



MACQUARIE CASH SOLUTIONS

30 March 2009

Macquarie – A leader in cash management since 1980

Macquarie launched Australia's first Cash Management Trust in 1980 and has maintained the number one position since that time. Macquarie now manages more than \$25 billion in cash investments for more than 400,000 investors and 10,000 financial advisers. Macquarie has built this position through exceptional service and innovative features and functionality, purpose-built for financial advisers and clients.

Whether your clients require a cash hub for their investment portfolio or a high interest cash option, Macquarie has a quality range of solutions to meet your clients' needs.

Cash hubs

A robust cash management system belongs at the heart of every client's portfolio. It can also provide a valuable source of additional revenue for your business. Both the Macquarie CMT and Macquarie CMA are quality, secure cash hubs that are easy to manage – with the visibility you need to monitor your clients' cash position.

The Macquarie Cash Management Account

A cash management hub, with a great rate and the visibility you need to monitor your clients' cashflow, plus the certainty of the Government guarantee[†].

The Macquarie CMA may suit investors who prefer a higher rate over a diversified cash portfolio.

The Macquarie Cash Management Trust

Launched in 1980, the Macquarie CMT is the leading cash management trust in Australia.

The CMT may suit investors who prefer a diversified portfolio.

Cash investment options

In addition to a cash hub, your clients may require other cash investments, such as a high interest online cash product or term deposit.

Macquarie Cash XL

Macquarie Cash XL is an online, high interest cash product that helps you deliver the returns your clients expect from their excess cash – while keeping their money at-call where they can use it. With no minimum balance or investment, your clients can benefit from the competitive interest rate from their first available dollar.

Macquarie Bank Term Deposits

Macquarie Bank Term Deposits give investors the certainty of 'locking in' an attractive rate for a set amount of time. A wide range of terms and competitive rates are available. In addition, there are no account keeping fees, and you have online access to view your clients' accounts.

Macquarie Wholesale Notes

Macquarie Wholesale Notes are senior unsecured debt instruments issued by Macquarie Group Limited, which offer investors attractive rates of return across the medium to long term. Macquarie Wholesale Notes are open to Australian tax residents with at least \$500,000 to invest in the notes.

A tradition of innovation

Since the launch of the Macquarie Cash Management Trust in 1980, Macquarie has been a recognised leader and innovator in cash management. Our products are designed specifically to meet the needs of advisers and their service model.

Respecting your relationship with your clients

We recognise the importance of the relationship you have with your clients. We consider you a partner, and we give you the products and services you need to build trusted long-term relationships with your clients.

Award-winning support

Macquarie's Adviser and Client Services has won the Wealth Insights Fund Manager service award five out of the past six years. Customer service professionals are ready to answer calls from you and your clients. So you know you'll always be dealing with a real person, not a computer.

Macquarie Cash Solutions

Cash hubs

Cash investment options

	Cash Management Trust (CMT)	Cash Management Account (CMA)	Cash XL	Term Deposits	Wholesale Notes
Description:	Fully featured 'cash hub' cash portfolio	Fully featured 'cash hub' bank account	Online, high interest cash product	Range of terms and competitive rates	Minimum investment \$500,000
Suits investors who are looking for:	Cash management solution with diversification	Cash management solution with competitive rate	High returns for savings	Certainty of returns for cash needed later	Higher interest over medium to long term
Investment:	Diversified range of high quality bank securities and deposits, through a unit trust managed by Macquarie Investment Management Limited (MIML)	A retail deposit with Macquarie Bank Limited	Deposit with Macquarie Bank Limited through a unit trust managed by MIML	Deposits with Macquarie Bank Limited	Senior unsecured debt instruments issued by Macquarie Group Limited
Effect of Government guarantee†	Investments in the CMT are not covered by the Government guarantee. However, each of the underlying investments of the CMT are covered by the guarantee, and will therefore incorporate the cost of the guarantee. As such, the rate of return on the CMT will reduce accordingly.	The Government has committed to maintaining the deposit guarantee for deposits up to \$1million for 3 years from 12 October 2008. The Guarantee covers cash deposits up to \$1m held by any one accountholder with a bank without charge to the bank. A government fee is payable by the bank for the guarantee that applies to balances over \$1m. If your aggregate retail deposit balance with Macquarie Bank Limited (MBL) is over \$1m, MBL does not currently pass on to you the cost of the government fee. However this position may change in the future and if so, we will notify you of this.	MBL will absorb (until further notice) the cost of the guarantee in order to maintain a competitive rate.	The Government has committed to maintaining the deposit guarantee for deposits up to \$1million for 3 years from 12 October 2008. The Guarantee covers cash deposits up to \$1m held by any one accountholder with a bank without charge to the bank. A government fee is payable by the bank for the guarantee that applies to balances over \$1m. If your aggregate retail deposit balance with MBL is over \$1m, MBL does not currently pass on to you the cost of the government fee. However this position may change in the future and if so, we will notify you of this.	Please note that a Macquarie Wholesale Note is not a deposit, protected account or other liability or obligation of Macquarie Bank Limited. A Macquarie Wholesale Note is not guaranteed by the Australian Government or any other entity.

To learn more about our range of cash solutions, please speak to your Macquarie Business Development Manager or call us on 1800 005 056.

To order a free **Cashflow Toolkit**, visit www.macquarie.com.au/cashflow

For more information and rates on the Wholesale Notes, visit www.macquarie.com.au/noterate

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Regarding large deposits and wholesale funding, the government has stated that this guarantee will remain available until market conditions normalise.

For more information on the Australian Government's guarantee arrangements for large deposits and wholesale funding under the Australian Government's 2008 Deposit and Wholesale Funding Guarantees, including types of accounts and applicable monetary thresholds, visit <http://www.guaranteescheme.gov.au/>

Macquarie Group Limited (MGL) ABN 94 122 169 279 is not an authorised deposit-taking institution for the purposes of the Australian Banking Act 1959 (Commonwealth) and its obligations do not represent deposits, protected accounts or other liabilities or obligations of Macquarie Bank Limited ABN 46 008 583 542. Macquarie Bank Limited does not guarantee or otherwise provide assurance in respect of the obligations of Macquarie Group Limited, unless expressly noted otherwise.

A Macquarie Wholesale Note is not guaranteed by the Australian Government or any other entity. As MGL is not an authorised deposit-taking institution it is not possible to obtain the benefit of the Australian Government guarantee. The Macquarie Wholesale Notes will only be redeemed on their scheduled Maturity Dates. The ability to terminate an investment early is entirely at the discretion of MGL.

Macquarie Bank Limited AFSL 237 502 ("MBL") is the issuer of the Macquarie Cash Management Account and the Macquarie Term Deposits. Macquarie Investment Management Ltd ABN 66 002 867 003 AFSL 237 492 ("MIML") is the responsible entity of the Macquarie Cash Management Trust and the Macquarie Cash XL ("the Funds").

Investments in the Funds are not deposits with or other liabilities of MBL, MIML or of any other Macquarie Group company and are subject to investment risk, including possible delays in repayment and loss of income or principal invested. Neither MBL nor any other member company of the Macquarie Group guarantees any particular rate of return or the performance of the Funds or the repayment of capital from the Funds.

This information does not take into account your clients' objectives, financial situation or needs. Therefore, in deciding whether to acquire or continue to hold an investment in the above products, your clients should consider the relevant offer document, which is available from us.