



Macquarie Vision

## Important information about the investments in your account

Dear Client

We're writing to let you know that through our investment risk analysis for super and pension members, your account has been identified as having a higher level of investment risk.

*Please note: if you hold more than one super or pension account, you'll receive this communication for each account.*

**Account name**

**Account number**

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### What you need to know

The analysis is required under superannuation regulations and is sometimes referred to as "stress testing". The analysis isn't an assessment of the adequacy of your portfolio as we are unable to

assess your full personal circumstances.

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## Understanding the investment risk analysis

The analysis aims to identify portfolios that could be impacted the most by adverse market conditions. These portfolios are identified by applying various performance scenarios and comparing the impact of these on each super and pension member portfolio.

Members are identified as having a higher level of investment risk where, under the analysis conditions, their loss would be greater than the loss of a theoretical diversified Australian equity (share) portfolio<sup>1</sup>.

<sup>1</sup> Generally less than 2.5% of all accounts are identified as having a higher level of investment risk.

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## What you need to do

Please consider whether the analysis has highlighted the need for you to review your portfolio. In particular, whether further diversification could help in protecting your investments from adverse market conditions.

If you wish to change your investments after reviewing your portfolio, please contact your adviser.

Please note: if your portfolio meets your requirements, no action is required. We won't take any action unless we receive direct instructions from you or your adviser.

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## Need help?

Please call your adviser, visit [Macquarie Help Centre](#) or contact us on **1800 501 562**.

## **Privacy Policy | Important Information**

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