



MACQUARIE

Super Accumulator

Macquarie Wrap

Super Accumulator caters for your clients who are looking for more simplified investment choice, access to consolidated information reporting, and the option to easily transition to a more sophisticated super product with Macquarie when the time is right.

A comprehensive service that allows portability and flexibility

As investment requirements become more sophisticated and needs change, clients can move between Super Manager, Super Consolidator and Super Accumulator. This saves you time and hassle, without realising any capital gains tax as a consequence of the transfer.

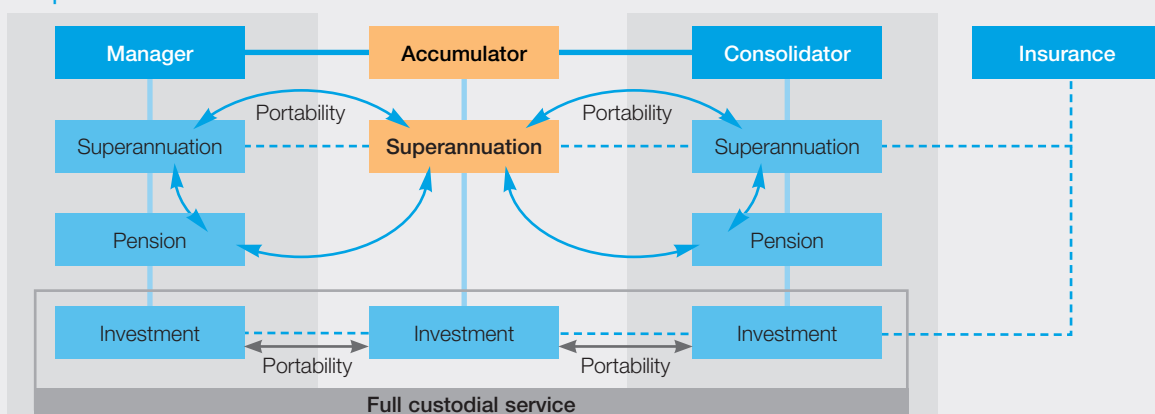
Integration with financial planning software

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

Individual tax calculations

A transparent and equitable way to ensure individual clients pay only the tax applicable to their investment and allowing individual clients to take full advantage of their imputation credits.

Macquarie Wrap suite of solutions



Investment \$'s	Large	Small/medium	Large
Fee structure	Transparent	Transparent	Transparent
Investment choice	Managed investments, term deposits, separately managed accounts and equities	Managed investments	Managed investments, term deposits, separately managed accounts and equities
Reporting	Extensive	Extensive	Extensive
Online transacting	✓	✓	✓
Product portability	✓	✓	✓

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Investment minimums	
Initial investment	\$5,000 or \$2,000 with regular contributions
Additional investment	<ul style="list-style-type: none">no minimum via cheque deposits, BPAY[®] and direct deposits and\$100 per direct debit
Switching investments	\$500 per managed fund
Cash Account minimum balance	\$250
Balance per investment	\$1,000
Withdrawals	\$500

Product features	
Estate planning features	Including: <ul style="list-style-type: none">insurance – Death, TPD and Disability income protection through multiple insurersnon-lapsing death benefit nominations
In-specie product switch	Transfer a client's assets out of Super Accumulator and into Super or Pension Manager or Super or Pension Consolidator without incurring capital gains tax.
Splitting of contributions	You may apply to split an amount up to 85% of any concessional contributions (up to the concessional contribution cap) made in the previous financial year into an account for your spouse.

Investment choice	
Managed investments	200+

Adding to your account	
BPAY [®]	Deposit electronically into your 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.
SuperStream	Employers can contribute electronically via SuperStream.
Cheque	Cheques should be made payable to "MIML Super Accumulator (full account name)".

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

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Reporting	
Portfolio reporting	<ul style="list-style-type: none">• superannuation details• asset allocation• cash transactions• investment transactions• order confirmations, and• member statements• fund commentaries
Asset allocation benchmarks	Compare predetermined benchmarks against portfolio holdings.
Fee statement and invoice	Breakdown of fees and charges applied to a client's portfolio.
Income and expenses	<ul style="list-style-type: none">• dividend and distribution details, and• gains and losses (realised and unrealised)
Performance reporting	<ul style="list-style-type: none">• portfolio performance• security specific performance
Notional tax calculation	Breakdown of tax calculation components, including income, capital gains, imputation credits and net tax position.

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 mail, email and website updates to keep you up to date.

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

Member statements	
Trustee reporting	Receive an annual statement at the end of each financial year, and a half yearly statement and annual report at the end of the calendar year.

Fees and charges

(All fees are inclusive of GST)

Management costs	
Administration	0.72% pa paid to Macquarie Investment Management Limited (MIML).
Investment	Fees and costs for investing in the assets. The specific amount charged for each investment option is shown in the relevant PDS, 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:

A Establishment	A one-off dollar based fee for opening your clients portfolio.
B Contribution fee	Fee charged for each contribution made (including rollovers).
C Adviser service	This fee can be structured in one of three ways: 1. Tiered – specify a percentage to apply at different portfolio values 2. Flat percentage – specify a percentage to apply to the total value of your client’s portfolio, or 3. Flat dollar – specify a flat dollar amount
D Online purchase	A flat dollar or percentage fee for buying managed investments for your client’s portfolio online.

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

Adviser fee details

A Initial advice fee (ex-GST) (specific dollar amount only): \$

B Contribution fee (ex-GST) (applies to all contributions/rollovers): % per contribution/rollover (must apply to **both** types)

C Adviser service fee: The adviser service fee is an annual fee, calculated daily on your account valuation and deducted monthly. Choose one of the following: (a) or (b) or (c) OR (a) and (c) OR (b) and (c)

	On all investments (ex-GST) % pa
(a) Tiered fee (ex-GST) (percentage of your account balance)	
Account balance from \$0.00 to Account balance to \$ <input type="text"/>	<input type="text"/>
\$ <input type="text"/> to \$ <input type="text"/>	<input type="text"/>
\$ <input type="text"/> to \$ <input type="text"/>	<input type="text"/>
\$ <input type="text"/> to \$ <input type="text"/>	<input type="text"/>
\$ <input type="text"/> to \$999,999,999.99	<input type="text"/>
(b) Flat fee (ex-GST) (percentage of your account balance)	<input type="text"/>
(c) Flat fee (ex-GST) (specific dollar amount)	\$ <input type="text"/> pa

D Switching fee (ex-GST)

Online switches into managed investments: % per transaction OR \$ per transaction

Automated plans including dollar cost averaging, automatic rebalancing and autocash management: % per transaction

For more information call 1800 025 063, email wrapsolutions@macquarie.com or visit macquarie.com

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