

Changes to your account

This notice is applicable for the following products:

- Macquarie Super and Pension Consolidator II
- Macquarie Super and Pension Manager II
- Macquarie Super and Pension Consolidator
- Macquarie Super and Pension Manager
- Macquarie Super Accumulator
- Macquarie Super and Pension
- Premium Portfolio Service Super and Pension Account

Summary of changes:

1. Protecting your account and Macquarie Authenticator
2. Payments received after your account is closed
3. Advice fees
4. Asset sell-downs

1. Protecting your account and Macquarie Authenticator

As fraud becomes increasingly prevalent, we are introducing new requirements to protect your account. Going forward, we may require you or your adviser to use Macquarie Authenticator before we can act on certain instructions to protect you and us from unauthorised transactions.

What is Macquarie Authenticator?

Macquarie Authenticator is a mobile app which provides an extra layer of security that helps protect your account and personal information. The app sends actionable push notifications for you to approve or deny online transactions and account changes or generate a unique one-time rolling code as an alternative authentication method.

Where can I find more information about Macquarie Authenticator?

You can visit macquarie.com.au/digital-banking/macquarie-authenticator for more information or speak to your adviser.

We also require you and your adviser to 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.

2. Residual amounts

We're changing how we handle payments received by us (such as investment income) after an account is closed.

What is the impact of this change?

You may no longer be contacted where these amounts are unable to be sent directly using your last payment instruction. Any entitlement may be sent to the ATO directly, or proceeds may be retained by the superannuation fund for the benefit of all members.

3. Advice fees

We've simplified advice fee labels and introduced a minimum balance requirement of \$10,000 before advice fees can be charged.

What is the impact of this change?

If your account balance falls below the minimum balance requirement of \$10,000 either at the end of the month or just prior to account closure, we may choose to withhold or not charge advice fees.

4. Asset sell-downs

We've updated the order in which we may sell down your assets to capture all investment types and provide you with greater clarity in the limited circumstances where we do this without your instruction.

What is the impact of this change?

In these circumstances money will be drawn from the following investments, starting with the highest balance, generally in the following order:

- Managed investments (that are liquid)
- SMAs
- Australian listed securities
- Term deposits
- Other Eligible Investments

The updated Product Disclosure Statements for Super and Pension Manager II and Super and Pension Consolidator II will be available at macquarie.com.au/investing/macquarie-wrap and for Macquarie Super and Pension at macquarie.com.au/vision from 1 October 2024. 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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