

ClearView **WealthFoundations**

Super and Pension

Investment Options List

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Product Disclosure Statement (PDS)	Additional Information Brochure (AIB)	Investment Options List (IOL)
Contains key information. Available online at www.clearview.com.au or by calling 132 977 .	Contains important information on account management, super and pension products. Available online at www.clearview.com.au or by calling 132 977 .	Contains more detailed information on available investments.

The information in this document forms part of the Product Disclosure Statement (PDS) for ClearView WealthFoundations Super and Pension dated 23 March 2017.

You should consider this document and the PDS before making a decision about WealthFoundations Super and Pension. You should also obtain and read the Additional Information Brochure. You can obtain a copy of these documents and any other required updated information free of charge online at **www.clearview.com.au**, by calling us on **132 977** or from your financial adviser. Information in the PDS, Additional Information Brochure and this Investment Options List is subject to change from time to time and may be updated by us. Updated information, if it is not materially adverse, can be obtained from your financial adviser, online at **www.clearview.com.au**, or by calling us on **132 977**.

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Guide to each Strategy

This is the indirect cost ratio (ICR).
For each IPS Strategy, the ICR is the weighted average of:

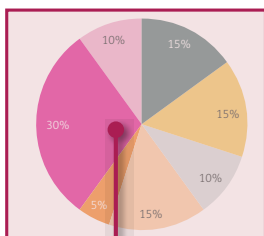
- the fee payable to ClearView Life;
- the performance-related fees paid to the underlying fund managers;
- and transactional and operating costs.

This is information about who this option is suitable for and the risk target.

This is the target asset allocation and range split between growth and defensive assets.

IPS Dynamic 70	
Product Summary	A portfolio of actively managed assets designed to achieve high returns over the long term.
Investor Profile	For investors who desire the potential for higher returns and are comfortable with higher risks.
Investment return objective	To earn relatively high returns over the long term.
Minimum suggested time frame	5 years
Standard Risk Measure	6 / High
Target (and range) for assets	Growth 70% (60-80%), Defensive 30% (20-40%)
Current estimated ICR	Super 1.27% p.a. / Pension 1.45% p.a.

Current underlying investment option allocations



CLAL Listed Property Fund	5%
CFS Infrastructure Fund	15%
Schroder Equity Opportunities Fund	10%
Hyperion Australian Shares Fund	5%
CLAL Antipodes Global Fund	10%
MFS International Shares Fund	5%
RARE Emerging Markets Fund	10%
CLAL Cash Fund	10%
CLAL Fixed Interest Fund	30%

This is the asset class split for each IPS Strategy at the date of this document.

Growth Assets

- Property
- Infrastructure
- Australian Shares
- International Shares
- Emerging Markets

Defensive Assets

- Cash
- Fixed Interest

These are the underlying investment options with current allocations.

Investment strategies available

This Investment Options List contains more detail on the following investment strategies:

Guaranteed Cash

LifeStages (refer to the relevant IPS Strategy for your age)

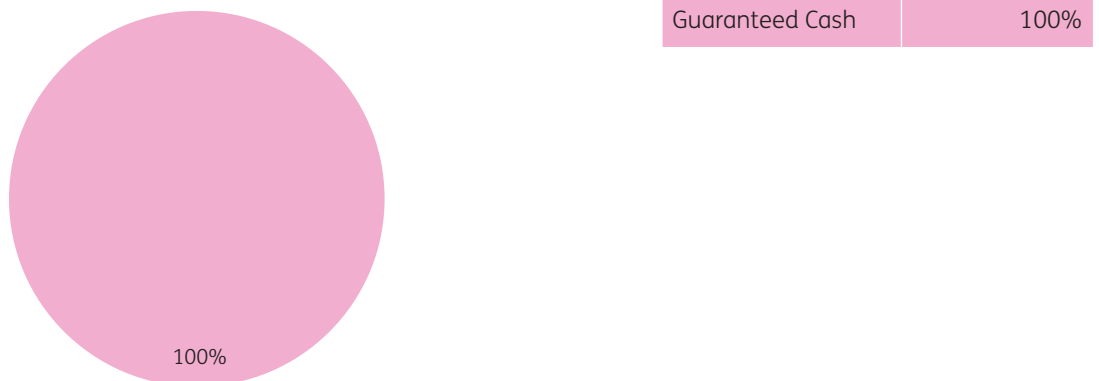
Age at rebalance	LifeStage IPS Strategy
Less than 50	IPS Dynamic 90
50 to less than 60	IPS Dynamic 70
60 to less than 70	IPS Dynamic 50
70+	IPS Dynamic 30

IPS Strategies (available in your Investment Pool)

Diversified Active	Diversified Enhanced Index	Sector Specific
IPS Dynamic 30	IPS Enhanced Index 30	IPS Active Australian Shares
IPS Dynamic 50	IPS Enhanced Index 50	IPS Active International Shares
IPS Dynamic 70	IPS Enhanced Index 70	IPS Enhanced Index Shares
IPS Dynamic 90	IPS Enhanced Index 90	IPS Conservative Growth
		IPS Income
		IPS Cash

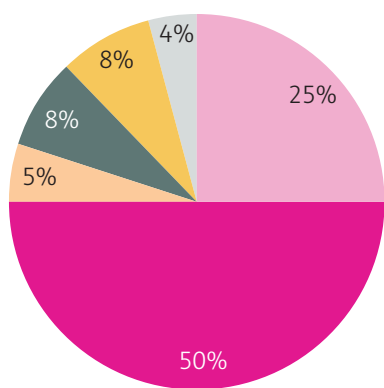
Guaranteed Cash in detail

Guaranteed Cash	
Product Summary	A portfolio of cash and short term securities designed to provide security of capital with some income.
Investor Profile	For investors looking for high security for their capital.
Investment return objective	To provide a high level of security of capital by investing in cash and other highly liquid investments.
Minimum suggested time frame	No minimum
Standard Risk Measure	1 / Very low
Target (and range) for assets	Growth - 0% (0%), Defensive - 100% (100%)
Current estimated ICR	Super 0.85% p.a. / Pension 1.00% p.a.
Current underlying investment option allocations	



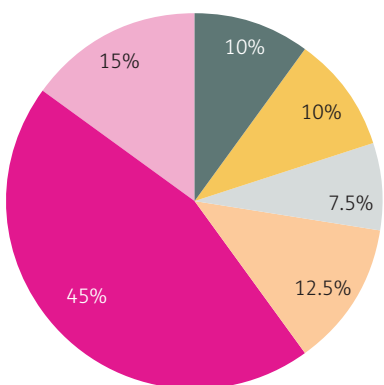
IPS Strategies in detail

IPS Dynamic 30	
Product Summary	A portfolio of actively managed assets designed to achieve stable returns over the short to medium term.
Investor Profile	For investors who regard security and stability as more important than the level of returns.
Investment return objective	To earn relatively stable returns over the short to medium term.
Minimum suggested time frame	3 years
Standard Risk Measure	3 / Low to medium
Target (and range) for assets	Growth 30% (20-40%), Defensive 70% (60-80%)
Current estimated ICR	Super 0.97% p.a. / Pension 1.11% p.a.
Current underlying investment option allocations	



CFS Infrastructure Fund	5%
Schroder Equity Opportunities Fund	6%
Hyperion Australian Shares Fund	2%
CLAL Antipodes Global Fund	6%
MFS International Shares Fund	2%
RARE Emerging Markets Fund	4%
CLAL Cash Fund	25%
CLAL Fixed Interest Fund	50%

IPS Dynamic 50	
Product Summary	A portfolio of actively managed assets designed to achieve moderate returns over the medium term.
Investor Profile	For investors who seek capital growth and are willing to accept some volatility.
Investment return objective	To earn moderate returns over the medium term.
Minimum suggested time frame	4 years
Standard Risk Measure	5 / Medium to high
Target (and range) for assets	Growth 50% (40-60%), Defensive 50% (40-60%)
Current estimated ICR	Super 1.11% p.a. / Pension 1.27% p.a.
Current underlying investment option allocations	

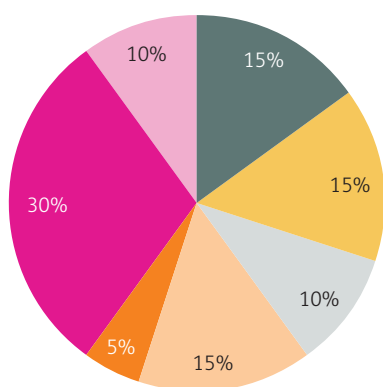


CFS Infrastructure Fund	12.5%
Schroder Equity Opportunities Fund	7%
Hyperion Australian Shares Fund	3%
CLAL Antipodes Global Fund	7%
MFS International Shares Fund	3%
RARE Emerging Markets Fund	7.5%
CLAL Cash Fund	15%
CLAL Fixed Interest Fund	45%

IPS Dynamic 70

Product Summary	A portfolio of actively managed assets designed to achieve high returns over the long term.
Investor Profile	For investors who desire the potential for higher returns and are comfortable with higher risks.
Investment return objective	To earn relatively high returns over the long term.
Minimum suggested time frame	5 years
Standard Risk Measure	6 / High
Target (and range) for assets	Growth 70% (60-80%), Defensive 30% (20-40%)
Current estimated ICR	Super 1.27% p.a. / Pension 1.45% p.a.

Current underlying investment option allocations

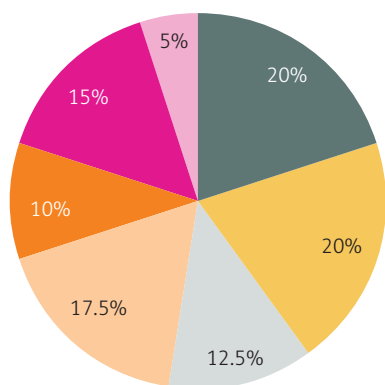


CLAL Listed Property Fund	5%
CFS Infrastructure Fund	15%
Schroder Equity Opportunities Fund	10%
Hyperion Australian Shares Fund	5%
CLAL Antipodes Global Fund	10%
MFS International Shares Fund	5%
RARE Emerging Markets Fund	10%
CLAL Cash Fund	10%
CLAL Fixed Interest Fund	30%

IPS Dynamic 90

Product Summary	A portfolio of actively managed assets designed to achieve significant returns over the long term.
Investor Profile	For investors who seek to maximise their return and are prepared to accept a higher level of risk on their investment.
Investment return objective	To earn significant returns over the long term.
Minimum suggested time frame	7 years
Standard Risk Measure	6 / High
Target (and range) for assets	Growth 90% (80-100%), Defensive 10% (0-20%)
Current estimated ICR	Super 1.44% p.a. / Pension 1.63% p.a.

Current underlying investment option allocations

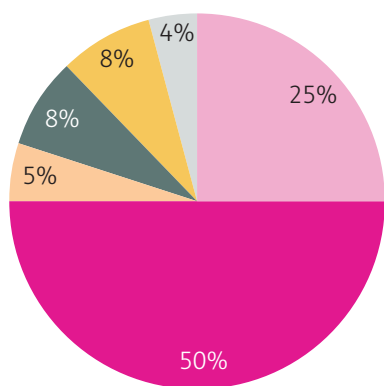


CLAL Listed Property Fund	10%
CFS Infrastructure Fund	17.5%
Schroder Equity Opportunities Fund	10%
Hyperion Australian Shares Fund	10%
CLAL Antipodes Global Fund	12.5%
MFS International Shares Fund	7.5%
RARE Emerging Markets Fund	12.5%
CLAL Cash Fund	5%
CLAL Fixed Interest Fund	15%

IPS Enhanced Index 30

Product Summary	A portfolio of actively managed assets designed to achieve stable returns over the short to medium term.
Investor Profile	For investors who regard security and stability as more important than the level of returns.
Investment return objective	To earn relatively stable returns over the short to medium term.
Minimum suggested time frame	3 years
Standard Risk Measure	3 / Low to medium
Target (and range) for assets	Growth 30% (20-40%), Defensive 70% (60-80%)
Current estimated ICR	Super 0.77% p.a. / Pension 0.90% p.a.

Current underlying investment option allocations

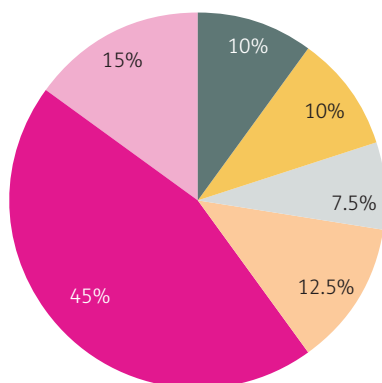


Vanguard Global Infrastructure Index Fund	5%
Plato Australian Shares Fund	8%
SSGA International Shares Fund	8%
Vanguard Emerging Markets Shares Index Fund	4%
CLAL Cash Fund	25%
CLAL Fixed Interest Fund	50%

IPS Enhanced Index 50

Product Summary	A portfolio of actively managed assets designed to achieve moderate returns over the medium term.
Investor Profile	For investors who seek capital growth and are willing to accept some volatility.
Investment return objective	To earn moderate returns over the medium term.
Minimum suggested time frame	4 years
Standard Risk Measure	5 / Medium to high
Target (and range) for assets	Growth 50% (40-60%), Defensive 50% (40-60%)
Current estimated ICR	Super 0.83% p.a. / Pension 0.97% p.a.

Current underlying investment option allocations

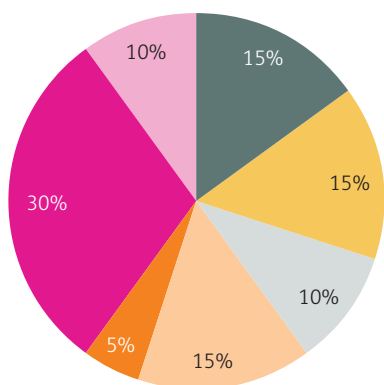


Vanguard Global Infrastructure Index Fund	12.5%
Plato Australian Shares Fund	10%
SSGA International Shares Fund	10%
Vanguard Emerging Markets Shares Index Fund	7.5%
CLAL Cash Fund	15%
CLAL Fixed Interest Fund	45%

IPS Enhanced Index 70

Product Summary	A portfolio of actively managed assets designed to achieve high returns over the long term.
Investor Profile	For investors who desire the potential for higher returns and are comfortable with higher risks.
Investment return objective	To earn relatively high returns over the long term.
Minimum suggested time frame	5 years
Standard Risk Measure	6 / High
Target (and range) for assets	Growth 70% (60-80%), Defensive 30% (20-40%)
Current estimated ICR	Super 0.88% p.a. / Pension 1.02% p.a.

Current underlying investment option allocations

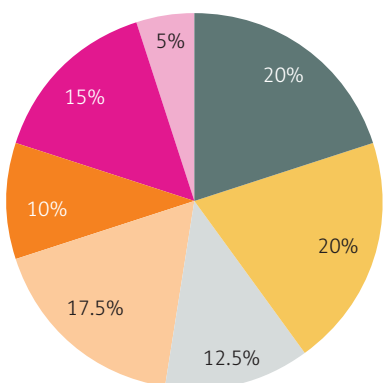


CLAL Listed Property Fund	5%
Vanguard Global Infrastructure Index Fund	15%
Plato Australian Shares Fund	15%
SSGA International Shares Fund	15%
Vanguard Emerging Markets Shares Index Fund	10%
CLAL Cash Fund	10%
CLAL Fixed Interest Fund	30%

IPS Enhanced Index 90

Product Summary	A portfolio of actively managed assets designed to achieve significant returns over the long term.
Investor Profile	For investors who seek to maximise their return and are prepared to accept a higher level of risk on their investment.
Investment return objective	To earn significant returns over the long term.
Minimum suggested time frame	7 years
Standard Risk Measure	6 / High
Target (and range) for assets	Growth 90% (80-100%), Defensive 10% (0-20%)
Current estimated ICR	Super 0.93% p.a. / Pension 1.08% p.a.

Current underlying investment option allocations

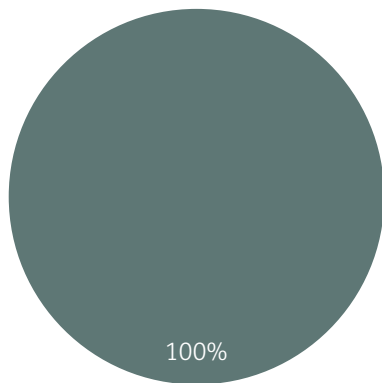


CLAL Listed Property Fund	10%
Vanguard Global Infrastructure Index Fund	17.5%
Plato Australian Shares Fund	20%
SSGA International Shares Fund	20%
Vanguard Emerging Markets Shares Index Fund	12.5%
CLAL Cash Fund	5%
CLAL Fixed Interest Fund	15%

IPS Active Australian Shares

Product Summary	An actively managed portfolio whose underlying investments are Australian shares.
Investor Profile	For investors who seek to maximise their return and are prepared to accept a higher level of risk on their investment.
Investment return objective	To earn significant returns over the long term.
Minimum suggested time frame	7 years
Standard Risk Measure	7 / Very high
Target (and range) for assets	Growth 100% (100%), Defensive 0% (0-0%)
Current estimated ICR	Super 1.35% p.a. / Pension 1.56% p.a.

Current underlying investment option allocations

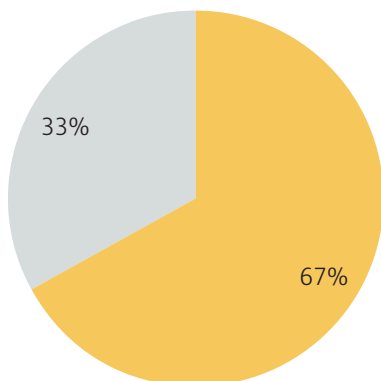


Schroder Equity Opportunities Fund	70%
Hyperion Australian Shares Fund	30%

IPS Active International Shares

Product Summary	An actively managed portfolio whose underlying investments are International shares
Investor Profile	For investors who seek to maximise their return and are prepared to accept a higher level of risk on their investment.
Investment return objective	To earn significant returns over the long term.
Minimum suggested time frame	7 years
Standard Risk Measure	7 / Very high
Target (and range) for assets	Growth 100% (100%), Defensive 0% (0-0%)
Current estimated ICR	Super 1.89% p.a. / Pension 2.11% p.a.

Current underlying investment option allocations

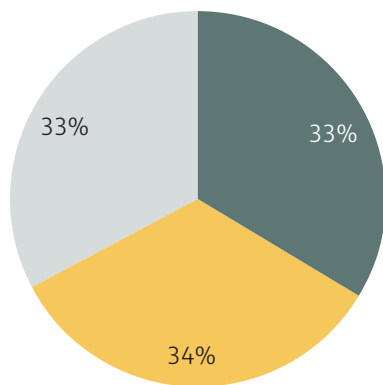


CLAL Antipodes Global Fund	33%
MFS International Shares Fund	34%
RARE Emerging Markets Fund	33%

IPS Enhanced Index Shares

Product Summary	A portfolio whose underlying investments consist of both domestic and international shares.
Investor Profile	For investors who seek to maximise their return and are prepared to accept a higher level of risk on their investment.
Investment return objective	To earn significant returns over the long term.
Minimum suggested time frame	7 years
Standard Risk Measure	6 / High
Target (and range) for assets	Growth 100% (100%), Defensive 0% (0%)
Current estimated ICR	Super 0.99% p.a. / Pension 1.15% p.a.

Current underlying investment option allocations

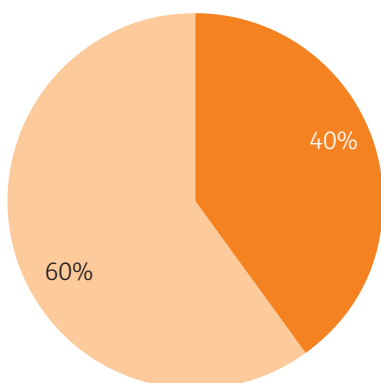


Plato Australian Shares Fund	33%
SSGA International Shares Fund	34%
Vanguard Emerging Markets Shares Index Fund	33%

IPS Conservative Growth

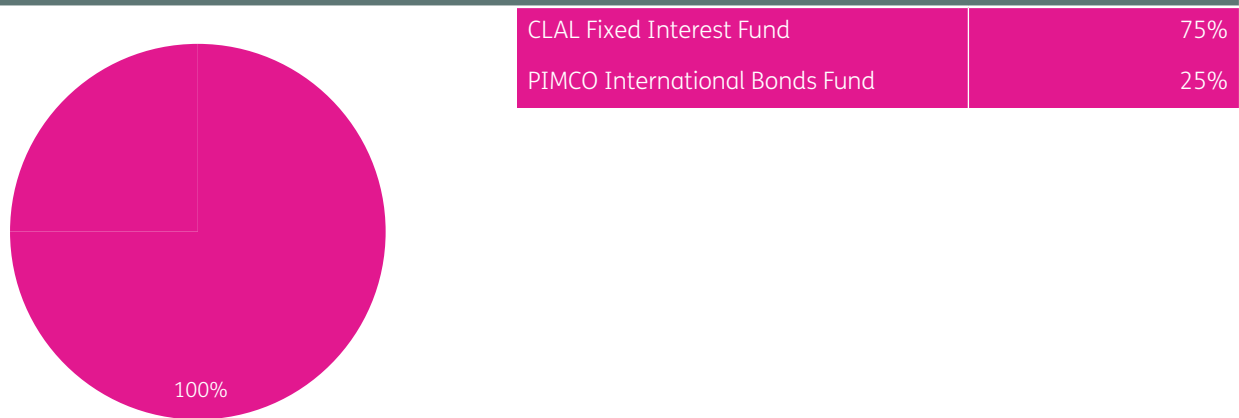
Product Summary	An actively managed portfolio of shares from what could be more defensive sectors of the share market such as infrastructure and property
Investor Profile	For investors who wish to invest in the potentially more defensive sectors of the share market.
Investment return objective	To earn relatively high returns over the long term.
Minimum suggested time frame	6 years
Standard Risk Measure	7 / Very high
Target (and range) for assets	Growth 100% (100%), Defensive 0% (0%)
Current estimated ICR	Super 1.18% p.a. / Pension 1.36% p.a.

Current underlying investment option allocations

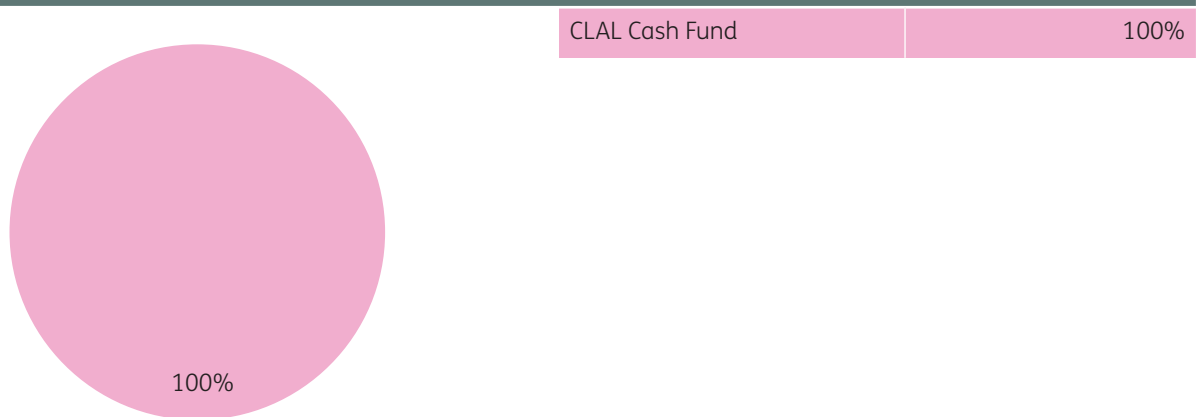


CLAL Listed Property Fund	40%
CFS Infrastructure Fund	40%
Vanguard Global Infrastructure Index Fund	20%

IPS Income	
Product Summary	A portfolio of fixed interest investments
Investor Profile	For investors who regard security and stability as more important than the level of returns.
Investment return objective	To earn relatively stable returns over the short to medium term.
Minimum suggested time frame	3 years
Standard Risk Measure	3 / Low to medium
Target (and range) for assets	Growth 0% (0%), Defensive 100% (100%)
Current estimated ICR	Super 0.90% p.a. / Pension 1.04% p.a.
Current underlying investment option allocations	



IPS Cash	
Product Summary	An investment in 100% cash
Investor Profile	Very risk adverse investors and/or those with a short investment time frame.
Investment return objective	To earn cash returns
Minimum suggested time frame	No minimum
Standard Risk Measure	1 / Very low
Target (and range) for assets	Growth 0% (0%), Defensive 100% (100%)
Current estimated ICR	Super 0.49% p.a. / Pension 0.58% p.a.
Current underlying investment option allocations	



Underlying investment options

The following table shows the asset allocation of each underlying investment option. Note that certain underlying investment options may have exposure to cash or other sectors not shown below.

Some underlying investment options may use or be exposed to derivatives. For example, the CLAL Antipodes Global Fund may use derivatives for risk management purposes and to take opportunities to increase returns. The underlying value of derivatives may not exceed 100% of the Net Asset Value (NAV) of the Fund; and the underlying value of long stock positions and derivatives will not exceed 150% of the NAV of the Fund.

	APIR code (Super)	APIR code (Pension)	Property	Infrastructure	Australian Shares	International Shares	Emerging Markets	Cash	Fixed Interest	Other
CLAL Listed Property Fund	CVW0008AU	CVW0023AU	100							
CFS Infrastructure Fund	CVW0009AU	CVW0024AU		100						
Vanguard Global Infrastructure Index Fund	CVW0010AU	CVW0025AU		100						
Plato Australian Shares Fund	CVW0011AU	CVW0026AU			100					
Schroder Equity Opportunities Fund	CVW0012AU	CVW0027AU			100					
Hyperion Australian Shares Fund	CVW0013AU	CVW0028AU			100					
CLAL Antipodes Global Fund	CVW2683AU	CVW6830AU				100				
MFS International Shares Fund	CVW0015AU	CVW0030AU				100				
SSGA International Shares Fund	CVW0016AU	CVW0031AU				100				
Vanguard Emerging Markets Shares Index Fund	CVW0017AU	CVW0032AU					100			
RARE Emerging Markets Fund	CVW0018AU	CVW0033AU					100			
CLAL Cash Fund	CVW0005AU	CVW0020AU						100		
CLAL Fixed Interest Fund	CVW0006AU	CVW0021AU							100	
PIMCO International Bonds Fund	CVW0007AU	CVW0022AU							100	
Guaranteed Cash	CVW0004AU	CVW0019AU						100		

Additional information on fees and costs

IPS Strategy	Indirect Cost Ratio			Total indirect costs ¹
	Transactional costs	Performance-related fees	Other indirect costs	
Guaranteed Cash	0.00%	0.00%	Super: 0.85% Pension: 1.00%	Super: 0.85% Pension: 1.00%
IPS Dynamic 30	0.14%	0.02%	Super: 0.81% Pension: 0.95%	Super: 0.97% Pension: 1.11%
IPS Dynamic 50	0.19%	0.02%	Super: 0.90% Pension: 1.06%	Super: 1.11% Pension: 1.27%
IPS Dynamic 70	0.25%	0.03%	Super: 0.99% Pension: 1.17%	Super: 1.27% Pension: 1.45%
IPS Dynamic 90	0.31%	0.04%	Super: 1.09% Pension: 1.28%	Super: 1.44% Pension: 1.63%
IPS Enhanced Index 30	0.05%	0.00%	Super: 0.72% Pension: 0.85%	Super: 0.77% Pension: 0.90%
IPS Enhanced Index 50	0.06%	0.00%	Super: 0.77% Pension: 0.91%	Super: 0.83% Pension: 0.97%
IPS Enhanced Index 70	0.07%	0.00%	Super: 0.81% Pension: 0.95%	Super: 0.88% Pension: 1.02%
IPS Enhanced Index 90	0.09%	0.00%	Super: 0.84% Pension: 0.99%	Super: 0.93% Pension: 1.08%
IPS Active Australian Shares	0.18%	0.00%	Super: 1.17% Pension: 1.38%	Super: 1.35% Pension: 1.56%
IPS Active International Shares	0.53%	0.10%	Super: 1.26% Pension: 1.48%	Super: 1.89% Pension: 2.11%
IPS Enhanced Index Shares	0.12%	0.00%	Super: 0.87% Pension: 1.03%	Super: 0.99% Pension: 1.15%
IPS Conservative Growth	0.19%	0.00%	Super: 0.99% Pension: 1.17%	Super: 1.18% Pension: 1.36%

IPS Strategy	Indirect Cost Ratio			Total indirect costs ¹
	Transactional costs	Performance-related fees	Other indirect costs	
IPS Income	0.13%	0.00%	Super: 0.77% Pension: 0.91%	Super: 0.90% Pension: 1.04%
IPS Cash	0.00%	0.00%	Super: 0.49% Pension: 0.58%	Super: 0.49% Pension: 0.58%

1 These are calculated on the ICRs for all investment options for the year ended 30 June 2016. The costs you will incur in subsequent financial years will depend on actual fees, costs and taxes incurred and the IPS Strategies you select. The ICR is subject to change without notice, includes transactional and operational costs and may include performance-related fees.

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