



**ClearView**

Corporate Profile

Comprehensive life insurance,  
superannuation, investment and advice  
solutions, backed by exceptional service.

# About ClearView

ClearView is an ASX-listed diversified financial services company which partners with financial advisers and strategic partners to help everyday Australians protect and grow their wealth, achieve their goals and secure a comfortable financial future.

Our three business segments: Life Insurance, Wealth Management and Financial Advice, are focused on delivering quality products and services that represent value for money.

ClearView is proudly non-institutionally owned with \$171 million of in-force premium, \$2.27 billion in funds under management and 243 financial advisers overseeing \$8.5 billion in funds under management and advice, and \$223 million of premiums under advice\*.

## Our History

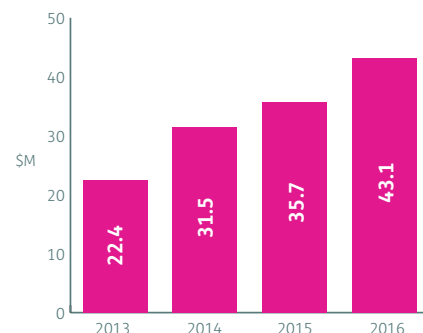
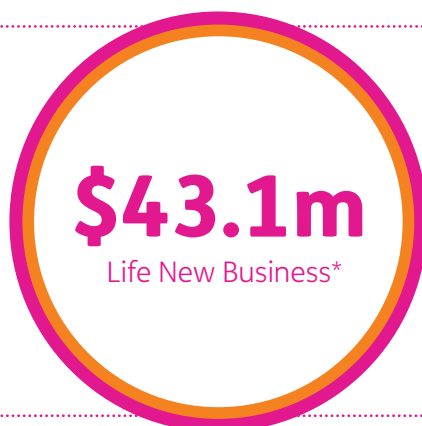
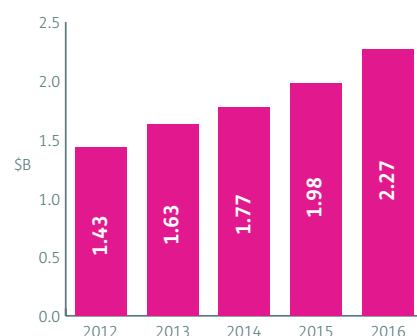
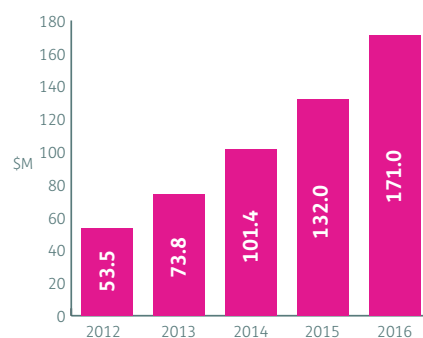
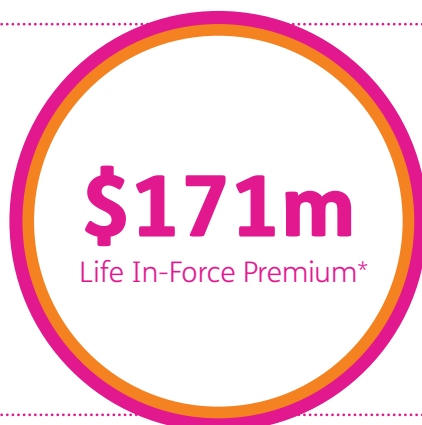
ClearView was relaunched in 2010 but has a rich heritage dating back to 1976.

The company started out as registered life insurer NRMA Life, which provided life insurance to NRMA customers.

It has evolved to become a diversified financial services company and leader in the advised life insurance market. Our award-winning LifeSolutions product range is recommended by 293\* financial planning groups and support for our top-performing wealth products is steadily increasing.

Currently 243\* professional, client-centric advisers belong to our aligned financial planning groups ClearView Financial Advice and Matrix Planning Solutions.

As a relatively young company with no material legacy technology and pricing issues, ClearView is well-positioned to continue growing and outperforming the market.



NRMA Life

1976-2009

ClearView Wealth Limited  
established

2010

Launch of LifeSolutions  
and WealthSolutions

2011

# 5

## reasons why more advisers and customers are turning to ClearView

### 1

#### Experience

Our management team intricately understands the life insurance and wealth management industry, and the unique structural, regulatory and demographic challenges facing financial advisers.

Our expertise has been gained through years of working closely with advisers on the ground as well as managing and leading companies both in Australia and internationally.

Whether it's product development, underwriting, asset management or practice development, our senior managers are specialists in their respective field.

### 2

#### Accessible, flexible and nimble

ClearView's management team is accessible and approachable. We listen to our clients.

Our relationship-driven service means that our clients can access key decision-makers quickly and efficiently.

We also use our scale and resources to petition regulators and policymakers on behalf of advisers for sensible reforms. We continue pushing for open life insurance APLs to ensure advisers and their clients have choice and access to the best solutions for them. At the same time, we are lobbying for an overhaul of group insurance which we believe should be on an opt-in basis.

### 3

#### Financial strength

ClearView is regulated by the Australian Prudential Regulation Authority and complies with the regulator's prudential capital requirements, and extensive risk management, corporate governance and reporting obligations.

Significant additional capital is held over regulatory minimums.

As at 31 December 2016, ClearView held \$400 million in net assets.

Our corporate strategy, experienced management team and financial strength mean we're strongly positioned to continue meeting our obligations to policyholders, advisers, shareholders, employees and all other stakeholders.

### 4

#### Consistent risk-adjusted returns

We offer a range of wealth platforms and products including implemented model portfolios.

Since inception, our implemented solutions have delivered strong risk-adjusted returns in line with their stated objectives.

Our focus is on actively managing risk and outperforming the market to maximise the probability of investors achieving their long-term financial goals.

For example, the WealthSolutions - IPS Dynamic 70 returned 10.8% p.a. for the 5 years to 28 February 2017, outperforming the benchmark by 1.27% (see backpage).

### 5

#### A decline rate well below the industry average

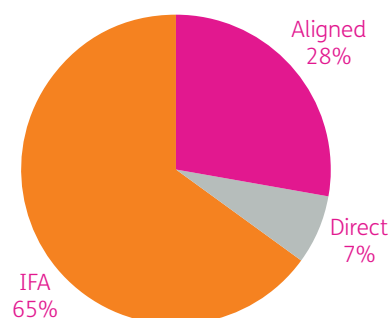
ClearView has an outstanding claims record and a high level of satisfaction among advisers and policyholders.

A recent report by the Australian Securities and Investments Commission found that ClearView's overall decline rate is well below the industry average (see back page).

Furthermore, our hard work on getting claimants healthy and back to work has been recognised by the Australasian Life Underwriting and Claims Association's Excellence and Innovation in Rehabilitation Awards.

Due to our strong claims handling and management processes, the award-winning LifeSolutions product range is currently available on 293 non-aligned APLs. The IFA channel represents 65 per cent of total new business life sales, reinforcing the strength of our products and our exceptional service.

Total Life New Business by Channel 2016



Support for LifeSolutions and WealthSolutions building

2013

Launch of WealthFoundations  
ClearView acquires Matrix Holdings Ltd




2014

ClearView continues expanding IFA footprint  
Sony Life becomes a strategic shareholder

2016



# We decline fewer claims

<b>Life cover</b> 	<b>3%</b> ClearView	<b>4%</b> Industry average
<b>Income protection cover</b> 	<b>6%</b> ClearView	<b>8%</b> Industry average
<b>Trauma cover</b> 	<b>6%</b> ClearView	<b>15%</b> Industry average



36% of engaged IP claimants returned to work\*



25% of ClearView IP claimants engaged in rehabilitation compared with an industry average of 6%\*



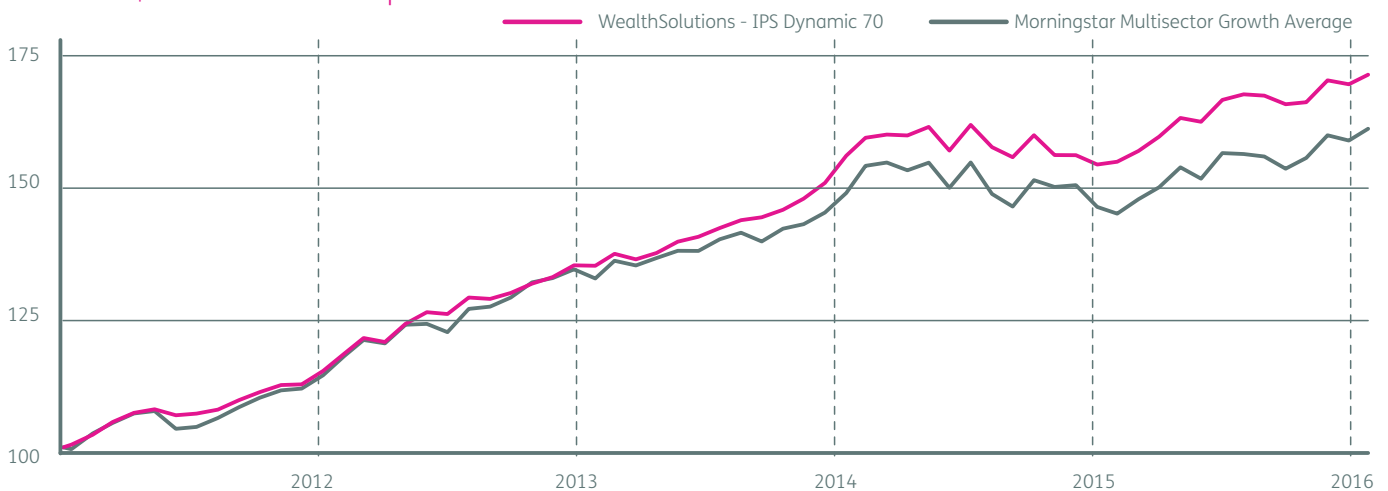
0 investigations\*



0 Litigation\*

## WealthSolutions - IPS Dynamic 70

Growth of \$100 invested at inception<sup>^</sup>



Annualised returns	5 years	3 years	2 years	1 year
IPS Dynamic 70	10.08	7.57	3.65	10.57
Morningstar Multisector Growth Average	8.81	5.74	2.36	10.98

<sup>^</sup> Performance data is after manager fees, but before any other applicable fees or taxes, assuming the reinvestment of dividends. Past performance is not indicative of future performance. Due to the flexibility of rebalancing and variations between accounts, performance shown is indicative only and assumes rebalancing occurs at the end of each calendar month, and also assumes that there are no deposits, withdrawals nor exceptions to regular rebalancing in the model portfolio. Time period 20/12/2011 to 28/02/2017.

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\*As at 31 December 2016.