

Significant Event Notice

Successor Fund Transfer

**Macquarie ADF Superannuation Fund – Deposit Category
RSE R1004502**

**This document is important as it affects your current
investment in the Macquarie ADF Superannuation Fund.**

Issued by:

Macquarie Investment Management Limited

ABN 66 002 867 003, AFSL 237492, RSEL L0001281 (the Trustee, we us, our).

This notice is dated 7 February 2019.

Contents

About this document	3
About the Transfer	3
Choosing not to transfer to Super Accumulator	3
Background	4
How and when will the transfer take place?	4
What does this SFT mean for you?	4
Suspended and limited processing periods for transactions	5
Why Super Accumulator?	5
Investment strategy of the Macquarie Wrap Cash Account within Super Accumulator	5
Fees and costs	6
Performance	8
Allocation of income and distributions	8
Contributions and Rollovers after the SFT	8
Roll over and contribution methods	8
Claiming a deduction for personal contributions	8
Employer contributions	9
Minimum account balance requirements	9
Member communications and online access	9
Insurance cover	9
Access to pension benefits	9
Adviser authority and advice fees	10
Death benefit nominations	10
Additional information	10
Communication you will receive	10
Product Disclosure Statement	10

Significant Event Notice

About this document

This Significant Event Notice (“**SEN**” or “**Notice**”) is issued by Macquarie Investment Management Limited ABN 66 002 867 003, AFSL 237492, RSEL L0001281 as trustee (“**the Trustee**”) of the Macquarie ADF Superannuation Fund RSE R1004502 (“**the ADF Super Fund**” or “**the Fund**”).

It contains important information in relation to the upcoming transfer of your current membership of the Fund to Macquarie Super Accumulator (“**Super Accumulator**”), a product within the Macquarie Superannuation Plan. The Trustee of the Fund is also the trustee of the Macquarie Superannuation Plan.

Information about Super Accumulator is provided in the Product Disclosure Statement (“**PDS**”) for Super Accumulator. The PDS also includes references to documents that are incorporated by reference in the PDS and available via our website at www.macquarie.com/yourwrap. These documents are the Technical Information Booklet and the Investment Menu.

About the Transfer

As explained in more detail later in this Notice, following a detailed due diligence process, the Trustee has made a decision to transfer superannuation members from the Fund to Super Accumulator.

The Trustee has assessed the product features and governing rules of the Fund and Super Accumulator and tested equivalency of superannuation members’ rights in respect of benefits in relation to fees, investments and other relevant factors. As part of this process, the Trustee has also undertaken an analysis of other superannuation products in the market.

As a result of this due diligence and assessment, the Trustee is satisfied that the transfer to Super Accumulator is in the best interests of the superannuation members of the Fund and that each superannuation member being transferred is being provided with equivalent rights in respect of their benefits.

The Trustee has selected Super Accumulator as the destination product as:

- it is likely to offer a higher return relative to the Fund;
- no administration fee will be payable and, subject to your investment choice, total fees paid are likely to be lower than the Fund;
- you will have access to a range of investment options (including multiple managed investment schemes which invest in cash and short-term securities); and
- Super Accumulator is able to offer improved product features such as online access.

This Notice also explains why the Trustee has selected Super Accumulator, rather than the other superannuation products analysed, for the transfer of the benefits of superannuation members of the Fund.

Choosing not to transfer to Super Accumulator

You can choose not to have your membership of the Fund transferred to Super Accumulator.

Rather, you can either:

- choose to have your benefits transferred to another superannuation fund which meets the requirements of superannuation legislation; or
- choose to make a cash withdrawal of your account balance from the Fund, if you already meet a relevant “condition of release” under superannuation legislation. A condition of release is a condition you must meet before you can access your preserved and restricted non-preserved benefits. The conditions of release are set down in superannuation legislation and include (but are not limited to) retirement, reaching preservation age, reaching age 65 and permanent incapacity.

In order to effect a transfer or withdrawal, members or their advisers should contact Macquarie on 1800 801 651 as soon as possible to obtain the relevant form to complete. You can also access a ‘Withdrawal/rollover form’ at www.macquarie.com/yourwrap.

You must complete and return the form to Macquarie by no later than 11am on 14 March 2019 otherwise your membership of the Fund will be transferred to Super Accumulator.

After the transfer, you will still be able to move to another superannuation fund or withdraw from Super Accumulator as permitted by superannuation legislation.

Your benefits will be transferred to the Macquarie Wrap Cash Account within Super Accumulator. You can choose to subsequently change how your benefits are invested, to one or more than 180 managed investments offered through Super Accumulator.

You may wish to consult with your financial adviser before making any decision in relation to the transfer of your benefit to Super Accumulator or any potential cash withdrawal or transfer to an alternative fund.

Background

As outlined in the notice to superannuation members of the Fund on 24 August 2018, the Trustee has undertaken a review of all of its superannuation products, including the ADF Super Fund, as part of an ongoing assessment program and in accordance with its legal obligations as trustee of a superannuation fund. This review is required so that the Trustee can be satisfied that the Fund is providing financial and operational outcomes which are in the best interests of its members, comprising all superannuation and pension members of the Fund.

Originally designed as a simple and short-term superannuation solution, the Fund currently provides a more limited range of product features than many other superannuation products in the market. This includes a single conservative investment option with no other investment choice, no access to death or disability insurance cover and no online functionality. As the Fund has been closed to new members since June 2012, the size of its membership and assets has also been declining over recent years.

The above factors are impacting on the Fund's market competitiveness and ongoing viability as a stand-alone superannuation product. Going forward, the Trustee has determined that these factors are also likely to impact on its ability to continue to deliver financial and operational outcomes which are in the best interests of the Fund's members.

In these circumstances, the Trustee has concluded that it is in the best interests of members for their benefits to be transferred to another superannuation fund and for the Fund to be terminated.

A meeting of the Fund's superannuation members was held on 2 October 2018. At this meeting, unit holders passed a resolution incorporating a 'successor fund transfer' power into the Trust Deed. This amendment enables the Trustee to give effect to a transfer of superannuation members' benefits to another superannuation fund, without individual member consent, by way of a "Successor Fund Transfer" ("SFT").

An SFT is permitted under superannuation legislation subject to strict requirements being met. In particular, an SFT to another superannuation fund can proceed only if the Trustee is satisfied that to do so is in the best interests of transferring members and that the other fund provides each transferring member with equivalent rights in respect of the members' transferred benefits.

Following a detailed due diligence process, a decision has now been made by the Trustee to transfer superannuation members from the Fund to Super Accumulator.

The Trustee has assessed the product features and governing rules of the Fund with those of Super Accumulator and has tested equivalency of members' rights in respect of benefits in relation to fees, investments and other relevant factors. As part of that process, the Trustee has also undertaken an analysis of other superannuation funds in the market, the results of which are included in the information below.

As a result of this due diligence and assessment, the Trustee is satisfied that the transfer to Super Accumulator is in the best interests of members of the Fund and that each member being transferred is being provided with equivalent rights in respect of their benefits.

How and when will the transfer take place?

Subject to the completion of all necessary legal documentation, it is intended that the SFT will occur on 14 March 2019.

All superannuation memberships and relevant assets of the Fund will be transferred to Super Accumulator on or around that date unless a member notifies the Trustee by no later than 11am on 14 March 2019 (AEDT) that the member has instead chosen to transfer to another superannuation fund or make a cash withdrawal from the Fund as permitted by superannuation legislation.

Unless you have chosen otherwise, on the date of the SFT you will cease to be a member of the Fund and will become a member of Super Accumulator. If you already have an interest in Super Accumulator, the transfer will not affect that existing interest.

Any postponement of the SFT to a date later than 14 March 2019 will be advised on Macquarie's website at www.macquarie.com.au/yourwrap.

What does this SFT mean for you?

As a result of the SFT, the following will occur on 14 March 2019:

- no contributions, rollovers in and out or withdrawals will be able to be made to the Fund. Any such requests received during this period will not be processed and a new request will be required.
- members can make contributions, and rollovers in and out and withdrawals after 22 March 2019 through the Super Accumulator account.
- you will cease to be a member of the Fund and will become a member of Super Accumulator. Your account number will, however, remain the same.
- the structure of fees applicable to your account may be different however the administration fee will be lower.
- there will be no exit fees or transaction costs to you as a result of the transfer.
- your benefits in Super Accumulator will initially be held in the Macquarie Wrap Cash Account.
- as an account holder in Super Accumulator, you will have the option of investing into a range of over 180 managed investment options, or retaining your benefits in the Macquarie Wrap Cash Account. After the suspension period ends on 22 March 2019, you will be able to select alternative investment options if you wish.

More information regarding some of the key aspects of the SFT is set out in the following sections of this Notice. During the transfer, if there is important information we need to communicate, these will be available online at www.macquarie.com.au/yourwrap.

Suspended and limited processing periods for transactions

If you wish to have a transaction processed before the suspension of transactions, the completed transaction request **must** be received by the Fund by 11am on 14 March 2019 (AEDT). For a request to be considered to be 'received' by the Fund, the request (whether made by email, phone or post) and all correctly completed supporting documentation required to process the request must be available to the Fund.

If transaction requests are received by the Fund after 11am on 14 March 2019 (AEDT), they will be not be processed and you will need to provide a new request after the suspension period finishes.

Any administrative requests (such as change of address or updating other personal information) made during the suspension period will be completed after the suspension period ends and will automatically apply to your Super Accumulator account.

Why Super Accumulator?

In addition to offering a higher return than the Fund, Super Accumulator offers:

- diversified investment choice.
- an extensive range of competitive product features.
- enhanced services designed to provide members and their advisers (where applicable) with greater flexibility and access to consolidated reporting and streamlined administration of accounts.

Super Accumulator is part of the Macquarie Superannuation Plan and holds assets of approximately \$760 million as at 30 June 2018.

Investment strategy of the Macquarie Wrap Cash Account within Super Accumulator

As at the date of this Notice, the following table describes the investment strategy for your account in the Fund and the investment strategy for the Macquarie Wrap Cash Account (Cash Account), to which your benefit in the Fund would be transferred.

	Macquarie ADF Super Fund	Super Accumulator – Macquarie Wrap Cash Account
Product structure	A superannuation fund with a dollar unit price.	A managed investment scheme with a dollar unit price offered through a superannuation fund.
Investment description	Invests primarily in short-term money market and fixed interest rate securities, with some holdings in longer term Australian fixed interest securities.	Invested on deposit with Macquarie Bank Limited (MBL) ABN 46 008 583 542, AFSL 237502.

If you later choose different investment options within Super Accumulator, the underlying investments for those options will vary from those of the Macquarie Wrap Cash Account. In addition, rather than a dollar unit price, the other investment options generally have unit prices which vary with the value of the underlying investments.

For further information in respect of the features and investment options available in Super Accumulator, you should consider the PDS and the material incorporated in the PDS by reference.

Fees and costs

The fee structure that will apply to transferring members of the Fund within Super Accumulator was a key consideration for the Trustee in being satisfied that members will have equivalent rights in respect of benefits at the time of the SFT to Super Accumulator.

Currently, the Management cost in the Fund is up to 1.21% pa. If you have a financial adviser linked to your account in the Fund, this cost includes an ongoing commission of 0.275% pa (including GST) which is paid to your financial adviser. From the date of the transfer to Super Accumulator, this commission will no longer be paid. If you have an adviser, alternative remuneration arrangements to pay a fee for their services can be agreed with them. To inform us of any new fee arrangements, a 'Change of account fees' form can be submitted. For further information about adviser service fees or information on where to access this form, please contact your adviser or call us on 1800 801 651.

From the date of transfer, the structure and level of fees that will be applicable to your account will be different.

As part of the analysis conducted, the Trustee undertook a detailed review of fees charged by the ADF Super Fund, by Super Accumulator (including fees and costs as they relate to the Macquarie Wrap Cash Account) as well as cash options offered by four large superannuation funds.

It is important to note that the Administration Fee will not be applied to transferring Fund members. This means the administration fee disclosed in the PDS for Super Accumulator does not apply. Depending on the investment choice, the investment management fees described may change over time.

Table 1 summarises the main fees you will incur if you remain invested in the Macquarie Wrap Cash Account following the transfer, as well as the fees payable for two alternative investment options with similar investment strategies (if you were to invest in these options). These are compared to four alternative superannuation funds that the Trustee investigated during the due diligence process.

Table 1: Administration and Investment Fee Amounts

Fee	Macquarie ADF Super Fund	Super Accumulator Products			Industry Funds		Retail Funds	
		Super Accumulator Wrap Cash Account	Vanguard Cash Reserve Fund*	UBS Cash Fund*	Fund A	Fund B	Fund A	Fund B
\$ pa Administration Fees	N/A	N/A	N/A	N/A	\$78.00	\$78.00	\$180.00	\$89.16
% pa Administration Fees	1.21%	N/A	N/A	N/A	N/A	First \$800K = 0.10%; Balances over \$800K = 0.00%	(First \$1m = 0.15%; Balances over \$1m = Nil)	0.29%
% pa Investment Fees	0.00%	0.55%	0.15%	0.25%	0.05%	0.07%	0.19%	0.25%

* The Vanguard Cash Reserve and UBS Cash options are cash investment options available within Super Accumulator, which you can choose to invest your account once it has been transferred from the ADF Super Fund. Note that a minimum balance of \$250 is required in the Super Accumulator Cash Account at all times, and this amount would attract a fee of 0.55%pa. This amount is included in the above fee comparison.

The main fee types are:

- Administration fees – the fees charged within each fund for the administration of your account. These may be dollar based or percentage based (or a combination of both); or
- Investment fees – the fees charged by the relevant investment managers for the management of the assets within each investment option

The fees in Table 1 which are expressed as a "\$ pa" represent the amount charged as a fixed dollar amount each year. The fees expressed as a "% pa" represent amounts charged which are calculated as a percentage of your account balance.

As such, the total fees which you would be charged under each of the funds/investment option will depend on your account balance. Table 2 shows the total fees that may be payable based on account balances of \$10,000, \$50,000 and \$100,000.

Table 2: Fees and Costs on Different Account Balances

Fee	Macquarie ADF Super Fund	Super Accumulator Products			Industry Funds		Retail Funds	
		Super Accumulator Wrap Cash Account	Vanguard Cash Reserve Fund*	UBS Cash Fund*	Fund A	Fund B	Fund A	Fund B
Total Administration and Investment Fees:								
\$10,000	\$121	\$55	\$15	\$25	\$83	\$95	\$214	\$143
\$50,000	\$605	\$275	\$75	\$125	\$103	\$163	\$350	\$359
\$100,000	\$1,210	\$550	\$150	\$250	\$128	\$248	\$520	\$629

* The Vanguard Cash Reserve and UBS Cash options are cash investment options available within Super Accumulator, which you can choose to invest your account once it has been transferred from the ADF Super Fund. Note that a minimum balance of \$250 is required in the Macquarie Wrap Cash Account at all times, and this amount would attract a fee of 0.55% pa. This amount is included in the above fee comparison.

The above fees comparison in Tables 1 and 2 highlight the expected reduction in administration and investment fees for the sample account balances as a result of the SFT from the Fund to Super Accumulator where the transferred accounts are invested in the Macquarie Wrap Cash Account.

Additional reductions in fees may be possible if you invest your account balance in another investment option within Super Accumulator or transfer your account to another superannuation fund.

As described above, you can choose to invest your account in other investment options within Super Accumulator or transfer to another superannuation fund at any time after the SFT.

In making any decision to invest your account into another investment option or to transfer to another superannuation fund you should consider and compare all features of the option/fund and you may wish to consult with a financial adviser before forming a decision.

Other fees may also apply in Super Accumulator and other funds, such as:

- **Buy / sell spreads:** Buy/sell spreads may apply when money moves in/out of different investment options.
- **Advice fees / adviser service fees:** Should you consult a financial adviser, advice or adviser services fees for personal financial advice relating to your account may be deducted from your account if you have provided authorisation to your adviser and the Trustee for this to take place. These can include an initial advice fee, contribution fees, ongoing adviser service fees, adviser transaction fees and/or dealer service fees. These fees can generally be calculated as a percentage of your total account balance or as a fixed dollar amount as agreed between you and your adviser. For Super Accumulator, notice of these fees to the Trustee is provided via the "Change of account fees" form.

For further information about the fees and costs applicable to your account in Super Accumulator, you should consider the PDS (and the additional material incorporated by reference to the PDS).

Performance

The investment performance comparisons included in Table 3 below are based on an account balance of \$50,000 for 1, 3 and 5 year periods as at 30 June 2018 and are after investment management, administration fees and tax. The performance information for the 3 and 5 years to 30 June 2018 with respect to the two Retail Funds is unavailable as a result of these funds being launched at varying times after the commencement of the 5 year period.

You may elect to transfer your cash balance to any other investment option on the Wrap platform after completion of the SFT, noting the Minimum Account Balance Requirements described below.

In order to provide you with several comparative products across the superannuation industry, two large Industry Funds and two Retail Funds have also been included for your information. Results indicate that the Macquarie Wrap Cash Account outperforms the Retail Funds and slightly underperforms the Industry Fund.

Table 3: Performance comparison

Period	Macquarie ADF Super Fund	Super Accumulator Products			Industry Funds		Retail Funds	
		Super Accumulator Wrap Cash Account	Vanguard Cash Reserve Fund*	UBS Cash Fund*	Fund A	Fund B	Fund A	Fund B
1yr	0.49%	1.35%	1.44%	1.42%	1.67%	1.67%	1.04%	0.52%
3yr	0.62%	1.48%	1.59%	1.58%	1.83%	1.85%	1.26%	n/a
5yr	0.85%	1.73%	1.81%	1.81%	2.04%	2.09%	n/a	n/a

The Super Accumulator has a nil administration fee for members who are subject to the SFT. As a result the returns in the table above indicate the Macquarie Wrap Cash Account outperforms the Fund. Furthermore, the Macquarie Wrap Cash Account has demonstrated competitive returns when compared to two alternative investment options available on the Macquarie Super Accumulator Wrap platform being the Vanguard Cash Reserve Fund and the UBS Cash Fund.

Allocation of income and distributions

From the date of transfer, the frequency of the allocation of income to your account will change.

The following table details the frequency of income that currently applies to your account in the Fund and the frequency that will apply to your account in the Super Accumulator Cash Account following the SFT:

	Macquarie ADF Super Fund	Super Accumulator – Macquarie Wrap Cash Account
Allocation of income/ distributions	Fund income accrues daily and is credited monthly	Income on the Macquarie Wrap Cash Account accrues daily and is distributed quarterly. (The frequency of allocation of income / distributions for other investment options within Super Accumulator will vary and is dependent on the investment option selected.)

The frequency at which income is distributed within the Macquarie Wrap Cash Account may change in the future.

Contributions and Rollovers after the SFT

Roll over and contribution methods

After you receive your Exit and Welcome letter, you may wish to roll over any other superannuation funds you hold. This is often referred to as consolidating your superannuation. Before consolidating your superannuation, you should consider seeking advice to ensure this is appropriate for your circumstances.

Contributions to Super Accumulator can be made by BPAY®, direct deposit, direct debit or cheque.

The new BPAY biller codes for Super Accumulator are set out in the Super Accumulator PDS, or is available at <https://www.macquarie.com.au/yourwrap>

Claiming a deduction for personal contributions

Where you have made a personal contribution prior to the SFT for which you intend to claim a tax deduction, you can provide a 'Notice of Intent to Deduct' form to us covering contributions made prior to the date of the SFT.

We will still be able to process a Notice of Intent to Deduct for eligible contributions made to the Fund after the transfer to Super Accumulator. This means a Notice of Intent to Deduct can be submitted before or after the temporary suspension period.

You can download the Macquarie 'Notice of Intent to Deduct' form from www.macquarie.com.au/yourwrap.

Instructions for how to claim a deduction for any personal contributions made after the SFT to Super Accumulator will be available in the Exit and Welcome Letter we will supply to you and in the Super Accumulator PDS.

Employer contributions

If your employer is making contributions to the Fund, you will need to provide your employer with the Unique Superannuation Identifier (**USI**) for Super Accumulator, which is USI 65508799106041. Any superannuation contributions made by your employer after 11am on 14 March 2019 (AEDT) using the Fund's USI will not be processed and will be refunded to your employer.

Minimum account balance requirements

The Macquarie Wrap Cash Account balance has a minimum requirement of \$250. This means that, even if you decide to invest your transferred benefit in another investment option within Super Accumulator, you will need to retain a minimum amount of \$250 in the Macquarie Wrap Cash Account.

Excluding the Macquarie Wrap Cash Account, the minimum balance per managed investment are:

- a. \$1,000 for the initial investment into an option;
- b. \$500 per switch (where adding to or withdrawing from an investment option).

Member communications and online access

As a member of Super Accumulator, you will have access to a range of online reports and statements. Communications via mail, email and our secure Online Client Portal will also be provided to keep you up to date.

You will be automatically set up with online access to your Super Accumulator account. Your account information will be able to be accessed from 22 March 2019 by logging in via our client portal <https://www.macquarie.com/personal>.

We will include login details in the Exit and Welcome Letter which will be sent on or about 22 March 2019.

For members that have a financial adviser linked to their Super Accumulator account, all investment transactions can be conducted by their adviser online. If you do not have an adviser, instructions to place investments can be sent to us in writing and we will process the transaction request for you.

Insurance cover

The Fund does not currently provide you with any access to insurance cover.

However, once the transfer to Super Accumulator has been completed, you may be able to apply for insurance cover for death and terminal illness, total and permanent disability and income protection. The Trustee offers you a range of insurers to choose from and these are set out on the Macquarie Super Accumulator Super Investment Menu available www.macquarie.com/supermenu.

Insurance cover in Super Accumulator is subject to the terms and conditions in the relevant insurance policy, including eligibility criteria. Acceptance of cover is subject to underwriting and approval by the relevant insurer.

If you apply and are accepted for insurance cover, insurance fees and costs will be deducted from your Macquarie Wrap Cash Account.

For detailed information on the insurance cover available and to understand all the fees and costs payable relating to insurance, you should consider the PDS for Super Accumulator in combination with the separate insurance product disclosure statements, available from the insurer or your adviser.

Access to pension benefits

Access to pension benefits for members retiring or otherwise eligible for a 'transition to retirement' pension will be available to Super Accumulator members via Macquarie Pension Manager ("**Pension Manager**") or Macquarie Pension Consolidator ("**Pension Consolidator**") which are also part of the Macquarie Superannuation Plan and issued by the Trustee.

Members have the benefit of portability and the flexibility to move between Super Accumulator and Pension Manager or Pension Consolidator without realising any capital gains tax as a consequence of the transfer.

Further information regarding the features, costs and requirements relating to the commencement of a pension are available in the Super and Pension Manager Product Disclosure Statement or the Super and Pension Consolidator Product Disclosure Statement, which are available at www.macquarie.com.au/yourwrap or from your adviser. You should consider the applicable product disclosure statement in deciding whether to acquire a pension.

Adviser authority and advice fees

If you agree to the deduction of personal advice fees / adviser service fees from your account in Super Accumulator with your adviser, you will need to complete and sign an authority regarding the specific types and level of fees to which you have agreed with your adviser.

You may add, remove or change your adviser at any time by giving us written notice and provided the new adviser is already registered with us. If your adviser is not registered with us, we will seek to assist them in becoming registered. Similarly, you may change the fees paid to your adviser at any time by giving us written notice.

Death benefit nominations

Death benefit nominations have not been available in the Fund for superannuation members.

As a member of Super Accumulator, you will have the option of nominating the beneficiary or beneficiaries that you would like to receive your superannuation benefits upon your death via a non-lapsing death benefit nomination (death benefit nomination). This applies whether or not you decide to take out insurance cover in Super Accumulator which provides an insured benefit on your death.

A death benefit nomination form will be provided to you with the Exit and Welcome letter for Super Accumulator. Further information regarding death benefit nominations can be found in the Super Accumulator PDS.

You may wish to consult with your financial or estate planning adviser in relation to the impact of any death benefit nominations you choose to provide in relation to your Super Accumulator account.

Additional information

Communication you will receive

Once the transfer has been completed, you will receive a combined exit letter from the Fund and a welcome letter from Super Accumulator which will include details of key features applicable to your account in Super Accumulator and applicable transactions in the Fund up to the transfer date.

Product Disclosure Statement

More information about Super Accumulator is provided in the Product Disclosure Statement for Super Accumulator. You should consider the PDS in deciding whether to continue to keep your benefits in Super Accumulator after the transfer from the Fund.

The PDS, Super Investment Menu and Technical Information Booklet for Super Accumulator are available at www.macquarie.com.au/yourwrap.

For more information

If you have any questions in relation to the information in this Notice, please contact Macquarie on:

Telephone Number: 1800 801 651

Email Address: wrapsolutions@macquarie.com

Postal Address: Macquarie Wrap
GPO Box 4045
Sydney NSW 2001

No personal investment advice

The information contained in this Notice and the accompanying cover letter is not personal financial product advice. It has been prepared without reference to your particular investment objectives, financial situation, taxation position and needs. It is important that you read this Notice in its entirety as well as the accompanying cover letter and the PDS for Super Accumulator and consider your own objectives, financial situation and needs before making any decision in relation to your benefits in the Fund. If you are in any doubt in relation to these matters, you should consult your investment, financial or other professional adviser.

For more information

Visit: www.macquarie.com/yourwrap

Email: wrapsolutions@macquarie.com

Phone: 1800 801 651