

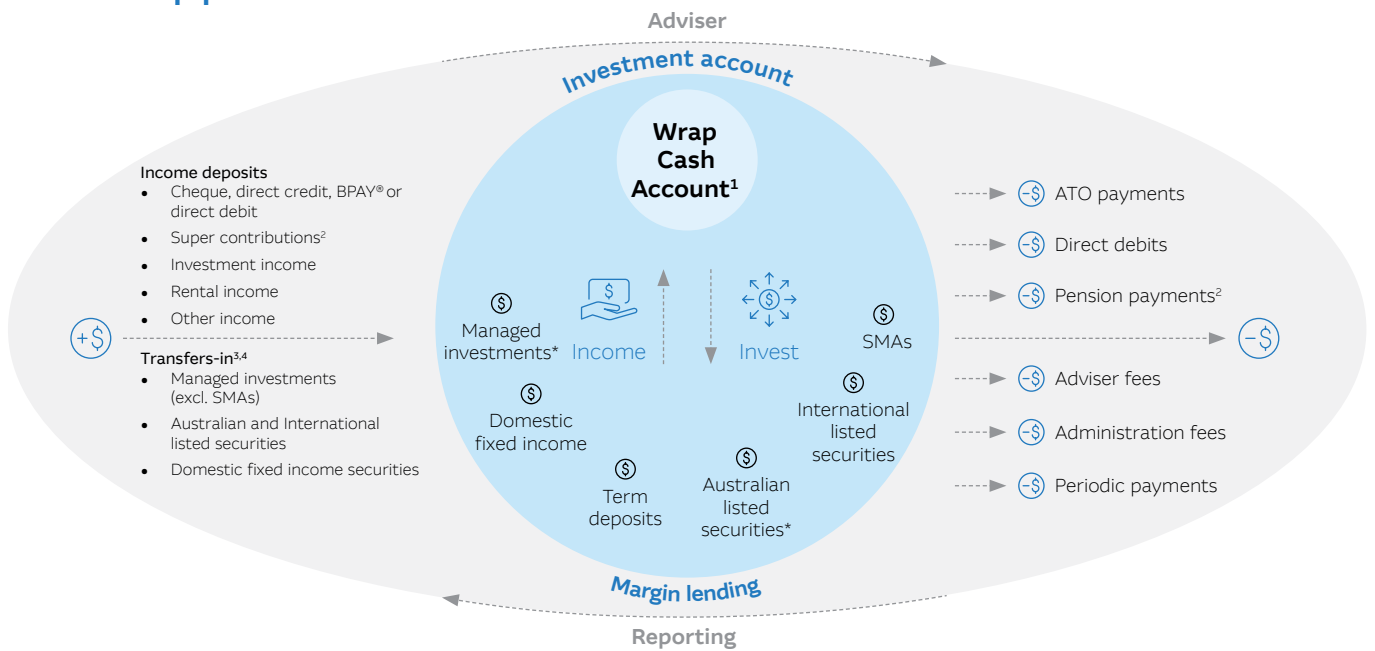


# Macquarie Wrap

## Investment accounts

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 Macquarie’s online portal. This becomes a single platform for all the different assets you hold. Whether you’re running your own SMSF or looking for a place to administer your personal share portfolio, 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 3,600 investment options across Australian and international listed shares, managed funds, separately managed accounts, fixed income securities, term deposits and more.



We hold the assets in your account in custody. This means we receive the paperwork you would usually receive from share registries or fund managers and we help you monitor corporate actions and investment opportunities. You retain beneficial ownership of the investments – we manage the paperwork.



Both you and your adviser can view your account online. With your permission, you can grant online access to your accountant to assist with managing your tax or other matters they could be supporting you with.

\* Available on the Elevate Investment Menu and Manager II. © Registered to BPAY Pty Ltd ABN 69 079 137 518.

1. Macquarie Wrap Cash Account (Wrap Cash Account) is a deposit account provided by Macquarie Bank Limited ABN 46 008 583 542 AFSL 237502.

Please refer to the Wrap Cash Account PIS for further details about the Wrap Cash Account available at [macquarie.com.au/wrapofferdocs](http://macquarie.com.au/wrapofferdocs).

2. If you are opening a self-managed superannuation fund (SMSF) account.

3. Available for a sub-set of Eligible Investments only.

4. No capital gains tax assuming no change in beneficial ownership.

## A platform for different stages and strategies

Whether you're running your own SMSF or simply looking for a place to administer your personal share portfolio, choose the product to suit you.

Our platform suite includes Macquarie Investment Consolidator II and Macquarie Investment Manager II.

Macquarie Investment Consolidator II offers two Investment menus:

- 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 over 500 managed investments, SMAs, Australian and international listed securities, domestic fixed income 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 Investment Manager II, like Elevate, offers access to the same broad range of investment options but offers holdings-based pricing which may result in a lower overall fee when fewer investments are held.

## Consolidated tax reporting

Each year, we will issue you with a tax report that will detail any income, expenses that may be deductible, and capital gains or losses to help with completing your tax return.

## Purpose-built cash management

To help manage any income and expenses, each Macquarie Wrap account has a cash hub (the Wrap Cash Account). We're a leader in cash management products and services, which is why close to 1 in 3 Australian SMSFs choose our investment cash hub. Our cash hub makes managing cash flow simple. It offers advisers full visibility of your account and, with permission, the ability to make payments on your behalf.

## Increase your portfolio with gearing

Macquarie Wrap integrates with a number of margin lenders so you can borrow money with all the reporting and administration benefits of a wrap platform. You can see your latest loan information and your lender can also send money to your wrap account for regular instalment gearing plans, meaning you can view your investments and loans in one place.

## Efficient investment administration for SMSFs

Macquarie Wrap makes SMSFs easy, with a dedicated online Help Centre for tax and audit material enabling accountants and auditors to easily access information they need to provide you with the assurances you require.

	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
Wrap Cash Account	✓	✓	✓
Portability to other Macquarie Wrap products	✓	✓	✓
<b>Choice of:</b>			
SMAs	✓ 4 Index and 4 Active SMAs, 6 Sustainability SMAs and 1 Income SMA	✓ Over 350 models from over 80 investment managers	✓ Over 350 models from over 80 investment managers
Managed funds	✗	✓ 760+ managed funds	✓ 760+ 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 investment account today.

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

Several fees apply, including transaction 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, Macquarie Investment Consolidator, Macquarie Investment Consolidator II and Macquarie Investment Accumulator; and is the Trustee of the Macquarie Superannuation Plan.

MIML is not an authorised deposit-taking institution for the purposes of the *Banking Act 1959* (Cth) and MIML's obligations do not represent deposits or other liabilities of Macquarie Bank Limited ABN 46 008 583 542. Any investments are subject to investment risk including possible delays in repayment and loss of income and principal invested. Macquarie Bank Limited does not guarantee or otherwise provide assurance in respect of the obligations of MIML. In deciding whether to acquire or continue to hold an investment, investors should consider the product guide or Product Disclosure Statement (PDS) available from us. Our Target Market Determinations are available at [macquarie.com.au/TMD](https://macquarie.com.au/TMD).