

Changes to your Macquarie Super and Pension Manager II account

Macquarie Wrap

These changes will become effective 1 September 2022

Wrap Cash Hub interest rate minimum

The Wrap Cash Hub pays a variable interest rate. From 1 September 2022 the minimum interest rate that will be paid on the Wrap Cash Hub will change as shown in the table below.

Changing from this	To this (on and from 1 September 2022)
The rate will be no less than the official RBA cash rate less 0.75 per cent.	The rate will be no less than the official RBA cash rate less 1.05 per cent.

The current interest rate for the Wrap Cash Hub is available online at macquarie.com.au/investing/macquarie-wrap or can be obtained from your adviser.

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Wrap Cash Hub administration fee

A Wrap Cash Hub administration fee applies to the balance in the Wrap Cash Hub and is deducted from the interest before it is credited to your Wrap Cash Hub at the end of each quarter. This is a variable fee and is estimated to be within a specified range. From 1 September 2022, our estimate of the range for this fee will change as set out in the table below. The current fee at the date of this document is 1.20 per cent p.a. and the current fee at any point in time can be found on the Investment Menu, available online at macquarie.com.au/supermenu.

Changing from this	To this (on and from 1 September 2022)
A Wrap Cash Hub administration fee applies to the daily balance of the Wrap Cash Hub.	A Wrap Cash Hub administration fee applies to the daily balance of the Wrap Cash Hub.
This is a variable fee and is estimated to be in the range of 0.73% – 1.20% p.a.	This is a variable fee and is estimated to be in the range of 0.69% – 1.75% p.a. At the time of this document, this fee is 1.20 % p.a.

Regulatory changes to how fees and costs must be disclosed

We're changing the way we disclose fees and costs to meet new regulatory requirements¹. These changes will be made to the '*Fees and other costs*' and '*Additional explanation of fees and costs*' sections of the Macquarie Super and Pension Manager II PDS and will come into effect on 1 September 2022. Please note that other than the change to the Wrap Cash Hub interest rate minimum and the Wrap Cash Hub administration fee outlined above in this notice, there are **no other changes or increases** to the actual fees and costs that you are charged for Macquarie Super and Pension Manager II.

The updated PDS will be available at

macquarie.com.au/investing/macquarie-wrap from 1 September 2022.

If you have any questions regarding these changes, please speak to your adviser or visit Help Centre at macquarie.com.au/help. To contact Macquarie, call **1800 025 063**, visit macquarie.com.au, email wrapsolutions@macquarie.com or send mail to **Macquarie Wrap GPO Box 4045 Sydney NSW 2001**.

¹ ASIC Corporations (Disclosure of Fees and Costs) Instrument 2019/1070 and ASIC Regulatory Guide 97: Disclosing fees and costs in PDSs and periodic statements.

This information is issued by Macquarie Investment Management Limited ABN 66 002 867 003 AFSL 237492 RSEL L0001281 (MIML).

Funds invested in any Macquarie Wrap products issued by MIML (the Wrap products), other than any holdings in term deposits and cash deposits with Macquarie Bank Limited, are not deposits with or other liabilities of Macquarie Bank Limited, and are subject to investment risk, including possible delays in repayment and loss of income and capital invested. No member of the Macquarie Group guarantees any particular rate of return or the performance of the Wrap products, nor do any of them guarantee the repayment of capital.