



MACQUARIE GROUP

Macquarie Group (Macquarie) is a global provider of banking, financial, advisory, investment and funds management services. Macquarie acts on behalf of institutions, corporate and retail clients and counterparties around the world.

Founded in 1969, Macquarie operates in more than 70 office locations in 27 countries. Macquarie employs more than 12,500 people (as at June 30, 2009) and has assets under management of over \$C205 billion (as at July 31, 2009). Macquarie Group Limited is listed in Australia (ASX: MQG) and is regulated by APRA, the Australian banking regulator, and is the owner of Macquarie Bank Limited, an authorized deposit taker.

In the Americas, Macquarie has a significant and expanding presence, having been active in the region for over a decade. Macquarie has had a permanent and growing presence in Canada since opening its first office in 1998. Macquarie employs over 470 people in Canada with offices in Toronto, Vancouver, Calgary, Montreal and Winnipeg.

MACQUARIE BANKING AND FINANCIAL SERVICES GROUP

Banking and Financial Services Group is the primary relationship manager for Macquarie's retail client base. Banking and Financial Services Group works with investment advisors and other intermediaries, as well as directly with clients in providing services that help its clients to build and secure their financial future. The Group is known for developing innovative solutions that meet its clients' investment needs supported by an unparalleled level of service.

- Banking and Financial Services Group has more than 850,000 client relationships globally (direct and through intermediaries) and has total assets under advice, administration, or management of \$C108b.
- Banking and Financial Services Group has approximately 2,800 employees and operations in Australia, New Zealand, Asia, Canada, United Kingdom, North America and Europe.
- Banking and Financial Services Group has had a presence in Canada since 2006 when it established a business providing mortgage services to Canadian investors. Banking and Financial Services Group owns 100% of Macquarie Premium Funding, one of the country's largest premium funding companies.
- Banking and Financial Services Group also recently signed a deal with AON Group of companies to provide premium funding in Canada, Ireland and the UK.

MACQUARIE PRIVATE WEALTH

Macquarie Private Wealth, a part of Macquarie's Banking and Financial Services Group, provides an extensive range of investment services and advice to personal investors of all levels. Macquarie Private Wealth is acknowledged as one of Australia's leading providers of advisory services to high net worth individuals. Macquarie Private Wealth has operations in Australia, New Zealand, Hong Kong, Singapore and India. Macquarie Private Wealth's integrated business model offers a broad range of advisory options, investment opportunities and financial solutions.

This includes:

- Full-service stock broking in international and domestic markets
- Capital raising
- Investment management
- Strategic wealth management
- Portfolio management discretionary service
- Private banking
- Debt management and mortgages
- Income and wealth protection
- Retirement, Estate planning and family office
- Superannuation and pension funds services including SMSF
- Cash flow management and solutions

Banking and Financial Services' Global Reach



HIGHLIGHTS

- The No.1 Australian full-service retail stockbroker in terms of market share
- A market leader in cash solutions, pioneering Australia's first and largest cash management trust in 1980
- A market leading Wrap platform established in 1999
- Global sales, marketing and brand support
- Awarded "Best Local Private Bank" by Euromoney in 2007, 2008, and 2009
- Awarded "Best Front End Software" – Workflow Integration and Practice Management' by Asset Management for our financial planning software
- Ranked No.1 in the 2008 Assirt 'Service Level Awards' for our technical services
- Awarded Silver Medal 'Advisor Choice Risk Awards' by Money Management Magazine for Macquarie Life insurance