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MRS JUSTINE BEACH  
PO BOX 1777  
WOLLONGONG DC NSW 2500



21 November 2019

Dear Mrs Beach,

**We're making some changes to your account**  
**Product name: Macquarie Investment Consolidator**  
**Account number: D04979**

We're getting in touch to let you know of important product changes coming soon for Macquarie Wrap.

We're introducing these changes to improve your experience using Macquarie Wrap products. The product changes you need to be aware of are centred around removing or reducing the minimum amounts currently required for certain features.

Please refer to the summary below for more information.

**What you need to do**

No action is required by you. This has been provided for information purposes.

We recommend speaking to your adviser if you have any questions on how these changes may affect you.

**Summary of product changes – effective 23 November 2019**

**What's changing?**

Direct debit minimum
Direct debit minimum will reduce from \$250 to no minimum.
Cash balance minimum
The minimum amount of cash required to be held in your cash account will reduce from \$2,500 to \$1,000.
Initial product investment minimum
The initial product investment will be reduced from \$20,000 to \$10,000. A balance of at least \$10,000 must also be maintained for the life of the account.

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#### Managed investment application minimum

Applications to purchase managed investments will be reduced to \$100 per managed investment (currently \$250) and the minimum balance per managed investment has reduced to \$250 (currently \$1,000).

#### Consolidator Cash Account

The Investment Consolidator Cash Account balance is excluded from the calculation of wrap administration fees (effective **1 September 2019**).

Please note, we're also launching new Macquarie Wrap products and pricing options on **23 November 2019**. We'll be writing to you again in the new year to give you more information.

New offer documents will be available online at [macquarie.com.au/wrapofferdocs](https://macquarie.com.au/wrapofferdocs) on 23 November. If you'd like to learn more about the new products or pricing in the meantime, please contact your adviser.

#### Keep your contact information up to date

We're using email more and more as the preferred way to communicate with you about your statements being available, and other important account-related information.

As we move to more digital methods of providing account information, we encourage you to ensure your email and other contact information is up to date.

You have received this notification by mail as we don't currently have your email address. Please update your email address by logging in via Macquarie Online at [online.macquarie.com.au/personal](https://online.macquarie.com.au/personal).

#### Need help?

If you have any questions, you can speak to your financial adviser or visit [help.macquarie.com](https://help.macquarie.com)

Please note if you hold more than one Macquarie Wrap account, you may receive a similar update from us for each account that you hold.

Kind regards,

**The team at Macquarie**

This information is issued by Macquarie Wrap, a registered business of Macquarie Investment Management Limited ABN 66 002 867 003 AFSL 237492 RSEL L0001281 (MIML).

Funds invested in Macquarie Super and Pension Consolidator, Macquarie Super and Pension Manager, Macquarie Super Accumulator, Macquarie Investment Consolidator, Macquarie Investment Manager and Macquarie Investment Accumulator (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.