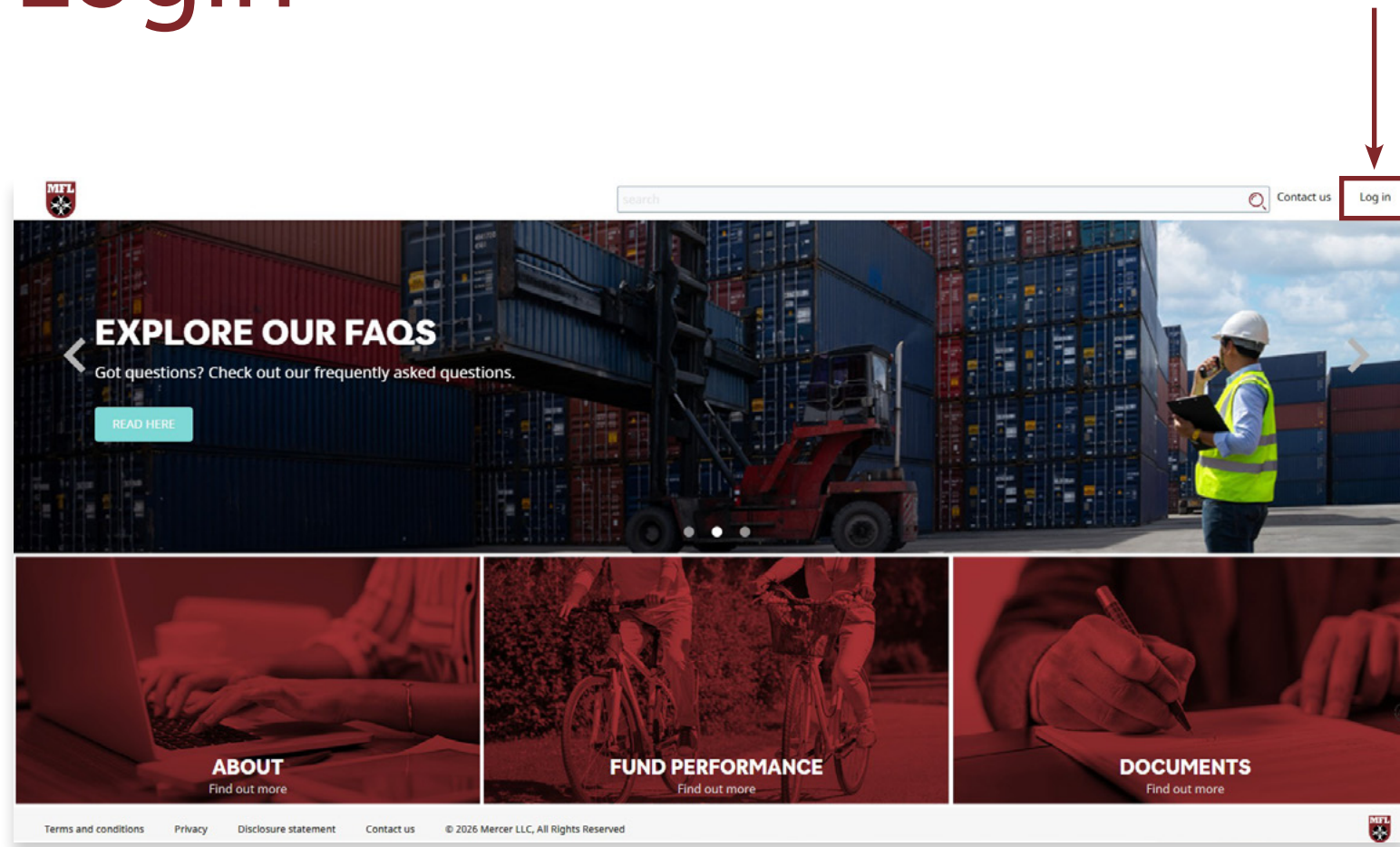


Current investments



Personal details

Login



Log in to your account

Email

Password

[Forgot your password?](#)

[Need Help?](#)

Haven't activated your online account? [Activate Now](#)

Log In

Sign in and get started

Step 1

Access the website by entering www.mflmutual.co.nz into your internet browser. This will take you to the home page.

Step 2

Once you're on the website home page, click on '**Log in**' at the top right corner of the page, then '**MEMBER**' on the first pop up box.

First time access – activate your account

Before logging into Member Online for the first time, you'll need to activate your account by selecting '**Activate Now**' at the bottom of the screen and following the instructions.

Member Online login

Once your account has been activated, you can log in with your email address and password.

Dashboard

All your key information is brought together on a single screen.

Click on the MFL logo to return to the dashboard at any time.

This is your personal dashboard.

The dashboard features a dark red header with the MFL logo on the left and navigation icons (user profile, email, and menu) on the right. The main content area is divided into four columns:

- Account Balance:** Shows the balance as of 24 March 2026. Below is an 'Account Summary' section with a bar chart comparing 'Investment earnings' (red) and 'Net investment' (dark red) over time. A 'View account summary' button is at the bottom.
- Balance And Income Projections:** Provides estimates based on the current balance. Key figures include a super balance, retirement income of \$39,000 p.a., 2 years of retirement income, and 8% of what is needed. A 'Change the assumptions' button is present.
- Investments:** Displays performance metrics and a pie chart. A 'View your investments' link is provided.
- Need support:** Offers assistance from a Mercer Financial Adviser for free, with a 'Book a call back today' link. Below is a 'Contributions' section with a 'Find out how' link.

At the bottom, there are three service tiles: 'Documents' (View reports, updates, forms and guides), 'Financial Advice' (Free support from our financial advice team), and 'Contact us' (If you have any queries or would like further information). The footer contains links for 'Terms of use & disclaimer', 'Privacy', 'Contact us', and 'Copyright 2026 Mercer LLC. All rights reserved'.

Click on the email icon to display alerts ready for actioning.

This is where you can update your personal details (including communication preferences), and also change your password or logout.

Navigation

The screenshot shows a financial dashboard with a dark red header. On the right side of the header, there is a user profile icon, an envelope icon, and a menu icon (three horizontal lines). A red arrow points from the menu icon to a callout box on the right that says "Click the menu icon to show the navigation at any time." Below the header is a main content area with four columns of cards. The first column contains 'Account Balance' (with a date 'As at 24 March 2026'), 'Account Summary' (with a bar chart showing 'Investment earnings' and 'Net Investment' over time), and 'Account Statement' (with a dropdown menu showing 'No Statements to show'). The second column contains 'Balance And Income Projections' (with a house icon, '\$39,000 retirement income p.a.', '2 years of retirement income', and '8% of what you need'), and 'Account Activity' (with a 'Review here' link). The third column contains 'Investments' (with a bar chart and 'View your investments Here' link). The fourth column contains 'Need support' (with a question mark icon and 'Book a call back today.' link) and 'Contributions' (with a person icon and 'Find out how' link). At the bottom of the dashboard, there are three sections: 'Documents' (with a document icon and 'View reports, updates, forms and guides Here' link), 'Financial Advice' (with a speech bubble icon and 'Free support from our financial advice team Request a call back' link), and 'Contact us' (with a phone icon and 'If you have any queries or would like further information Contact us' link). The footer contains links for 'Terms of use & disclaimer', 'Privacy', 'Contact us', and 'Copyright 2026 Mercer LLC. All rights reserved', along with the MFL logo.

☰ Click the menu icon to show the navigation at any time.

See the prompts for other relevant information about your account at the bottom of the screen.



Documents
View reports, updates, forms and guides
[Here](#)

Financial Advice
Free support from our financial advice team
[Request a call back](#)

Contact us
If you have any queries or would like further information
[Contact us](#)

Dashboard

Account balance

This can be accessed from your dashboard or the menu.



Account balance is the most up to date record of your balance.

The dashboard is titled "Account Balance" and shows the current balance as of 24 March 2026 is \$5,000. Below this is the "Account Summary" section, which includes a bar chart showing investment earnings and net investment over time. A "View account summary" button is located below the chart. The "Account Statement" section at the bottom allows users to select a statement to download, currently showing "No Statements to show" and a "Download PDF" button.

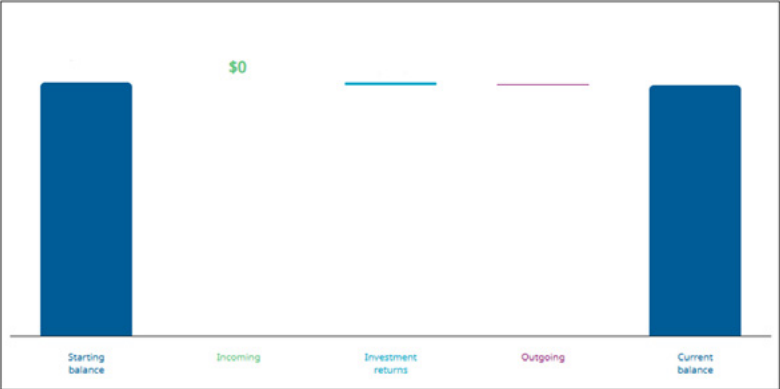
Click here to view your account summary.

Click here to download your member statements.

Your Account Summary

Hello
Your Account Balance is:

Unit prices calculated 20/03/2026
Current Year Last Year Custom



How we calculate your account balance

Your Balance Breakdown

Starting Balance
Incoming
+ Investment Returns
+ Outgoing
Current Balance

Your Account Statements

View and download your account statements here.

No statements to show
Download PDF

Estimated account balance and income at retirement

Full view

This can be accessed from your dashboard or the menu.

The screenshot shows a web interface for a retirement profile. At the top, there is a dark red header with the MFL logo on the left and user, mail, and menu icons on the right. Below the header, the main title is "Your Retirement Profile".

The dashboard features five key metrics in a row:

- Your Account Balance**: \$5,000 (with a scale icon)
- We Estimate**: \$50,200 (with a bar chart icon) - In 2055 you will have
- \$39,000** (with a money icon) - income P.A.
- 2 years** (with a clock icon) - of retirement income
- 8%** (with a calculator icon) - of what you need

On the left side, there is a text box: "See exactly what your account balance consists of in real time." with a red arrow pointing to the \$5,000 value.

Below the metrics, a text box states: "This area contains the data and assumptions used in your retirement estimate. You can change the inputs on the controls below, and click Update to see the results."

The section titled "Your Retirement Estimate Is Based On" contains two sliders:

- Desired Income In Retirement P.A.**: Set to \$39,000. The slider ranges from \$0 to \$300,000. A teal circle is positioned at the \$39,000 mark. A legend below the slider shows a teal square next to "Default - \$39,000".
- Retire At Age**: Set to 65. The slider ranges from 55 to 75. A teal circle is positioned at the 65 mark. A legend below the slider shows a teal square next to "Default - 65".

At the bottom of the sliders, there is a "More" link with a downward arrow and an "Update" button.

Estimated account balance and income at retirement

Ways to make your money last longer

The screenshot displays a web interface for a retirement profile. At the top, the title "Your Retirement Profile" is centered. Below it, five key metrics are shown: "Your Account Balance" at \$5,000, "We Estimate" of \$50,200 "In 2055 you will have", "\$39,000" "income P.A.", "2 years" "of retirement income", and "8%" "of what you need". A descriptive text below states: "This area contains the data and assumptions used in your retirement estimate. You can change the inputs on the controls below, and to see the results." The main section is titled "Your Retirement Estimate Is Based On" and features two sliders: "Desired Income In Retirement P.A." set at \$39,000 (range \$0 to \$300,000) and "Retire At Age" set at 65 (range 55 to 75). A "More" dropdown and an "Update" button are located at the bottom of the sliders.

In this view, you can adjust the sliders to see what difference your decisions today can make to your final retirement income.

Have a go at moving the sliders. We've made it really easy for you to change variables to help you understand how different decisions, like making additional contributions or delaying retirement for a few years, can affect your balance at retirement and how long it may potentially last you.

The projections shown in this simulator are intended as a guide only, based on the information you input, and should not be used in isolation to make financial decisions. This simulator does not take into account your personal objectives or your own financial situation and it cannot determine your actual final balance or income. Before making any decisions about your account or any other financial product, you should consider seeking advice from a financial adviser.

Dashboard

Account activity

This can be accessed from your dashboard or the menu.

The screenshot shows a financial dashboard with several sections: 'Account Balance' (As at 24 March 2026), 'Account Summary' (with 'OVER TIME' and 'BREAKDOWN' tabs and a bar chart), 'Balance And Income Projections' (showing a super balance and retirement income of \$39,000 p.a. over 2 years), 'Investments' (with a bar chart and a pie chart), 'Need support' (with a question mark icon and text about Mercer Financial Adviser), and 'Contributions' (with a person icon and text about online banking). A 'COMMUNICATIONS' overlay is present, stating 'Please review your preferences. Review here'. At the bottom, there is a 'My Account Activity' button and a 'Contact us' section. The footer contains links for 'Terms of use & disclaimer', 'Privacy', 'Contact us', and 'Copyright 2026 Mercer LLC. All rights reserved'.

Account Activity

COMMUNICATIONS
Please review your preferences.
[Review here](#)

My Account Activity

Account Activity
Account activity is a summary of the most recent actions.
Contributions, withdrawals, alerts and messages also appear here.

Account activity

Full view

ACCOUNT ACTIVITY

Account Activity: All

COMMUNICATIONS Please review your preferences. [Review here](#)

ACCOUNT ADJUSTMENT Account adjustment

TAX Tax

Check these alerts - they will remind you of important actions you may want to consider for your account.

In this view, you can filter by account type, export, create PDFs or print your activity summaries.

Documents
View reports, updates, forms and guides
[Here](#)

Financial Advice
Free support from our financial advice team
[Request a call back](#)

Contact us
If you have any queries or would like further information
[Contact us](#)

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Dashboard

Current investments

This can be accessed from your dashboard or the menu.





Learn more about your current investment profile.

View your investments page for more detail.



The image shows a financial dashboard with a dark red header and a light grey background. The dashboard is divided into several sections: 'Account Balance' (As at 24 March 2026), 'Balance And Income Projections' (Based on your current balance in the account, we estimate...), 'Account Summary' (OVER TIME and BREAKDOWN tabs, showing a bar chart for 'Today' with 'Investment earnings' and 'Net investment'), 'Account Statement' (Select a statement to download, 'No Statements to show'), and 'Account Activity' (COMMUNICATIONS: Please review your preferences). A 'Documents' section at the bottom offers to 'View reports, updates, forms and guides'. A 'My Investments' button is highlighted in a dark red box, with an arrow pointing to it from the text 'View your investments page for more detail.' A dark red callout box on the right contains a piggy bank icon and the text: 'How you invest your money is an important decision - make sure you are familiar with your current investment choice.' The footer includes 'Terms of use & disclaimer', 'Privacy', 'Contact us', 'Copyright 2026 Mercer LLC. All rights reserved', and the MFL logo.

Investments

Detailed summary




Investments

Review how you're currently investing your super. [To view your unit holdings, or for an overview of an option just click on the name of the investment option.](#) [Need some help?](#)  

Investment Performance

Please read monthly and quarterly investment reports in the [Documents](#) section.

Current Investments

Investment options	Unit Price 20/03/2026	Number of Units	\$	%
MFL MUTUAL FUND	5.5328	1995.6976		100
				100% 


Future Contributions

Investment option	Incoming Contributions %
MFL MUTUAL FUND	100%
	100%

Unit Prices

Select date

Investment Options	Entry Price	Exit Price
MFL MUTUAL FUND	5.5328	5.5328



Easy access to the most up to date unit prices, plus historical search capability.

Personal details

My Personal Details

We recommend that you review your details regularly, to ensure that we have the most up-to-date information available.

Editing your details is as simple as updating the personal information in the fields provided.

Why its important that we have your IRD number

If you don't supply your IRD number, you could miss out on lower tax rates and your investment earnings may be taxed at the wrong tax rate.

Email Address

Confirm Email Address

Mobile number

Business hours number

After hours number

Postal Address

Suburb

Country

Interactive tools explained


MFL


Search

Profile, Mail, Menu

Advice Tools

In order to achieve lifelong financial security, you need to plan for the future and that's where the tools on this page can assist you. Remember that we're always here to assist you with your retirement planning, insurance (if available in your scheme) and investment decisions at any life stage.

 Use the Retirement Income Simulator to see how much you might have in retirement based on a number of variables, and see the income this might provide you with. It will pre-populate your account balance, age and gender.



Retirement Income Simulator

This tool can help you understand what your retirement income could look like, how long it might last and levers you can pull to make retirement work for you.

We recommend seeking advice before making financial decisions.

[Launch Calculator](#)

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MFL