

# Macquarie CMA – The heart of your self managed super fund

Macquarie Cash Solutions



The Macquarie Cash Management Account (Macquarie CMA) gives you and your adviser, accountant, stockbroker and administrator all the tools you need to effectively manage the cashflow for your self managed super fund (SMSF).

With the Macquarie CMA at the heart of your SMSF, you can save time on administration and easily act on investment opportunities – which is why one in every four SMSFs use the Macquarie CMA\*\*.

- A competitive interest rate\*
- No monthly fees†
- Exceptional service
- Efficient cashflow management
- Tailored SMSF services for trustees

# The perfect companion for your SMSF

## 1 Greater flexibility and control to help you manage your cashflow more efficiently

With full visibility and online access you can always be in control:

- manage and monitor your SMSF cashflow online and easily act on investment opportunities
- have your superannuation contributions paid directly into your account
- organise for term deposit interest, dividend income and managed fund income to be paid directly into your SMSF
- set up direct debits for payments such as life insurance
- arrange funds transfers for regular payments such as pension payments
- automate tax office payments
- write cheques
- make cheque deposits through National Australia Bank using your personal deposit book.

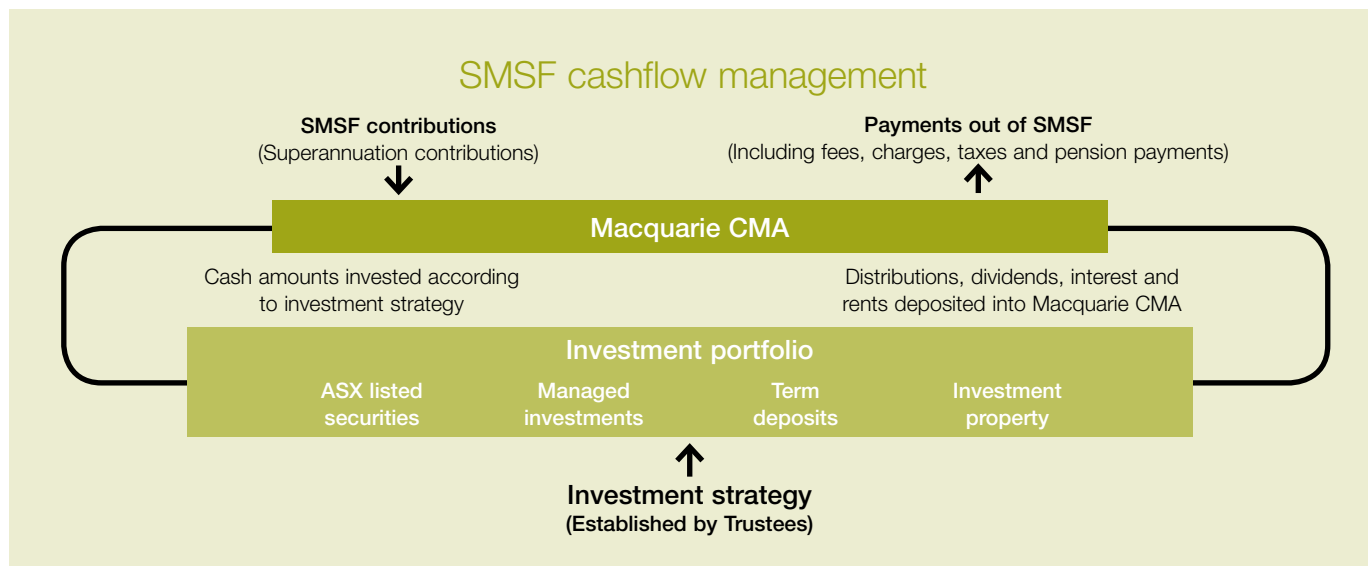
## 2 Easy access to account information and SMSF cashflow

Macquarie's online services and detailed statement reporting make it easy for you and your adviser to view the cash balance of your SMSF and monitor its cashflow. You can instantly view contributions, dividends, distributions, pension payments, fees and expenses, asset purchases or sales.

## 3 Simple record keeping and detailed reporting

With all transactions consolidated in the one account statement, together with meaningful and detailed transaction narratives, record keeping for your SMSF becomes more efficient. This translates into easier fund auditing and accounting at the end of the financial year.

Transaction reports can also be downloaded directly to many software applications so that your fund's adviser, accountant, stockbroker and administrator can all work together more efficiently to support the management of your SMSF.



#### 4 Electronic settlements

Automate all share transactions for your SMSF through your fund's stockbroker. Also take advantage of the line-by-line reporting and high quality detailed narration available to many stockbrokers.

#### 5 Easy setup

Setting up an account is quick and easy. You can then start making contributions to your SMSF or instruct your employer to contribute directly to your account straight away. You can also transfer the balance of your superannuation benefits from your other superannuation funds.

#### 6 Cost efficiency: no monthly fees<sup>†</sup>

The Macquarie CMA makes transacting more cost efficient, helping reduce the fees associated with running your SMSF.

#### 7 A competitive rate

With the Macquarie CMA as your cash hub you can be confident you are earning a competitive rate. Macquarie has committed to mirror the RBA cash rate until March 2012, updating the rate within one week of any change.\*

#### 8 Government guaranteed<sup>^</sup>

Macquarie's CMA gives you the benefit of the Retail Government Guarantee that applies to bank accounts.

#### 9 Exceptional service

Macquarie's CMA is supported by our specialist staff who are renowned for their efficient, friendly service and product knowledge. Our commitment to service means you speak to a real person every time. For Macquarie, it's all about delivering a great client experience.

#### 10 Market leaders in cash management

Macquarie's cash management solutions are used by more than 400,000 investors and more than 10,000 financial advisers. Macquarie has built this position through exceptional service and innovative features and functionality, purpose-built for advised clients.

**For more information speak to your financial adviser or contact Macquarie.**



**Investors:** 1800 806 310



**Advisers:** 1800 808 508

<sup>†</sup> Chequebook and other service fees may apply.

\* For the current rate see [macquarie.com.au/cashflow](http://macquarie.com.au/cashflow) or call 1800 806 310. The Macquarie CMA interest rate is variable and subject to change without notice. The rate will be adjusted to reflect any change in the RBA cash rate within one week of the change being announced by the RBA.

\*\* Source: Macquarie Bank Limited data, ATO Self-Management Super Fund Statistical Report.

<sup>^</sup> The Australian Government has committed to maintaining the Retail Guarantee for aggregate deposits up to \$A1 million for three years from 12 October 2008. The Retail Guarantee is the term we use to describe the Government's guarantee under the Financial Claims Scheme, which covers aggregate retail cash deposits of up to \$A1 million held by any one account holder with Macquarie Bank Limited (MBL) without charge to MBL or the account holder. For general information on the Australian Government's guarantee arrangements, including types of accounts and applicable monetary thresholds, visit [www.apra.gov.au/fcs.cfm](http://www.apra.gov.au/fcs.cfm).

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