

Annual Members' Meeting Member Q&A

Macquarie Superannuation Plan

10 MARCH 2021

Thank you to those members who attended the first annual members' meeting for the Macquarie Superannuation Plan. The meeting included a Q&A session where members were able to submit questions, either before or during the meeting, to be addressed by the Board of Directors or Executive Officers for Macquarie Investment Management Limited (the Trustee) or the Fund's auditors.

All questions raised by members that relate to the Trustee or the Macquarie Superannuation Plan are detailed below, along with a response from the Board of Directors, Executive team, or auditors where relevant. Economic-related questions that were addressed by guest speaker, Justin Fabo, during the meeting are also detailed below.

For privacy reasons, any personal questions specific to a member's own account are not included. If you submitted a question that relates to your own account, our Client Experience team has attempted to contact you separately to address your question.

No.	Member Question	Response
1	What is the Trustee's approach to Environmental, Social and Governance (ESG) investing and how has it changed over the years? <i>Please note several questions were received from members in relation to ESG investing. This question is a consolidation of those questions. Refer to Appendix A for a list of all questions the Trustee considered to be related to ESG investing.</i>	<p>Environmental, social and governance or ESG factors are key considerations for the Trustee. We're committed to providing members with access to investment options that have an ESG focus. We've recently updated the investment menu to specifically identify where investments are considering climate-related risks.</p> <p>We are also updating the investment menu to include carbon and sustainability ratings where they are relevant.</p> <p>It is important to remember that the Trustee doesn't make any investment decisions on your behalf, but we are committed to providing members best-in-class ESG and sustainability investment options to help you make informed investment decisions.</p>
2	What are your thoughts on the Australian housing market?	<p><i>The following response was provided by Justin Fabo during the meeting.</i></p> <p>The facts at the moment are that housing prices across the board in Australia are lifting and, in some places, quite materially, particularly in Sydney, over the past month or two. So in the current month it looks like prices are up about 3.5 per cent in Sydney. So there's a head of steam up in the housing market and clearly as we pointed out some of those animal spirits are coming to the fore now as well. Part of that is driven by not just the people who can get cheap debt and it's reasonably freely available, but also there's not a lot to buy.</p> <p>So the confluence of factors in addition to people sitting on higher savings from the COVID crisis means that there are several tailwinds in train in housing. But the key one is that interest rates have fallen to very low levels. Part of that which is a bit unusual for Australia because most of us borrow at variable rates usually, is that about 40 per cent of mortgages at the moment are at fixed rates. Why is that? Fixed mortgage rates are below 2 per cent. So there's this added kind of impetus to housing demand and prices at the moment that we wouldn't normally see outside of a crisis like this. But the central bank has pushed fixed rates down essentially through some tools that it doesn't normally use.</p>

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		<p>So our outlook on housing prices is that prices are up about 4 per cent to 4.5 per cent. By the end of March it's going to be about 7 per cent. So prices have already moved 7 per cent give or take nationally. We now think by the end of next year prices are probably going to be up 20 per cent versus their low in September last year. So the rate of growth, even though it should slow in coming months, we're looking at a chunky rise in housing prices in Australia. It's likely the regulators will step in with some policies to cool the market at some point but not in the near term. So prices are going to keep going up quite rapidly in the near term, is our view notwithstanding the fact that borders have shut and population growth at the moment is quite weak.</p>
3	<p>How does the Trustee remain competitive in an increasingly competitive and changing platform market?</p>	<p><i>The following response was provided by Michelle Weber during the meeting.</i></p> <p>It certainly is a really competitive market and rapidly evolving. I might just stop and step back for a second before I answer the question. It might be useful for context to talk about what a wrap platform is. Essentially the wrap platform is the technology underpinning the Macquarie Superannuation Plan. So it's all of the technology that allows you to transact, administer and report on your account. All of this is available to you through the client portal.</p> <p>With that context, in terms of how we continue to focus on remaining competitive in this really rapidly evolving market, we take into consideration a number of different things. We are continually focused on talking to our members and advisers to really understand what's important to you. We are also constantly looking at the financial services sector in Australia and globally to understand what are the themes and the trends that are coming out and where do we think the future is going to be going. We also look to other industries. So it's really important for us to think about what the other industries are, what are the other applications, that you're dealing with. What are the insights, trends, and themes that we can take from those experiences and apply that to the Macquarie Superannuation Plan and the wrap platform.</p> <p>We talked about some of the evolutions that we've been implementing through the platform. I talked about in my presentation the new products that we launched last year. We're continuing to invest significantly in the evolution of our technology. Also we talked about – and just recently – around the ESG factors as a key consideration for us. So all of these are really based on understanding where do we think we need to be going and ensuring that we're really focused on the right level of investment, that we're continuing to innovate and most importantly that we're continuing to meet the needs of our members.</p>
4	<p>What is your opinion on the Australian dollar? Do you expect it to strengthen in the short or medium term?</p>	<p><i>The following response was provided by Justin Fabo during the meeting.</i></p> <p>I mean the key takeaway here is firstly in a backward looking sense clearly the currency has appreciated quite a bit since it fell quite a lot during the depths of the COVID crisis. That's quite normal. When it's kind of a risk-off scenario global growth is looking weak, commodity prices are weaker, the currency usually falls. That benefits the economy. The currency has bounced back because things weren't as bad as feared. The outlook has brightened. There are vaccines, etcetera, etcetera and global growth is picking up. So it's a good backdrop for the currency. The other element this time is that commodity prices across the board which are a key fundamental driver of the Aussie dollar, they're very strong. It's not just iron ore. It's metals prices across the board. So the currency is highly correlated with those prices.</p> <p>So for now we've been sitting between kind of US\$0.75 and US\$0.80 against the US Dollar for a while now. Our best guess is that it stays around there for the next year or so. Now it's crucial to remember though that the Aussie dollar is quite volatile. So of most currencies it's one of the most volatile. So we're probably going to have periods where the currency pops its head above US\$0.80. That's actually our expectation, particularly as things improve. But on average over the next year we are expecting the currency to be sitting in the US\$0.70s against the US Dollar. The key risks for that are, if we're wrong and global growth is stronger and more persistent than we think, the currency will go higher. If we're wrong in the other direction and the virus gets worse again or global growth falters, fiscal policy is removed too early, the currency will be weaker. But we think high US\$0.70s is our best guess for now.</p>

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5	What has been the impact of the Royal Commission on the Fund?	<p><i>The following response was provided by Michelle Weber during the meeting.</i></p> <p>The Royal Commission certainly served as a really important reminder for the superannuation industry to focus on what's important, and that's our members. Our members have always been central to what we do. We continue to focus on serving members' best interests. Certainly since the Royal Commission there has been an increasing focus on the regulatory change initiatives and a number of the recommendations have now been legislated.</p> <p>I talked about one of those changes in my presentation. That's the advice fee consent. We believe that's probably one of the recommendations that will have the most significant impact for our members. Now you've always been required to consent to advice fees being charged to your superannuation or pension account where you have an ongoing relationship with a financial adviser. The difference is now that we as the Trustee will need to seek that consent from you on an annual basis. These changes are going to be implemented from July this year. We are currently working on a digital solution to ensure that it's as simple a process as possible for both you and your adviser. We're always focused on ensuring that we meet our regulatory obligations and will continue to address any of the recommendations as they are legislated.</p>
6	Why does the Trustee prevent me and my adviser from making investments in listed companies when my adviser believes that this investment is in my best interests?	<p><i>The following response was provided by Chris Dunn during the meeting.</i></p> <p>Before any investment is added to the investment menu there is detailed investment analysis and due diligence. Importantly, that investment analysis and due diligence is conducted on an ongoing basis. The Trustee takes a range of factors into account before it adds any investment to the investment menu – applying limits or restrictions including risk, diversification and liquidity. So investment options will be withheld from the menu if necessary following all this analysis and due diligence and very much considering the best interests of all members.</p>
7	Given the current low interest rate environment, is the Trustee going to lower its admin fee? And how do our fees compare to our competitors?	<p><i>The following response was provided by Michelle Weber during the meeting.</i></p> <p>We're certainly very mindful of the current economic environment. We're mindful of the impact that fees can have to members' accounts particularly in these times where interest rates are so low. So we're regularly reviewing our fee structures and comparing them to the competitive market.</p> <p>One of the requirements of the member outcome reforms is for us to assess our products in comparison to our peer group across a range of factors. Some of those include the quality competitiveness of the products.</p> <p>Now a really important point is that we're assessing against our peer group, so that is other choice platforms. We've recently completed that review. The Trustee is very comfortable with the results. Particularly for our Series 2 products. We will be publishing a summary of those findings on the website by the end of March. So they will be available for you to review.</p>
8	Why does the fund find it necessary to hold thousands of dollars as cash and then charge a fee for holding the cash balance?	<p><i>The following response was provided by Stephen Asplin during the meeting.</i></p> <p>I think to answer the question I might provide some background to the structure of your account which might provide a bit of an explanation as to why we require a cash hub. A wrap account wraps all of your investments around a centralised cashflow account we call the cash hub or the cash account. All regular transactions are processed through that cash hub. So it might be if you make a superannuation contribution or if your employer does, that's credited into your cash hub. All pension payments, investments that you might purchase, insurance premiums, that's all debited from the cash hub as well as fees and taxes.</p> <p>We do need to maintain a balance within that cash hub just to ensure that the obligations are actually met. However in 2019 we did conduct a review of how much we do require people to keep in the cash hub. It was \$2,500. In 2019 we reduced that down to \$1,000. In terms of fees, as Michelle mentioned before we continually review our fees just to ensure they remain competitive. Michelle did mention the Series II products that we've launched. So we would recommend that you do talk to your advisor who can ensure that you are in the most appropriate product.</p>

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9	How did the fund perform when compared to other superannuation funds?	<p><i>The following response was provided by Michelle Weber during the meeting.</i></p> <p>It's probably worth just pausing again to talk about the difference between MySuper and choice super funds. MySuper products are usually linked to an employer and the trustee generally makes the investment decisions on behalf of the member. By contrast choice platforms such as the Macquarie Superannuation Plan, the members choose to be part of the fund. The members are also responsible for the investment decisions, usually in conjunction with their financial adviser. So understanding that context obviously the investment performance will depend on the individual investments that you have selected within your fund.</p> <p>As I mentioned in one of the earlier questions the member outcome reforms require us to do an assessment of our products in comparison to our peer group. We have completed that review as I mentioned, and the findings of those reviews will be available on the website by the end of the month. So you can therefore look at the summary of how we've performed across a range of different areas.</p>
10	How are new Government regulations (for example Performance benchmarks) going to impact the Fund?	<p><i>The following response was provided by Stephen Asplin during the meeting.</i></p> <p>Every year presents new changes to superannuation legislation and regulation. So it is something that the Trustee is very focused on. It's at the forefront of almost everything that we do. You may hear in the media about regulatory changes such as performance benchmarking. Some of those changes apply to MySuper accounts. As Michelle mentioned, we don't have any MySuper accounts. So therefore they don't apply to your account at this point in time. We will continue to monitor any legislative changes or change to regulations. If we determine that they do impact your superannuation or pension product, we will ensure that we will be in contact with yourselves as well as your financial adviser.</p>
11	What has been the impact of COVID-19 on the Fund?	<p><i>The following response was provided by Michelle Weber during the meeting.</i></p> <p>COVID-19 certainly presented challenges for many of us. Certainly, the super fund wasn't immune to that. We had significant increases in many of our volumes and at points in time in fact we had three times our usual trade volumes coming through. So that has a significant impact on our operational processes. We also had to flex to the operational teams to respond to the global lockdowns.</p> <p>Prior to COVID we had quite flexible working arrangements in place so many of our teams were spending at least part of the time working from home. I think that really stood us in good stead as we transitioned to the majority of our teams working from home. This was a relatively seamless process. We were really comfortable and proud of the way that we were able to maintain a consistent level of service.</p> <p>There certainly were a lot of challenges, I think there have been some benefits that have really come out of this whole experience. One of those is about our ability to access new pools of talent. So currently our operations and our call centre teams are based in Sydney and Brisbane. Because of the increased acceptance of flexible working arrangements we are now looking to recruit from all of the major cities and really growing the pool of talent that we can attract into our team. We have also been able to increase some of our digital engagement. So we are now able to accept digital signatures from members. We were able to digitise a lot of our processes through this period which helped to reduce some of the challenges for members and financial advisers in dealing with us through these very different times.</p> <p>Moving forward we will continue to take the lead from the government around guidelines and restrictions on how we continue to respond to the ever-evolving environment.</p> <p><i>The following response was provided by Stephen Asplin during the meeting.</i></p> <p>Everyone is probably aware that one of the government's – federal government's – key responses to COVID was to provide early access to people's superannuation if they were negatively impacted, or their income was negatively impacted, by COVID. We processed about 6500 or just over 6500 early release applications. I think there was just over \$60 million in total. To put that in perspective though, of the overall fund balance we paid out less than 1% of the fund in those early release payments.</p>

No.	Member Question	Response
12	What has been the impact of COVID-19 on the economy?	<p><i>The following response was provided by Justin Fabo during the meeting.</i></p> <p>It's had a massive impact on the economy. Nothing has gone untouched. I guess I gave some flavour on that in the presentation. I mean the thing that keeps us awake at night in this regard is that we were wrong and that the evidence that's coming in so far on the effectiveness of the vaccines will ultimately prove wrong for whatever reason, even if it's because the virus mutates or something we don't know. So that's the key downside risk in terms of the outlook.</p> <p>Another key takeaway though I think is that the last year has been a massive learning episode even for economists like myself that have been doing this for 20 years. You're always learning something new. The key thing we learned over the past year is if you've got the wherewithal to support households and businesses for a period of time in your economy – we have in Australia because we didn't have much government debt going into this – you can turn large parts of the economy off or put them into hibernation and then successfully kind of bring that back if you get the virus under control over time. So that's been a kind of huge takeaway as well. So down the track if this happens again, we've learned a lot through this process about how to manage these virus outbreaks.</p> <p>I guess in the more short term outlook though, another key takeaway is that there has been a massive amount of stimulus put into the global economy and Australia even though as humans we like to focus on the downside risks of the virus rearing its ugly head and maybe even a bit of inflation, all this support that's gone into the economy actually increases the chance of getting significant traction in growth that we might not have had, particularly in Australia, before COVID hit.</p> <p>You'll probably remember we had a decade or so of pretty sluggish growth in the economy post the mining investment boom. So now that we've had kind of this platform of significant stimulus put into our economy and that abroad – and there's more coming into the US – that actually is another key takeaway that a risk is that we underestimate how strong things are over the next 12 to 24 months as we come out of this virus and assuming the vaccines are successful. So that's again another key takeaway, I think that occupies a lot of our time at the moment when you're thinking about the outlook.</p>
13	As a member I would like to have access via the Macquarie website to the Macquarie menu of investment options. I do not want to have to go to my financial advisors when I am researching various funds, ETFs, etc. Going to my financial advisors costs me time and costs my advisors money. If as Macquarie states that its theme is to allow self selection of superannuation options, then Macquarie needs to make this possible for members. Please advise if changes such as this one can be implemented asap?	<p><i>The following response was provided by Stephen Asplin during the meeting.</i></p> <p>The investment menu is actually available on the public website on macquarie.com, I think – I'm testing my memory here – if you go into macquarie.com into investing in the top navigation menu and then into Macquarie Wrap you'll be able to find the investment menu through there. But it also sounds like that if you're having problems locating that, I think that's something that we'll take away and have a look at and see if we can make that easier for you to find.</p> <p>Further information: The link to the investment menu is macquarie.com.au/supermenu</p>
14	How do Macquarie super fund fees compare to the industry average? They appear higher?	<p>As part of the 'Member Outcomes' legislative reforms, superannuation funds are now required to annually assess and compare the quality and competitiveness of their products and make their findings publicly available. This also includes comparing the fees that are charged to ensure they remain market competitive.</p> <p>The Trustee has recently completed its first Member Outcomes Assessment. As part of this assessment, the Trustee compared the administration fees for its superannuation and pension products against a set of competitor products. Following this assessment, the Trustee has determined that, overall, the administration fees charged to members are industry competitive and commensurate to the options, benefits and facilities offered to members.</p> <p>Members can read our Member Outcomes Assessment Summary at macquarie.com.au/advisers/member-outcomes-assessment-summary-2021</p>

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15	<p>What enhancements is the Trustee planning to make to its platform and website functionality?</p> <p><i>Please note several questions were received from members in relation to enhancements to our platform or website functionality. This question is a consolidation of those questions. Refer to Appendix A for a list of all questions the Trustee considered to be related to technology enhancements.</i></p>	<p>As we enhance our products and technology, we spend time with advisers and members to understand their needs. We are currently undertaking a program of work to enhance our platform capability, with a focus on reducing maintenance costs, improving reliability, and improving online experience for members.</p> <p>We prioritise our enhancements taking into consideration a number of factors, including the demand for features and capabilities.</p> <p>We are always happy to hear feedback, you can provide this through the client portal or through your adviser. We will pass this feedback onto the team that manages our client portal for consideration when they prioritise future enhancements.</p>
16	<p>How does Macquarie balance the degree of portfolio customisation with Governance/Risk? Is the bar lower (sort of Buyer beware no/little oversight) because Financial Advisors are assumed to have the necessary expertise to invest appropriately?</p>	<p>In the answers to questions 6 and 9 above, we outlined the difference between a MySuper account and a choice superannuation fund, and how we manage the investment menu available to you.</p> <p>In a choice superannuation fund, the members are also responsible for the investment decisions, usually in conjunction with their financial adviser. The Trustee will make available investment options that enable you and your adviser to create a portfolio that meets your needs and objectives.</p> <p>The Trustee balances its obligations of making available an investment menu broad enough to enable your adviser to construct a portfolio that meets your needs, with its obligations around Governance and Risk, through its due diligence of investments on the menu combined with the Investment limits framework.</p> <p>The Trustee undertakes upfront and ongoing due diligence on investment options. Before any investment is added to the investment menu there is detailed investment analysis and due diligence conducted. The investment analysis undertaken focuses on the underlying risks of the investment option and risk-aligned limits are assigned during this process. The limits framework is therefore designed to enforce risk-focused diversification to member portfolios and ensures the framework allows for member choice. The overall balance is informed by the annual stress testing program which the Trustee undertakes.</p> <p>The annual stress testing of portfolios identifies accounts where the portfolio may be higher risk. Should portfolios be identified in this analysis, both the member and the adviser will be contacted to inform them.</p>
17	<p>When are members going to receive the six monthly report July 2020-December 2020? We are now in March with no reports.</p>	<p>As at the date of the meeting, 10 March 2021, approximately 70 per cent of member statements were available online and we expect to have the remainder available by early April.</p> <p>While statements do take some time to collate and to check the information contained in them, real time information on your account is available via the Macquarie Online website and the Macquarie mobile App.</p>
18	<p>Is it a mandatory requirement for a client to have an advisor to continue in the fund?</p>	<p>While the vast majority of our members have an active relationship with a financial adviser, some do not. This may be for a number of reasons, such as they were transferred from an older style product or they may have discontinued the relationship with their adviser.</p> <p>A financial adviser can help you optimise the use of your account and can assist you in navigating the complexity of the superannuation environment.</p>
19	<p>How often is super rebalanced to meet the member's risk profile</p>	<p>Members of the Macquarie Superannuation Plan are responsible for their own investment decisions, usually in conjunction with their financial adviser. Your financial adviser can assist you in determining which investment options are appropriate for your circumstances, as well as the frequency in which investment options within your superannuation or pension account should be rebalanced.</p>
20	<p>Want to hear about fees</p>	<p>To access products within the Macquarie Superannuation Plan, members are charged administration fees. The fee structure differs across our superannuation and pension product offerings and the fees payable by members will depend on the superannuation or pension product that they hold.</p> <p>Investment fees may also apply on purchases of some asset classes, for instance managed funds where these are selected by the member and/or their adviser. These fees are set and retained by the issuer of the managed fund.</p> <p>Further information on fees can be found in the relevant PDS, which can be found at macquarie.com.au/wrapofferdocs</p>
21	<p>How do you decide where to invest?</p>	<p>The Macquarie Superannuation Plan is a wholly choice based superannuation fund, commonly called a wrap platform, with no default MySuper members. All members choose to be in the Fund, with all investment decisions being made by the member, commonly with the assistance of a financial adviser.</p> <p>The link to the investment menu is macquarie.com.au/supermenu</p>

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No.	Member Question	Response
22	Is Macquarie Bank investing in crypto currencies? How will a future currency reset impact super and pension accounts?	<p>The Trustee maintains very tight oversight of the suitability of investments that are put on and remain on the investment menu for the Macquarie Superannuation Plan.</p> <p>Members have control of their investment decisions, and the Trustee provides a vast range of investment options so that you and your adviser can design a portfolio that is customised to your needs.</p> <p>Direct holdings in crypto currencies are not currently available for members of the Macquarie Superannuation Plan. The Trustee is considering whether exposure via a managed investment option may be permitted in future should fund managers choose to invest in this asset class.</p>
23	When will digital signatures be accepted on Macquarie Super amendment forms?	<p>We accept digital signatures for most types of forms. More information on digital signatures is available via our Help Centre at help.macquarie.com and searching for 'electronic signatures', including which electronic signature providers we accept and the scenarios where you won't be able to use an electronic signature.</p>
24	What is Macquarie doing to try and get the investments back to pre-Covid, what strategies will be taken to achieve this.	<p>Members of the Macquarie Superannuation Plan are responsible for their own investment decisions, usually in conjunction with their financial adviser. The investment performance will depend on the individual investments that you have selected within your account.</p>
25	Macquarie fund fees appear to be much higher than other funds. Could you please explain the reasoning behind this and why would I stay with Macquarie in future	<p>The process for setting administration fees, either where we launch a new product, or introduce a new feature to an existing product, involves extensive analysis. This includes consideration of competitor products and pricing, feedback from existing members and their financial advisers, as well as the cost of developing the product or feature.</p> <p>As noted in question 14 above, the Trustee has recently completed its first Member Outcomes Assessment, which included a comparison of the administration fees for the Trustee's superannuation and pension products against a set of competitor products. Following this assessment, the Trustee has determined that, overall, the administration fees charged to members are industry competitive and commensurate to the options, benefits and facilities offered to members. Members can read our Member Outcomes Assessment Summary at macquarie.com.au/advisers/member-outcomes-assessment-summary-2021</p> <p>In addition to fees, there are a number of other factors to consider when deciding on a suitable superannuation or pension product.</p>

Appendix A – Consolidated Member Questions

No.	Member Question	Response
1	ESG investing <i>The questions in the column to the right were received from members in relation to ESG investing. These questions were consolidated into one and addressed at question 1 above.</i>	<p>Question 1</p> <ol style="list-style-type: none"> 1. What strategy does the fund have for exiting fossil fuel investments? 2. Is the fund currently increasing its stake in renewable energy? 3. What is the likely short-term impact of exiting fossil fuel investments? 4. In the longer-term what will the outcome of exiting fossil fuels be? 5. What is the impact on the agricultural sector of moving to net zero carbon? <p>Question 2</p> <p>Are we investing with sustainability in focus?</p> <p>Question 3</p> <p>Why do your money managers consider investment in wind turbines an important and necessary component for climate change compliance with world standards? Surely, they are not worth the money due to their destruction to the environment, dependence on wind and use of coal fired power stations for the production of steel components. This largely benefits China's economic bottom line and requires China to use more coal – probably not as good as Australian coal anyway. What are your top suggestions for climate change investment and could you come up with a viable sensible achievable strategic implementation plan that does not cause damage to our economy – which is the prevailing argument.</p> <p>Question 4</p> <p>What is the MIML ethical investment policy to ensure environmentally sustainable investment and socially just investment? How deeply is the Superannuation fund invested in China or China owned enterprises?</p> <p>Question 5</p> <ol style="list-style-type: none"> 1. How do you help clients/members understand and manage climate change risks to investments? 2. How do you support clients to invest ethically? 3. Can you confirm that you are diversifying away from fossil fuel investments? <p>Question 6</p> <p>What strategy is being employed to transition away from fossil fuel and polluting industries in the portfolios towards sustainable industries and brands?</p> <p>Question 7</p> <ol style="list-style-type: none"> 1. Is Macquarie committed to the Paris Agreement to keep global warming well below 2 degrees while pursuing efforts to limit the increase to 1.5 degrees? If so, what industries and companies does Macquarie invest in, and where is it planning to invest, and why? 2. What is Macquarie doing to influence positive climate government policy? 3. What action is Macquarie taking to ensure the companies that it invests in are aligned with the Paris agreement? 4. Does Macquarie have any plans to divest from the fossil fuel sector? <p>Question 8</p> <p>Does Macquarie have a strategy for ethical investments and investments in alternative medicines?</p>
2	Enhancements to platform and website functionality <i>The questions in the column to the right were received from members in relation to enhancements to our platform or website functionality. These questions were consolidated into one and addressed at question 15 above.</i>	<p>Question 1</p> <p>Why is it not possible to view a chart, market depth and real prices for all stocks listed on the ASX that are in a live Macquarie Wrap portfolio, online at Macquarie? Why has it been over 18 months since this issue was first raised and there is still no solution, therefore a member cannot view an accurate summary of their portfolio?</p> <p>Question 2</p> <p>I have a financial advisor, but I like doing my research. I want the Macquarie web site to provide more statistics to members without having to go and ask my financial advisor each time. At present, only portfolio valuation information is available to members. In particular I would like performance data of my holdings to be provided. Other platforms provide this information. When will Macquarie make this information available to me via its web site?</p> <p>Question 3</p> <p>My question relates to the website functionality – amongst the slated updates will</p> <ol style="list-style-type: none"> 1) total returns inclusive of dividends be available so as to better gauge real performance of the funds (rather than just unit price change) and also 2) % increases/decreases from purchase cost and for current FY be available rather than just \$ change of unit price. <p>Question 4</p> <p>Will the Trustee be improving functionality of the Client Portal with say:</p> <ul style="list-style-type: none"> • Forms, such as NoB, Change of details, Bank details, etc? • Link to Investment Portfolio report selected?