Product Update

Product Update issued by Macquarie Investment Management Limited (MIML) ABN 66 002 867 003 AFSL 237492 RSEL L0001281. **Issued 16 September 2026**.

This Product Update must be read together with the following offer documents, and any other disclosure documents which are incorporated by reference:

Investment products:

- Macquarie Investment Consolidator dated 1 July 2019
- Macquarie Investment Manager dated 1 July 2019
- Macquarie Investment Accumulator dated 12 August 2019

Super and pension products:

- Macquarie Super and Pension Consolidator dated 1 July 2019
- Macquarie Super and Pension Manager dated 1 July 2019
- Macquarie Super Accumulator dated 1 July 2019
- Premium Portfolio Service Super and Pension Account dated 1 April 2014

The following updates apply to all products listed above

Investment Risks

The following is an addition to the Specific Investment Risks table in the *Understanding your investments* section:

Environmental, Social and Governance (ESG)

There may be either qualitative or quantitative environmental, social and governance factors that may adversely affect the risk-return profile of the assets we invest in on your behalf. This may be due to their impact on assets, companies, industries and markets more generally.

Keeping your details secure

The following is an addition to the Online access to your account in the *Reporting* section:

You and your adviser must take all reasonable steps to protect the security of your respective computer hardware and software and mobile devices that you use to access your account. It is very important that you inform us as soon as security has been compromised by calling **02 8550 5666** (or **+61 2 8550 5666** if calling from overseas).

Investment instructions

The following should be read in addition to the information under Your investment instructions in the *Transacting* section.

We will act on all instructions received from you or your adviser, except in limited circumstances where the instruction would:

- breach any law or market practice (including sanctions), or
- violate Macquarie Group trading restrictions.

Privacy Policy

The location of the Privacy Policy has moved from macquarie.com/au/about/disclosures/privacy-and-cookies to macquarie.com.au/privacy-and-cookies.

Investment updates

The following is an addition to the *Understanding your investments* section.

From time to time, we may need to tell you about events that impact your managed investments. This information is made available on our website. If you hold Australian listed securities in your portfolio, you'll need to refer to the relevant exchange's website for any announcements.

Updated definitions

Digital Banking

The term Macquarie Online has changed to Digital Banking and is defined as 'Any online banking platform we offer, either through our website or our mobile application on compatible devices such as a computer, mobile phone, watch, or other electronic device'. Digital Banking can be accessed at online.macquarie.com.au/personal.

Note: For Premium Portfolio Service Super and Pension Account only, references to ClientView have the same meaning as Digital Banking. ClientView no longer provides consolidated online reports including for income received from your investments and Cash Account, expenses incurred on your account, tax components, preservation beneficiaries or insurance cover details or performance reporting on your account. You can contact your adviser or us if you require reporting on your account.

Technical Information Booklet (TIB)

For Premium Portfolio Service Super and Pension Account only, the document number for the (TIB), incorporated by reference into the PDS and Further Information Booklet (FIB), has been updated to MAQST01. The TIB continues to contain general technical information to help you understand your superannuation.

Direct debit minimums

References to the direct debit minimum have been updated to $100, this was previously $250.

Note: This change doesn't apply to Premium Portfolio Service Super and Pension Account.

The following updates apply to all super and pension products listed above

Investment Risks

The following is in addition to the General Investment Risks table in the *Understanding your Investments* section:

Longevity

As life expectancies continue to rise, there is a risk that you may outlive your superannuation savings or that they are not enough to support your desired standard of living throughout your entire retirement.

The Fund's retirement income strategy

The following should be read together with the information in the *Other information* section.

The Trustee of the Fund has a retirement income strategy that is designed to assist members in or approaching retirement with the following:

- maximising expected retirement income,
- managing risks to the sustainability and stability of retirement income, and
- having flexible access to funds.

A summary of the Fund's retirement income strategy is available at macquarie.com.au/wrap-product-info.

The following update applies to all investment products listed above, except Investment Accumulator

Standing Investment Instructions

Under Holding sufficient cash in the *Transacting* section, we've updated the investment sequence for circumstances where assets may be sold or drawn down on your behalf. In these circumstances, money will be drawn from your investments generally in the order of the investment categories outlined below, from highest to lowest value in each category:

1. Daily transacting managed funds and SMAs, then
2. Australian listed securities, then
3. Non-daily transacting managed funds, then
4. Other Eligible Investments.

Note: we may deviate from this order if we have concerns of an investment's liquidity.

Direct Debit Request Service Agreement

The following replaces Direct Debit Request Service Agreement in the *Terms and Conditions* section.

Information about the Direct Debit Request Service Agreement can be found in the Macquarie Banking Terms and Conditions at **macquarie.com.au/digital-banking/electronic-banking-terms-and-conditions**.

If you have any questions regarding these changes, please speak to your adviser or visit Help Centre at **macquarie.com.au/help**.

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