



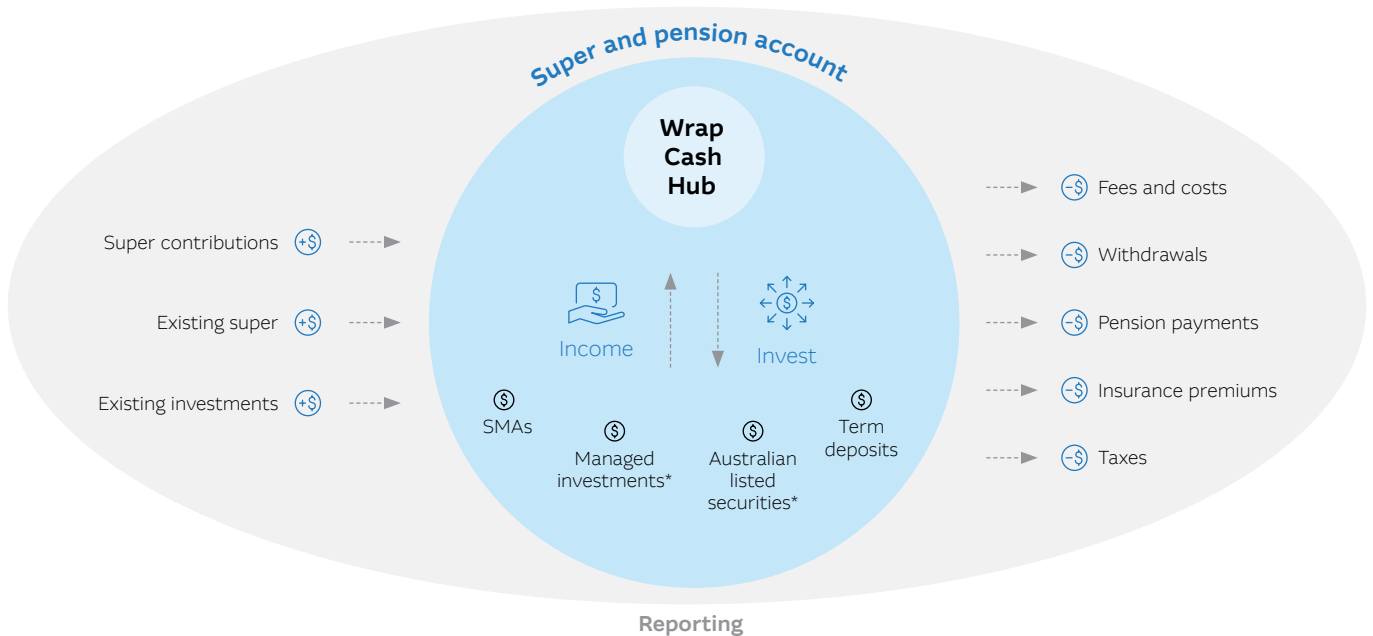
Macquarie Wrap

Superannuation and pension

Macquarie Wrap is an investment platform designed to manage a range of different asset types. When you open a wrap account, your adviser can place all investment buys and sells online via the Macquarie Wrap website. This becomes a single platform for all the different assets you hold. Whether you're growing your superannuation balance or looking to start a pension, using a wrap platform can simplify the management of your finances.

With all your investments in the one place, your adviser can respond quickly to investment opportunities and changes in the market and you both have the transparency of online reporting at any time.

How a wrap platform works



Benefits



Over 1,500 investment options across Australian listed shares, managed funds, separately managed accounts, term deposits and more.



Contributions from you or your employer are deposited in your Wrap Cash Hub and can then be set up to invest directly based on your strategy.



You and your adviser can access account reporting online at any time for full transparency of your investments.

A platform for different stages and strategies

Whether you're growing your superannuation balance or looking to start a pension, choose the product to suit you. Our platform suite includes Macquarie Super and Pension Consolidator II and Macquarie Super and Pension Manager II. Macquarie Super and Pension Consolidator II offers two investment menus and differing fee structures:

- Engage – a limited investment menu option featuring a number of SMA model portfolios, as well as a range of term deposits.
- Elevate – a comprehensive investment menu option featuring an extensive number of managed investments, SMAs, Australian listed securities and term deposits from a range of providers. With a portfolio-based pricing structure and fee aggregation, Elevate is generally used by investors with broader investment needs and multiple accounts.

Macquarie Super and Pension Manager II, like Engage, is designed for those looking for access to the same broad range of investment options but offers holdings-based pricing which can result in a lower overall fee when fewer investments are held.

Account based tax processing

Tax is also notionally calculated on an individual account basis within wrap, and as a result you may get the benefit of franking credits and foreign income tax offsets from your investments. Talk to your adviser about your individual situation.

Ready for retirement?

Our flexible retirement solutions are designed to seamlessly move your retirement savings to a pension account, by:

- providing a transition to retirement income stream – a solution that assists you and your adviser to implement a transition to retirement strategy
- removing the need to sell down your assets – we seamlessly move your assets into your pension account without triggering a capital gains tax event.

	Macquarie Consolidator II - Engage	Macquarie Consolidator II - Elevate	Macquarie Manager II
	A product for clients with less complex portfolios	A full service product for clients with larger portfolios with diversification	Holdings-based pricing that may suit clients with concentrated portfolios
Minimum investment	\$10,000	\$10,000	\$10,000
Minimum cash holding	\$500	\$1,000	\$1,000
Insurance options (Zurich, TAL, AIA, OnePath)	✓	✓	✓
Portability to other Macquarie Wrap products	✓	✓	✓
Choice of:			
SMAs	✓ 4 Index and 4 Active SMAs, 6 Sustainability SMAs and 1 Income SMA	✓ Over 350 models from over 50 investment managers	✓ Over 350 models from over 50 investment managers
Managed funds	✗	✓ 650+ managed funds	✓ 650+ managed funds
Australian listed securities	✗	✓	✓
Term deposits (multiple providers)	✓	✓	✓
Fee aggregation	✗	✓	✗

Want to know more?

Contact your financial adviser to talk about opening a Macquarie Wrap super or pension account today.

The information contained in this document is current as at (11 April 2023).

Several fees apply, including transaction fees, Wrap Cash hub administration fees, investment fees & costs, adviser fees and other incidental fees that may be charged. In some instances, a rebate may apply to part of the administration fees. Detailed information on the fees and costs of the products detailed above can be found in the relevant PDS.

This information does not take into account your objectives, financial situation or needs. Before making any financial investment decision or a decision about whether to acquire a product mentioned on this page, a person should obtain and review the terms and conditions relating to that product and also seek independent financial, legal and taxation advice. Macquarie Investment Management Limited ABN 66 002 867 003 AFSL 237 492 RSEL L0001281 (MIML) is the operator of Macquarie Investment Manager, Macquarie Investment Manager II,

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