

ClearView Life Nominees Pty Limited – Relevant Duties and Interests Register

1 Register of Relevant Duties: ClearView Nominees Pty Limited as trustee of the ClearView Retirement Plan

SPS 521 Conflicts of Interest defines relevant duty as one that might reasonably be considered to have the potential to have a significant impact on the capacity of ClearView Life Nominees Pty Ltd (**Trustee**), and the Trustee's Associates or the Trustee's Responsible Persons with the relevant duty to act in a manner that is consistent with the best interests of the beneficiaries of the ClearView Retirement Plan (**Fund**). The following duty holders within the Trustee's business operations have been identified.

RSE / Responsible Person	Duty to Trustee	Duty to Associate (owed to any connected entity of the Fund or related party of the Trustee)	Duty to Beneficiaries	Duty to any other party (someone not part of, connected or related to the Fund)	How this duty gives rise to an actual or perceived conflict of interest with duties to members
ClearView Life Nominees Pty Ltd (Trustee)	N/A	1. Obligation to the sole shareholder - ClearView Life Assurance Limited (CLAL) and ClearView Wealth Limited (CWL) as the ultimate holding company.	1. Obligation to maintain AFSL. 2. Obligation to provide services in an efficient, fair and honest manner. 3. Obligation to exercise care, skill and diligence. 4. Fiduciary obligations.	Nil	1. Obligation to CLAL as sole shareholder and the parent company, CWL may result in a perceived or actual conflict whereby the performance of the Trustee is assessed by reference to its profitability to the parent company, CWL, and not its overall trustee role and duties to members of the Fund. 2. The Trustee has an ongoing commercial relationship with Fund promoters and third party product issuers (" the promoter ") but has a

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			5. All other obligations pursuant to s52(2) of SIS Act (“the general covenants”).		<p>fiduciary and regulatory duty to act in the best interests of members of the Fund. This may result in a perceived or actual conflict between the preference given to maintaining the Trustee’s relationship with the promoter and the best interests of the members of the Fund.</p> <p>3. The Trustee has both a commercial relationship with the promoter whilst it is also required to exercise oversight of the promoter as a service provider to the Fund. This may result in a perceived or actual conflict between the preference given to maintaining the Trustee’s relationship with the promoter and the optimal management of the Fund.</p>
Ms Jennifer Lyon Chair, Director and	1. Obligation to act with care and due diligence. 2. Obligation to act in good faith.	No relevant duties.	1. Obligation to maintain competencies to continue to	1. Obligation to third parties (other than ClearView companies) for which the director, Ms Lyon, is subject to a duty, where there is a potential or actual relevant conflict	1. The Nomination and Remuneration Committee recommends the director to the Board. Remuneration is paid by CWL. This may result in a

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Responsible Person of the Trustee	1. Obligation not to improperly use position or information.		provide services. 2. Obligation to maintain fitness and propriety. 3. Obligation to exercise care, skill and diligence. 4. Fiduciary obligations. 5. All other obligations pursuant to s52A(2) of the SIS Act ("the SIS covenants ").	such as a competitor of the Trustee. 2. Obligation to third parties under a contract, where there is a potential or actual relevant conflict such as a competitor of the Trustee. 3. Directorships include: <ul style="list-style-type: none"> - Honestly Pty Ltd - SKL Executive Pty Ltd (SKL) (director and part-time employee) - The Institute of Actuaries of Australia. 	perceived or actual conflict where the remuneration of the director is determined with reference to CWL.
Ms Susan Young Director and Responsible Person of the Trustee	1. Obligation to act with care and due diligence. 2. Obligation to act in good faith. 3. Obligation not to improperly use	1. Obligation to nominee business or entity (including the major shareholder)	1. Obligation to maintain competencies to continue to provide services.	1. Obligation to third parties (other than ClearView companies) for which the director, Ms Young, is subject to a duty, where there is a potential or actual relevant conflict such as a competitor of the Trustee.	1. Responsibilities to related party companies may result in a perceived or actual conflict where these activities interfere with their capacity to meet their operational responsibilities /

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	position or information.	2. Obligation to other ClearView companies for which Ms Young is a director.	2. Obligation to maintain fitness and propriety. 3. Obligation to exercise care, skill and diligence. 4. Fiduciary obligations. 5. All other obligations pursuant to the SIS covenants.	2. Obligation to third parties under a contract, where there is a potential or actual relevant conflict such as a competitor of the Trustee. 3. Directorships include: - The Westmead Millennium Institute for Medical Research - Young Executive Services – Executive Director - Young SF Nominees Pty Ltd – Director and Secretary of own superannuation fund - Governor of WWF Australia	provision of services to the Trustee. 2. The Nomination and Remuneration Committee recommends the director to the Board. Remuneration is paid by CWL. This may result in a perceived or actual conflict where the remuneration of the director is determined with reference to CWL.
Mr Bruce Edwards Director and Responsible Person of the Trustee	1. Obligation to act with care and due diligence. 2. Obligation to act in good faith. 3. Obligation not to improperly use position or information.	1. Obligation to nominee business or entity (including the major shareholder). 2. Obligation to other ClearView companies for which Mr Edwards is a director.	1. Obligation to maintain competencies to continue to provide services. 2. Obligation to maintain fitness and propriety. 3. Obligation to exercise care, skill and diligence	1. Obligation to third parties (other than ClearView companies) for which the director, Mr Edwards, is subject to a duty, where there is a potential or actual relevant conflict such as a competitor of the Trustee. 2. Obligation to third parties under a contract, where there is a potential or actual relevant conflict such as a competitor of the Trustee.	1. Responsibilities to related party companies may result in a perceived or actual conflict where these activities interfere with their capacity to meet their operational responsibilities / provision of services to the Trustee. 2. The Nomination and Remuneration Committee recommends the director to the Board. Remuneration is

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			4. Fiduciary obligations. 5. All other obligations pursuant to the SIS covenants.	3. Directorships include: <ul style="list-style-type: none"> - Munich Holdings of Australasia Pty Ltd - Kimian Edwards Pty Ltd - Actuarius Pty Ltd – Director and Secretary - Corion Pty Ltd - Calliden Insurance Limited – Director - Munich Reinsurance Company of Australasia Limited - Director 4. Memberships include: <ul style="list-style-type: none"> - Macquarie University Department of Applied Finance and Actuarial Studies Advisory Board 	paid by CWL. This may result in a perceived or actual conflict where the remuneration of the director is determined with reference to CWL.
Ms Louise Thurgood Director and Responsible Person of the Trustee	1. Obligation to act with care and due diligence. 2. Obligation to act in good faith. 3. Obligation not to improperly use	No relevant duties.	1. Obligation to maintain competencies to continue to provide services. 2. Obligation to maintain fitness and propriety.	1. Obligation to third parties (other than ClearView companies) for which the director, Ms Thurgood, is subject to a duty, where there is a potential or actual relevant conflict such as a competitor of the Trustee.	1. The Nomination and Remuneration Committee recommends the director to the Board. Remuneration is paid by CWL. This may result in a perceived or actual conflict where the remuneration of the director is

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	position or information.		3. Obligation to exercise care, skill and diligence. 4. Fiduciary obligations. 5. All other obligations pursuant to the SIS covenants.	2. Obligation to third parties under a contract, where there is a potential or actual relevant conflict such as a competitor of the Trustee. 3. Directorships include: <ul style="list-style-type: none"> - OMS Commercial Pty Ltd - William Phillips Pty Ltd – Director & Secretary - Orion Mechanical Pty Ltd - Emanuel Synagogue - Teya Pty Ltd - JKWP Pty Ltd - Moorebank Intermodal Company Ltd. 	determined with reference to CWL.
Ms Jane Paskin Director and Responsible Person of the Trustee	1. Obligation to act with care and due diligence. 2. Obligation to act in good faith. 3. Obligation not to improperly use position or information.	1. No relevant duties.	1. Obligation to maintain competencies to continue to provide services. 2. Obligation to maintain fitness and propriety.	1. Obligation to third parties (other than ClearView companies) for which the director, Ms Paskin, is subject to a duty, where there is a potential or actual relevant conflict such as a competitor of the Trustee. 2. Obligation to third parties under a contract, where there is a potential or actual relevant	1. The Nomination and Remuneration Committee recommends the director to the Board. Remuneration is paid by CWL. This may result in a perceived or actual conflict where the remuneration of the director is determined with reference to CWL.

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			3. Obligation to exercise care, skill and diligence. 4. Fiduciary obligations. 5. All other obligations pursuant to the SIS covenants.	conflict such as a competitor of the Trustee. 3. Directorships include: <ul style="list-style-type: none"> - Chair of Actuarial Firm Rice Warner - Director of Barnardos, a child protection charity. - Director of Railway & Transport Health Fund Ltd - Director of Mandelay Investments Pty Ltd and Mandelay Holdings Pty Ltd (family companies) 	
Mr Simon Swanson CEO and Responsible Person of the Trustee	1. Obligation to act with care and due diligence. 2. Obligation to act in good faith. 3. Obligation not to improperly use position or information.	2. Duty to employer, ClearView Administration Services Pty Ltd (CAS). 3. Duty to other ClearView companies as a director, officer and/or statutory officer holder	1. Obligation to maintain competencies to continue to provide services. 2. Obligation to maintain fitness and propriety. 3. Obligation to exercise care,	1. Obligation to third parties (other than ClearView companies) for which the director, Mr Swanson, is subject to a duty, where there is a potential or actual relevant conflict such as a competitor of the Trustee. 2. Obligation to third parties under a contract, where there is a potential or actual relevant conflict such as a competitor of the Trustee.	1. Appointment of a parent company group executive to the Board may result in a perceived or actual conflict where the individual is assessed by reference to their performance in relation to the objectives of CWL and not the needs or objectives of the Trustee. 2. Responsibility to the parent company, employer and other group companies, may result in a

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		such as a responsible officer, responsible manager or Responsible Person.	skill and diligence. 4. Fiduciary obligations. 5. All other obligations pursuant to the SIS covenants.	3. Directorships include: - Manyata Holdings Pty Ltd	perceived or actual conflict where these activities interfere with their capacity to meet their operational responsibilities to the Trustee. 3. Obligations to the parent company, employer and other group companies, may result in a perceived or actual conflict where the individual's performance is assessed by reference to the objectives of the parent company or other entities in the ClearView group and not the needs and objectives of the Trustee.
Mr Athol Chiert Chief Financial Officer, Company Secretary and Responsible Person of the Trustee	1. Obligation to act with care and due diligence. 2. Obligation to act in good faith. 3. Obligation not to improperly use position or information.	1. Duty to employer, CAS. 2. Duty to other ClearView companies as a director, officer and/or statutory officer holder such as a responsible officer, responsible	1. Obligation to maintain competencies to continue to provide services. 2. Obligation to maintain fitness and propriety. 3. Obligation to exercise care, skill and diligence.	1. Obligation to third parties (other than ClearView companies) for which Mr Chiert, is subject to a duty, where there is a potential or actual relevant conflict such as a competitor of the Trustee. 2. Obligation to third parties under a contract, where there is a potential or actual relevant conflict such as a competitor of the Trustee.	1. Responsibility to the parent company, employer and other group companies, may result in a perceived or actual conflict where these activities interfere with their capacity to meet their operational responsibilities to the Trustee. 2. Obligations to the parent company, employer and other group companies, may result in a perceived or actual conflict where the individual's performance is

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		<p>manager or Responsible Person.</p> <p>3. Duty to Your Insure Pty Ltd.</p>	<p>4. Fiduciary obligations.</p> <p>5. All other obligations pursuant to the SIS covenants.</p>	<p>3. Directorships include:</p> <ul style="list-style-type: none"> – Kerath Pty Ltd - Kerath Pty Ltd (Kerath Super Fund A/C) 	<p>assessed by reference to the objectives of the parent company or other entities in the ClearView group and not the needs and objectives of the Trustee.</p> <p>3. Responsibilities to related party companies may result in a perceived or actual conflict where these activities interfere with their capacity to meet their operational responsibilities to the Trustee.</p>
<p>Mr Greg Martin</p> <p>Chief Actuary & Risk Officer and Responsible Person of the Trustee</p>	<p>1. Obligation to act with care and due diligence.</p> <p>2. Obligation to act in good faith.</p> <p>3. Obligation not to improperly use position or information.</p>	<p>1. Duty to employer, CAS.</p> <p>2. Duty to other ClearView companies as a director, officer and/or statutory officer holder such as a responsible officer, responsible manager or Responsible Person</p>	<p>1. Obligation to maintain competencies to continue to provide services</p> <p>2. Obligation to maintain fitness and propriety</p> <p>3. Obligation to exercise care, skill and diligence</p> <p>4. Fiduciary obligations</p>	<p>1. Obligation to third parties (other than ClearView companies) for which Mr Martin, is subject to a duty, where there is a potential or actual relevant conflict such as a competitor of the Trustee.</p> <p>2. Obligation to third parties under a contract, where there is a potential or actual relevant conflict such as a competitor of the Trustee.</p> <p>3. Directorships include:</p> <ul style="list-style-type: none"> - Fooma Taus Pty Ltd - GK Five Knobs Holdings Pty Ltd 	<p>1. Responsibility to the parent company, employer and other group companies, may result in a perceived or actual conflict where these activities interfere with their capacity to meet their operational responsibilities to the Trustee.</p> <p>2. Obligations to the parent company, employer and other group companies, may result in a perceived or actual conflict where the individual's performance is assessed by reference to the objectives of the parent company or other entities in the ClearView</p>

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			5. All other obligations pursuant to the SIS covenants.		group and not the needs and objectives of the Trustee.
Mr Justin McLaughlin Chief Investment Officer and Responsible Person of the Trustee	1. Obligation to act with care and due diligence. 2. Obligation to act in good faith. 3. Obligation not to improperly use position or information.	1. Duty to employer, CAS. 2. Duty to other ClearView companies as a director, officer and/or statutory officer holder such as a responsible officer, responsible manager or Responsible Person.	1. Obligation to maintain competencies to continue to provide services. 2. Obligation to maintain fitness and propriety. 3. Obligation to exercise care, skill and diligence. 4. Fiduciary obligations. 5. All other obligations pursuant to the SIS covenants.	1. Obligation to third parties (other than ClearView companies) for which Mr McLaughlin, is subject to a duty, where there is a potential or actual relevant conflict such as a competitor of the Trustee. 2. Obligation to third parties under a contract, where there is a potential or actual relevant conflict such as a competitor of the Trustee.	1. Responsibility to the parent company, employer and other group companies, may result in a perceived or actual conflict where these activities interfere with their capacity to meet their operational responsibilities to the Trustee. 2. Obligations to the parent company, employer and other group companies, may result in a perceived or actual conflict where the individual's performance is assessed by reference to the objectives of the parent company or other entities in the ClearView group and not the needs and objectives of the Trustee.
Mr Todd Kardash	1. Obligation to act with care and due diligence.	1. Duty to employer, CAS.	1. Obligation to maintain competencies to	1. Obligation to third parties (other than ClearView companies) for which Mr Kardash, is subject to a	1. Responsibility to the parent company, employer and other group companies, may result in a

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Chief Executive Officer of the Dealer Group and Responsible Person of the Trustee	2. Obligation to act in good faith. 3. Obligation not to improperly use position or information.	2. Duty to other ClearView companies as a director, officer and/or statutory officer holder such as a responsible officer, responsible manager or Responsible Person.	continue to provide services. 2. Obligation to maintain fitness and propriety. 3. Obligation to exercise care, skill and diligence. 4. Fiduciary obligations 5. All other obligations pursuant to the SIS covenants.	duty, where there is a potential or actual relevant conflict such as a competitor of the Trustee. 2. Obligation to third parties under a contract, where there is a potential or actual relevant conflict such as a competitor of the Trustee.	perceived or actual conflict where these activities interfere with their capacity to meet their operational responsibilities to the Trustee. 2. Obligations to the parent company, employer and other group companies, may result in a perceived or actual conflict where the individual's performance is assessed by reference to the objectives of the parent company or other entities in the ClearView group and not the needs and objectives of the Trustee.
Mr Christopher Blaxland – Walker General Manager, Distribution and Responsible	1. Obligation to act with care and due diligence. 2. Obligation to act in good faith. 3. Obligation not to improperly use position or information.	1. Duty to employer, CAS. 2. Duty to other ClearView companies as a director, officer and/or statutory officer holder such as a responsible officer,	1. Obligation to maintain competencies to continue to provide services. 2. Obligation to maintain fitness and propriety. 3. Obligation to exercise care,	1. Obligation to third parties (other than ClearView companies) for which Mr Blaxland-Walker, is subject to a duty, where there is a potential or actual relevant conflict such as a competitor of the Trustee. 2. Obligation to third parties under a contract, where there is a potential	1. Responsibility to the parent company, employer and other group companies, may result in a perceived or actual conflict where these activities interfere with their capacity to meet their operational responsibilities to the Trustee. 2. Obligations to the parent company, employer and other group companies, may result in a

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Person of the Trustee		responsible manager or Responsible Person.	skill and diligence. 4. Fiduciary obligations. 5. All other obligations pursuant to the SIS covenants.	or actual relevant conflict such as a competitor of the Trustee.	perceived or actual conflict where the individual's performance is assessed by reference to the objectives of the parent company or other entities in the ClearView group and not the needs and objectives of the Trustee.
Ms Sarah Cummings General Manager Development, and Responsible Person of the Trustee	1. Obligation to act with care and due diligence. 2. Obligation to act in good faith. 3. Obligation not to improperly use position or information.	1. Duty to employer, CAS. 2. Duty to other ClearView companies as a director, officer and/or statutory officer holder such as a responsible officer, responsible manager or Responsible Person.	1. Obligation to maintain competencies to continue to provide services. 2. Obligation to maintain fitness and propriety. 3. Obligation to exercise care, skill and diligence. 4. Fiduciary obligations. 5. All other obligations	1. Obligation to third parties (other than ClearView companies) for which Ms Cummings, is subject to a duty, where there is a potential or actual relevant conflict such as a competitor of the Trustee. 2. Obligation to third parties under a contract, where there is a potential or actual relevant conflict such as a competitor of the Trustee. 3. Directorships include: - Sarpete Investments Pty Limited.	1. Responsibility to the parent company, employer and other group companies, may result in a perceived or actual conflict where these activities interfere with their capacity to meet their operational responsibilities to the Trustee. 2. Obligations to the parent company, employer and other group companies, may result in a perceived or actual conflict where the individual's performance is assessed by reference to the objectives of the parent company or other entities in the ClearView group

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			pursuant to the SIS covenants.		and not the needs and objectives of the Trustee.
Ms Deborah Lowe General Manager People and Operations, and Responsible Person of the Trustee	1. Obligation to act with care and due diligence. 2. Obligation to act in good faith. 3. Obligation not to improperly use position or information.	1. Duty to employer, CAS. 2. Duty to other ClearView companies as a director, officer and/or statutory officer holder such as a responsible officer, responsible manager or Responsible Person.	1. Obligation to maintain competencies to continue to provide services. 2. Obligation to maintain fitness and propriety. 3. Obligation to exercise care, skill and diligence. 4. Fiduciary obligations. 5. All other obligations pursuant to the SIS covenants.	1. Obligation to third parties (other than ClearView companies) for which Ms Lowe, is subject to a duty, where there is a potential or actual relevant conflict such as a competitor of the Trustee. 2. Obligation to third parties under a contract, where there is a potential or actual relevant conflict such as a competitor of the Trustee.	1. Responsibility to the parent company, employer and other group companies, may result in a perceived or actual conflict where these activities interfere with their capacity to meet their operational responsibilities to the Trustee. 2. Obligations to the parent company, employer and other group companies, may result in a perceived or actual conflict where the individual's performance is assessed by reference to the objectives of the parent company or other entities in the ClearView group and not the needs and objectives of the Trustee.

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Ms Elizabeth Briggs Head of Legal and Company Secretariat Company Secretary and Responsible Person and Officer of the Trustee	1. Obligation to act with care and due diligence. 2. Obligation to act in good faith. 3. Obligation not to improperly use position or information.	1. Duty to employer, CAS. 2. Duty to other ClearView companies as a director, officer and/or statutory officer holder such as a responsible officer, responsible manager or Responsible Person.	1. Obligation to maintain competencies to continue to provide services. 2. Obligation to maintain fitness and propriety. 3. Obligation to exercise care, skill and diligence. 4. Fiduciary obligations. 5. All other obligations pursuant to the SIS covenants.	1. Obligation to third parties (other than ClearView companies) for which Ms Briggs, is subject to a duty, where there is a potential or actual relevant conflict such as a competitor of the Trustee. 2. Obligation to third parties under a contract, where there is a potential or actual relevant conflict such as a competitor of the Trustee.	1. Responsibility to the parent company, employer and other group companies, may result in a perceived or actual conflict where these activities interfere with their capacity to meet their operational responsibilities to the Trustee. 2. Obligations to the parent company, employer and other group companies, may result in a perceived or actual conflict where the individual's performance is assessed by reference to the objectives of the parent company or other entities in the ClearView group and not the needs and objectives of the Trustee.

1 Register of Relevant Interests - ClearView Life Nominees Pty Limited as trustee of the ClearView Retirement Plan (Fund)

SPS 521 Conflicts of Interest defines relevant interest as one that might reasonably be considered to have the potential to have a significant impact on the capacity of the Trustee, and Trustee's Associates or Trustee's Responsible Persons holding the interest, to act in a manner that is consistent with the best interests of the beneficiaries of the ClearView Retirement Plan (**Fund**). The following interest holders within the Trustee's business operations have been identified (and their relevant interests recorded).

Interest Holder	Source	Interest Type	Context	How this interest gives rise to an actual or perceived conflict with the interests of members
ClearView Life Nominees Pty Ltd (Trustee)	<ol style="list-style-type: none"> 1. Services Agreement with ClearView Life Assurance Ltd (CLAL) ClearView Administration Services Pty Limited (CAS) and other ClearView entities for the provision of services including infrastructure administration and human resources. 2. Fees received from members of the Fund. 3. Fees payable to service providers directly and indirectly. 	<ol style="list-style-type: none"> 1. Contract exposure under services agreement. 	N/A	<ol style="list-style-type: none"> 1. Interests arising from the services agreement create a perceived or actual conflict whereby the performance of the Trustee is assessed by reference to its profitability to ClearView Wealth Limited (CWL) and not its overall trustee role and duties to members of the Fund. 2. Interests arising from the services agreement may result in a perceived or actual conflict where the performance of executive management is assessed by reference to the objectives of CWL, and not the needs of the Trustee. 3. CLAL and other ClearView entities provide offices and other support services to the Trustee which may result in a perceived or actual conflict that the Trustee's budgeted resources are determined by reference to the strategy of CWL, and not the adequacy of

Interest Holder	Source	Interest Type	Context	How this interest gives rise to an actual or perceived conflict with the interests of members
				resources required by the Trustee for the discharge of its obligations to the members of the Fund.
Ms Jennifer Lyon Chair, Director and Responsible Person of the Trustee	1. Appointment as a chair, director and Responsible Person of the Trustee 2. Shareholding in ClearView Wealth Limited (CWL)	1. Remuneration from ClearView 2. Dividend Payment 3. Interests in or benefits from third parties where there is a potential or actual relevant conflict such as a competitor of the Trustee.	Benefits received from related parties and third parties.	As a professional independent director and consultant, the Responsible Person may be appointed to other boards or take up consulting roles. This may result in an actual or perceived conflict of interest in that they favour the interests of another party for reward over the interests of the members of the Fund.
Ms Susan Young Director and Responsible Person of the Trustee	1. Appointment as a director and Responsible Person of the Trustee. 2. Shareholding in CWL	1. Remuneration from ClearView. 2. Dividend payment. 3. Interests in or benefits from third parties where there is a potential or actual relevant conflict such as a competitor of the Trustee.	Benefits received from related parties and third parties.	As a professional independent director and consultant, the Responsible Person may be appointed to other boards or take up consulting roles. This may result in an actual or perceived conflict of interest in that they favour the interests of another party for reward over the interests of the members of the Fund.
Mr Bruce Edwards	1. Appointment as a director and Responsible Person of the Trustee.	1. Remuneration from ClearView 2. Dividend payment.	Benefits received from related parties and third parties.	As a professional independent director and consultant, the Responsible Person may be appointed to other boards or take up consulting

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Director and Responsible Person of the Trustee	2. Shareholding in CWL.	3. Benefits from nominee. 4. Interests in or benefits from third parties where there is a potential or actual relevant conflict such as a competitor of the Trustee.		roles. This may result in an actual or perceived conflict of interest that they favour the interests of another party for reward over the interests of the members of the Fund.
Ms Louise Thurgood Director and Responsible Person of the Trustee	1. Appointment as a director and Responsible Person of the Trustee. 2. Shareholding in CWL.	1. Remuneration from ClearView. 2. Dividend payment. 3. Interests in or benefits from third parties where there is a potential or actual relevant conflict such as a competitor of the Trustee.	Benefits received from related parties and third parties.	As a professional independent director and consultant, the Responsible Person may be appointed to other boards or take up consulting roles. This may result in an actual or perceived conflict of interest in that they favour the interests of another party for reward over the interests of the members of the Fund.
Ms Jane Paskin Director and Responsible Person of the Trustee	1. Appointment as a director and Responsible Person of the Trustee.	1. Remuneration from ClearView. 2. Interests in or benefits from third parties where there is a potential or actual relevant conflict such as a competitor of the Trustee.	Benefits received from related parties and third parties.	As a professional independent director and consultant, the Responsible Person may be appointed to other boards or take up consulting roles. This may result in an actual or perceived conflict of interest in that they favour the interests of another party for reward over the interests of the members of the Fund.

Interest Holder	Source	Interest Type	Context	How this interest gives rise to an actual or perceived conflict with the interests of members
Mr Simon Swanson CEO and Responsible Person of the Trustee	1. Appointment as a Responsible Person of the Trustee. 2. Shareholding in CWL. 3. Employment contract.	1. Remuneration from ClearView with respect to base salary and bonuses (STI/LTI). 2. Dividend payment. 2. Interests in or benefits from third parties where there is a potential or actual relevant conflict such as a competitor of the Trustee.	Incentive program built upon CWL's performance.	Individual's performance is assessed by reference to the objectives of CWL and not the needs of the Trustee so that a bonus or other incentive is received (e.g. a pay rise) or that a penalty is avoided.
Mr Athol Chiert Chief Financial Officer, Company Secretary and Responsible Person of the Trustee	1. Appointment as a Responsible Person of the Trustee. 2. Shareholding in CWL. 3. Employment contract.	1. Remuneration from ClearView with respect to base salary and bonuses (STI/LTI). 2. Dividend payment.	Incentive program built upon CWL's performance.	Individual's performance is assessed by reference to the objectives of CWL and not the needs of the Trustee so that a bonus or other incentive is received (e.g. a pay rise) or that a penalty is avoided.
Mr Greg Martin	1. Appointment as a Responsible Person of the Trustee.	1. Remuneration from ClearView with respect to base salary and bonuses (STI/LTI).	Incentive program built upon CWL's performance.	Individual's performance is assessed by reference to the objectives of CWL and not the needs of the Trustee so that a bonus or other

Interest Holder	Source	Interest Type	Context	How this interest gives rise to an actual or perceived conflict with the interests of members
Chief Actuary & Risk Officer and Responsible Person of the Trustee	2. Shareholding in CWL. 3. Employment contract.	2. Dividend payment.		incentive is received (e.g. a pay rise) or that a penalty is avoided.
Mr Justin McLaughlin Chief Investment Officer and Responsible Person of the Trustee	1. Appointment as a Responsible Person of the Trustee. 2. Shareholding in CWL. 3. Employment contract.	1. Remuneration from ClearView with respect to base salary and bonuses (STI/LTI). 2. Dividend payment.	Incentive program built upon CWL's performance.	Individual's performance is assessed by reference to the objectives of CWL and not the needs of the Trustee so that a bonus or other incentive is received (e.g. a pay rise) or that a penalty is avoided.
Mr Todd Kardash Chief Executive Officer of the Dealer Group and Responsible Person of the Trustee	1. Appointment as a Responsible Person of the Trustee. 2. Shareholding in CWL. 3. Employment contract.	1. Remuneration from ClearView with respect to base salary and bonuses (STI/LTI). 2. Dividend payment.	Incentive program built upon CWL's performance.	Individual's performance is assessed by reference to the objectives of CWL and not the needs of the Trustee so that a bonus or other incentive is received (e.g. a pay rise) or that a penalty is avoided.

Interest Holder	Source	Interest Type	Context	How this interest gives rise to an actual or perceived conflict with the interests of members
Mr Christopher Blaxland-Walker General Manager Distribution and Responsible Person of the Trustee	1. Appointment as a Responsible Person of the Trustee. 2. Shareholding in CWL. 3. Employment contract.	1. Remuneration from ClearView with respect to base salary and bonuses (STI/LTI). 2. Dividend payment.	Incentive program built upon CWL's performance.	Individual's performance is assessed by reference to the objectives of CWL and not the needs of the Trustee so that a bonus or other incentive is received (e.g. a pay rise) or that a penalty is avoided.
Ms Sarah Cummings General Manager Development, Head of Development and Responsible Person of the Trustee	1. Appointment as a Responsible Person of the Trustee. 2. Shareholding in CWL. 3. Employment contract.	1. Remuneration from ClearView with respect to base salary and bonuses (STI/LTI). 2. Dividend payment.	Incentive program built upon CWL's performance.	Individual's performance is assessed by reference to the objectives of CWL and not the needs of the Trustee so that a bonus or other incentive is received (e.g. a pay rise) or that a penalty is avoided.
Ms Deborah Lowe	1. Appointment as a Responsible Person of the Trustee. 2. Shareholding in CWL.	1. Remuneration from ClearView with respect to base salary and bonuses (STI/LTI).	Incentive program built upon CWL's performance.	Individual's performance is assessed by reference to the objectives of CWL and not the needs of the Trustee so that a bonus or other

Interest Holder	Source	Interest Type	Context	How this interest gives rise to an actual or perceived conflict with the interests of members
General Manager People and Operations, Head of Operations and IT and Responsible Person of the Trustee	3. Employment contract.	2.Dividend payment.		incentive is received (e.g. a pay rise) or that a penalty is avoided.
Ms Elizabeth Briggs Head of Legal and Company Secretariat Company Secretary and Responsible Person of the Trustee	1. Appointment as a Responsible Person of the Trustee. 2. Shareholding in CWL. 3. Employment contract.	1. Remuneration from ClearView with respect to base salary and bonuses (STI/LTI). 2. Dividend payment.	Incentive program built upon CWL's performance.	Individual's performance is assessed by reference to the objectives of CWL and not the needs of the Trustee so that a bonus or other incentive is received (e.g. a pay rise) or that a penalty is avoided.