



MACQUARIE

# Investment Accumulator

## Macquarie Wrap

Investment Accumulator is specifically designed for your clients who are looking for investment choice, access to consolidated information and portability on their investment portfolio.

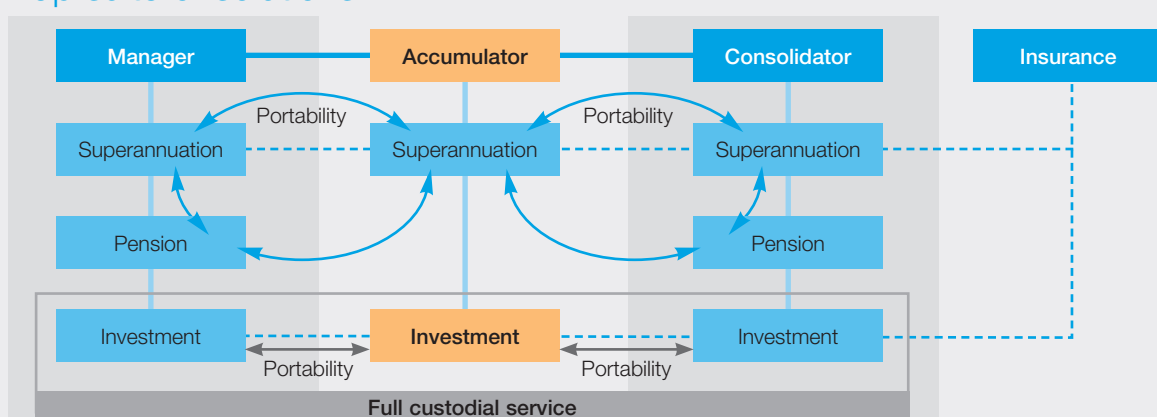
### Full custodial service allows portability and flexibility

Investment requirements have become more sophisticated and clients need the flexibility and ease when transferring between investment services. With Investment Accumulator and Investment Manager or Investment Consolidator, clients can move between these services without incurring any capital gains tax at the time of transfer.

### Integration with financial planning software

You can choose from a variety of financial planning software and accounting software providers.

### Macquarie Wrap suite of solutions



<b>Investment \$'s</b>	Large	<b>Small/medium</b>	Large
<b>Fee structure</b>	Transparent	<b>Transparent</b>	Transparent
<b>Investment choice</b>	Managed investments, term deposits, separately managed accounts, domestic fixed income securities and both domestic and international listed securities	<b>Managed investments</b>	Managed investments, term deposits, separately managed accounts, domestic fixed income securities and both domestic and international listed securities
<b>Reporting</b>	Extensive	<b>Extensive</b>	Extensive
<b>Online transacting</b>	✓	✓	✓
<b>Product portability</b>	✓	✓	✓

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Investment minimums	
Initial investment	\$5,000 or \$2,000 with regular contributions
Additional investment	<ul style="list-style-type: none"><li>• no minimum via cheque deposits, Bpay and direct deposits and</li><li>• no minimum via cheque deposits, Bpay and direct deposits and \$100 per direct debit</li></ul>
Switching investments	\$500 per managed investment
Cash Account minimum balance	\$500
Balance per investment	\$1,000
Withdrawal	\$500

Product features	
In-specie product switch	Transfer a client's assets out of Investment Accumulator and into Investment Manager or Investment Consolidator without incurring capital gains tax.
Margin lending	Choice of: <ul style="list-style-type: none"><li>• Leveraged Equities</li><li>• St George</li><li>• NAB Equity Lending</li></ul>

Investment choice	
Managed investments	260+

Adding to a portfolio	
BPAY®	Deposit electronically into the client's portfolio using BPAY.
Direct deposit	Arrange to make regular or ad hoc investments to the Cash Account, by internet or telephone banking.
Direct debit	We will deduct an amount selected by your client from a nominated Australian financial institution account.
Cheque	Cheques should be made payable to "MIML – Investment Accumulator (portfolio name)".

Maintaining a portfolio	
Automatic rebalancing	Ensure your client's portfolio is in line with their planned investment strategy by automatically rebalancing their portfolio according to a predetermined investment allocation.
Dividend reinvestment plans	Automatically reinvest (or receive cash from) distributions.
Dollar cost averaging	Drip feed regular payments from the Cash Account into selected managed investments.
Automatic cash management	Manage your clients' cashflow by setting minimum and maximum cash balances. When the cash balance falls outside those bands, Investment Accumulator will automatically buy or sell investments.
Transacting	Buy or sell for a single client, or multiple selected clients, simultaneously.

Reporting	
Portfolio reporting	<ul style="list-style-type: none"><li>• account details</li><li>• portfolio valuation</li><li>• cash transactions</li><li>• investment transactions, and</li><li>• order confirmations</li><li>• portfolio summary</li><li>• asset allocation</li></ul>
Fee statement	Breakdown of fees and charges applied to a client's portfolio.
Income and expenses	<ul style="list-style-type: none"><li>• distribution details</li><li>• gains and losses (realised and unrealised)</li></ul>
Performance reporting	<ul style="list-style-type: none"><li>• portfolio performance</li><li>• security specific performance</li></ul>
Tax return	Tailored client tax return report. Letting you choose the CGT cost base method
Group reporting	Link your clients' portfolios together for consolidated reporting.

Financial planning software integration	
Integration	Choose from a variety of financial planning software providers. Request downloads to run automatically everyday.

Information for you	
News and updates	Regular communications via email and online to keep you up to date.

Information for your clients	
Online client access	Website and mobile app offering your clients 24 hour access to view their portfolio.

## Fees and charges

(All fees are inclusive of GST except where noted)

Management costs	
Administration	0.62% pa paid to Macquarie Investment Management Limited.
Investment	Fees and costs for investing in the managed investments. The specific amount charged for each managed investment is shown in the relevant offer document, available on the Macquarie website.

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## Adviser fees

You and your clients have the flexibility to determine fees paid to you over and above those charged by Macquarie Wrap. You can nominate the fees on the application form. Those additional fees are as follows:

<b>A</b> Establishment	<ul style="list-style-type: none"><li>• A one-off dollar based fee for opening your clients portfolio.</li></ul>
<b>B</b> Adviser service	This fee can be structured in one of three ways: <ol style="list-style-type: none"><li>1. <b>Tiered</b> – specify a percentage to apply at different portfolio values</li><li>2. <b>Flat percentage</b> – specify a percentage to apply to the total value of your client's portfolio, or</li><li>3. <b>Flat dollar</b> – specify a flat dollar amount</li></ol>
<b>C</b> Online purchase	A flat dollar or percentage fee for buying managed investments for your client's portfolio online.
<b>D</b> Automated transactions	A percentage based fee for buying managed investments for your client's portfolio using the online facilities, such as: <ul style="list-style-type: none"><li>• dollar cost averaging, and</li><li>• automatic rebalancing</li></ul>
Adhoc Service Fee	A one off dollar based fee agreed between your and your client.

Please note: 10% GST will be added to all adviser service fees.

**Adviser fee details**

! Any amendments to this section must be signed in full by the applicant(s).  
• We will add GST net of the effect of any reduced input tax credit to the base fee set by your adviser.

**By completing this section, you authorise the payment to your adviser of the amounts set out below.**

**A** **Establishment fee (ex-GST):** \$  (specific dollar amount only)

**B** **Adviser service fee:** The adviser service fee is an annual fee, calculated daily on your account valuation and deducted monthly. Please make one of the following selections:

- (a) or (b) or (c)
- (a) and (c)
- (b) and (c)

		Rate (ex-GST) % pa
(a) Tiered fee (ex-GST) (percentage of your account value)		
From	To	
	\$0.00	<input type="text"/>
\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
\$ <input type="text"/>	\$ 999,999,999.99	<input type="text"/>
(b) Flat fee (ex-GST) (percentage of your account value)		<input type="text"/>
(c) Flat fee (ex-GST) per annum (specific dollar amount)	\$ <input type="text"/>	

**C** **Transaction fee (ex-GST)**

Online purchases of managed investments:  % per transaction **OR**

\$  per transaction

**D** Automated transactions: dollar cost averaging, automatic rebalancing and autocash management:  % per transaction

For more information call 1800 025 063, email [wrapsolutions@macquarie.com](mailto:wrapsolutions@macquarie.com) or visit [macquarie.com](http://macquarie.com)

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