

# Macquarie Deposit plus Access 200

Enhance your cash portfolio with  
exposure to the S&P/ASX 200 Index



# Important Information

## **SAMPLE MACQUARIE DEPOSIT PLUS ACCESS 200 PRESENTATION ONLY TO BE PRESENTED WITH APPROPRIATE DISCLAIMERS INSERTED BY ADVISER**

**This sample presentation has been prepared by Macquarie Bank Limited ABN 46 008 583 542 AFSL 237502 (“MBL”) for the use of licensed financial advisers only. It is current as at 5 March 2009.** The information in this presentation with respect to Macquarie Deposit plus Access 200 (“Macquarie DPA 200”) has been prepared by Macquarie Bank Limited ABN 46 008 583 542, AFSL No. 237502 as the issuer of Macquarie DPA 200.

An invitation to apply for an investment in the Macquarie Deposit plus Access 200 is made by MBL in a combined Product Disclosure Statement (“PDS”) and Financial Services Guide dated 12 November 2008 as amended by the supplementary product disclosure statement dated 12 March 2009. The PDS and SPDS is available from PO Box 760, Manly, NSW 1655, on the website [www.fundsfocus.com.au/managed-funds/Macquarie/deposit-plus.html](http://www.fundsfocus.com.au/managed-funds/Macquarie/deposit-plus.html), or by phoning 1300 55 98 69. In deciding whether to acquire or continue to hold an investment, potential investors should obtain the PDS and SPDS and consider its contents.

This presentation does not take into account any investor’s objectives, financial situation or needs and does not constitute personal financial or taxation advice. An investor should consider the appropriateness of the advice having regard to their situation and seek professional financial and taxation advice before deciding to invest.

Any taxation discussion in this presentation is based on laws current at the time of writing. The application of taxation laws to each investor depends on that investor’s individual circumstances. An investor should seek professional financial and taxation advice before deciding to invest.

The material in this presentation has been prepared in good faith with all reasonable care. However, certain parts of this material are obtained or are based upon information obtained from third parties which may not have been checked or verified. Subsequent changes in circumstances may also occur at any time and may impact on the accuracy of the information.

Neither Macquarie Bank Limited nor any other Macquarie group company, or any officers, employees or agents takes any responsibility for the information contained in this presentation nor gives any representation or warranty as to the accuracy or completeness of the information nor does any of them accept any liability for loss or damage arising in anyway from the use of information in this presentation.

Macquarie Bank Limited or its associates, officers or employees may have interests in the financial products referred to in this information by acting in various roles including as investment banker, underwriter or dealer, holder of principal positions, broker, lender or adviser. Macquarie Bank Limited or its associates may receive fees, brokerage or commissions for acting in those capacities. In addition, Macquarie Bank Limited or its associates, officers or employees may buy or sell the financial products as principal or agent and as such may effect transactions which are not consistent with any recommendations in the information.

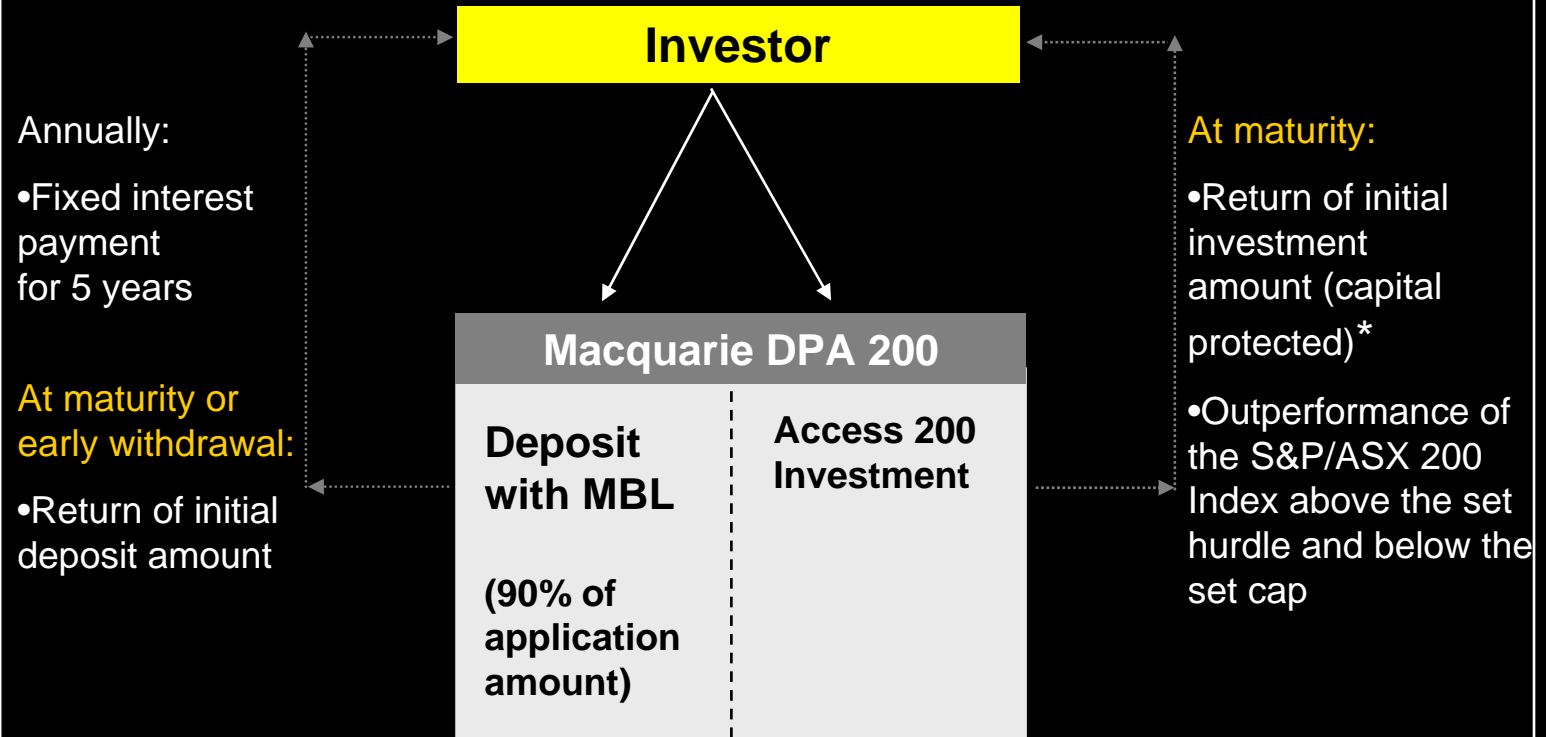
**Investments in the Access 200 Investment are not deposits with, or other liabilities of, Macquarie or any other Macquarie Group company, and are subject to investment risk, including possible delays in repayment and loss of income or capital invested. None of Macquarie or any other Macquarie Group company guarantees any particular rate of return on, or the performance of, the Access 200 Investment, nor do any of them guarantee the repayment of capital from the Access 200 Investment.**

# Highlights

- Deposit with Macquarie Bank Limited
- Fixed annual interest payment
- Exposure to outperformance of the Australian share market (Access 200 Investment)
  - above a set hurdle and below a set cap
- 5 year term
- Annual income

**Deposit plus exposure to potential upside  
▶ of the S&P/ASX 200 Index above a set hurdle  
and below a set cap**

# How does it work?



▶ Annual fixed interest payment plus any gain on the S&P/ASX 200 index above a set hurdle and below a set cap

\* Capital Protection applies only at maturity and is subject to risks and limitations. Please refer to the PDS for more information.

# Investor benefits

Features	Benefits
Deposit with MBL – an Australian authorised deposit taking institution	<ul style="list-style-type: none"> <li>Provides investors with the security of a deposit</li> <li>Deposit is protected at all times<sup>^</sup></li> </ul>
Fixed interest rate for the term, received annually	<ul style="list-style-type: none"> <li>Lock in a fixed interest rate in a current volatile interest rate environment</li> <li>Cashflow management</li> </ul>
Exposure to the Australian share market	<ul style="list-style-type: none"> <li>Access the potential upside of the S&amp;P/ASX 200 Index at maturity, above a set hurdle and below a set cap</li> <li>Exposure to market at current low valuations</li> </ul>
Capital protection*	<ul style="list-style-type: none"> <li>The Access 200 Investment is capital protected at maturity</li> </ul>

•Capital Protection applies only at maturity and is subject to risks and limitations. Please refer to the PDS for more information.  
<sup>^</sup>Deposits held as part of the Macquarie DPA 200 are guaranteed under the Australian Government's Financial Claims Scheme only up to \$1 million per customer. Potential depositors must consider any other deposits they hold with Macquarie Bank Limited to determine whether total deposits exceed this threshold as part or all deposit balances above this threshold will not be guaranteed. Please note that the Deposit is only 90% of the application amount where both a Deposit and Access 200 Investment are applied for. The Access 200 Investment is not covered by the Government guarantee.

# What happens at maturity?

If the investment is held to maturity an investor will receive:

- Return of the original application amount
- Five annual fixed interest payments
- Any gain on the S&P/ASX 200 between a preset hurdle and cap

2 options for realising the value of the Access 200 Investment at maturity:

1. Take physical delivery of the largest stock by market capitalisation in the S&P/ASX 200 Index at the maturity date; or
2. Elect to utilise the sale facility and receive cash proceeds

## Key Risks

- Performance risk
- Counterparty risk on Macquarie
- Loss of capital protection
- Limited liquidity

# Tax

## Deposit

- Annual fixed interest payment should be assessable income in the year received
- Break gains/costs on withdrawal prior to maturity are assessable/deductible

## Access 200 Investment

- Generally held on capital account
- Eligible investors should be entitled to CGT discount on any gain on maturity
- If investor takes deliverable parcel, the cost base is equal to the market value of the shares
- Withdrawal prior to maturity - capital loss where proceeds are less than the DPA investment amount

This presentation does not take into account any investor's objectives, financial situation or needs and does not constitute personal financial or taxation advice. Investors should seek their own professional taxation advice.



# Fees

- Establishment fee
  - 2.2% of the Deposit Amount
- Management fee
  - N/A
- Break costs prior to maturity dependent on:
  - total deposit amount
  - the fixed interest rate
  - the time remaining until maturity
  - movements in interest rates since the issue date

# Investment Summary

<b>Minimum application amount</b>	\$10,000
<b>Term</b>	Five years
<b>Fixed interest rates</b>	–The fixed interest rate will be set for the term –Actual rate will be published on the website for the relevant close date and issue date
<b>Interest</b>	Paid annually
<b>Withdrawals</b>	Available annually
<b>Establishment fee</b>	2.2% of the deposit amount charged up-front.

## Summary

- Deposit plus exposure to potential upside of the S&P/ASX 200 Index above a set hurdle and below a set cap at maturity
- An investment opportunity that allows you to take advantage of current market conditions
- <http://www.fundsfocus.com.au/managed-funds/Macquarie/deposit-plus.html>