



# GUARDING AND GROWING YOUR ASSETS

## MACQUARIE PRIVATE WEALTH'S INVESTMENT PROTECTION MEASURES

### About Macquarie

Founded in Australia in 1969, the Macquarie Group has always been committed to continuous growth. Since 1992, this global provider of banking, financial, advisory, investment and funds management services has reported successive years of profits and growth.

Macquarie Private Wealth offers investors tailored financial solutions, award-winning research, recognized financial strength, and a global vantage point — a world of opportunities to build your personal wealth.

### How we protect your investments

At Macquarie Private Wealth, we pride ourselves on our commitment to placing clients' needs first. Our clients trust us with their investments and we have earned their confidence by developing a number of safeguards to ensure the protection of client assets held at our firm.

There are five key reasons why clients trust Macquarie Private Wealth with their investments. We have strong corporate backing, follow security safekeeping measures, implement investment safeguards, offer industry-wide insurance protection and adhere to strict industry standards.

#### 1. Strong corporate backing

The Macquarie Group has strong corporate governance and substantial resources. We are an independent, diversified financial services firm with a history that dates back to 1969 and are currently one of the world's largest and most diversified investment companies.

The Macquarie Group takes corporate governance seriously: this focus on monetary and audit controls is common throughout the organization. The company ensures that each of its subsidiaries follows transparent accounting policies and procedures that are assessed by an independent, external auditor on a regular basis.

#### 2. Safekeeping of security certificates

Macquarie Private Wealth offers all clients the added protection of modern security holding practices. Nearly all of the securities we hold on behalf of clients in North America are held at the same regulated depositories used by Canada's major banks and investment dealers: the Canadian Depository for Securities (CDS) and the Depository Trust Company (DTC) in the U.S.

When physical certificates are deposited with us for safekeeping, we use the vault of a chartered bank to hold them in safe custody for the client. This is standard practice for investment firms. As this system minimizes the exposure of certificates to being destroyed, lost or stolen, it has proven to be the safest way for your securities to be held.

#### 3. Implementation of investment safeguard measures

We safeguard clients' fully paid and excess margin securities by segregating them from securities related to our corporate investing activities. This is standard practice for investment firms and a regulation requirement set out by the stock exchanges as well as the Investment Industry Regulatory Organization of Canada (IIROC). This helps to ensure clients' investments are not subject to any risks related to an investment dealer's business activities.

#### 4. Industry-wide insurance protection

At Macquarie Private Wealth, our clients receive insurance protection provided by our membership in the Canadian Investor Protection Fund (CIPF). CIPF provides coverage of the cash and securities we hold on your behalf, for a maximum loss of \$1 million.

This level of protection is standard within the industry. For coverage calculation purposes under this plan, certain types of accounts are treated separately. For example, unregistered investment accounts would be covered by the CIPF to a maximum of \$1 million: a Registered Retirement Savings Plan held by the same individual would be covered as a separate account to a maximum of \$1 million.

## Macquarie Private Wealth

A world of opportunities



Guarding and growing  
your assets (continued)

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It is important to note that this insurance plan provides coverage against losses arising only if Macquarie Private Wealth were to face insolvency issues: the insurance protection does not cover market-driven investment losses. For further details on CIPF coverage, ask your Investment Advisor for a copy of the CIPF brochure or visit their website at [www.cipf.ca](http://www.cipf.ca).

### 5. Strict adherence to industry standards

Standards set by the Canadian Securities Administrators and Canadian Investor Protection Fund are monitored and enforced by Market Regulations Services Inc. and the Investment Industry Regulatory Organization of Canada (IIROC). In addition, IIROC requires us to maintain adequate risk-adjusted capital to cover our business-specific risks, keep comprehensive and accurate records, employ appropriate procedures for handling securities, and carry sufficient fidelity bond insurance. They monitor our compliance with these requirements through audits conducted regularly by external auditors and IIROC examiners.

### 6. Macquarie Private Wealth's commitment to clients

We hold our clients' trust as our single most important asset. That trust is the cornerstone of every advisory relationship. Our clients find comfort in Macquarie Private Wealth's experienced leadership and commitment to surpassing the industry's standard investment protection measures.

Become a part of Macquarie Private Wealth Inc.— a company that takes the growth and protection of your assets seriously and presents you with a world of opportunities to build your personal wealth.

For more information on Macquarie Private Wealth or the investment protection measures we implement, visit our website at [www.macquarieprivatewealth.ca](http://www.macquarieprivatewealth.ca)

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