

ClearView **WealthSolutions**

SMA Model Brochure

Version 4

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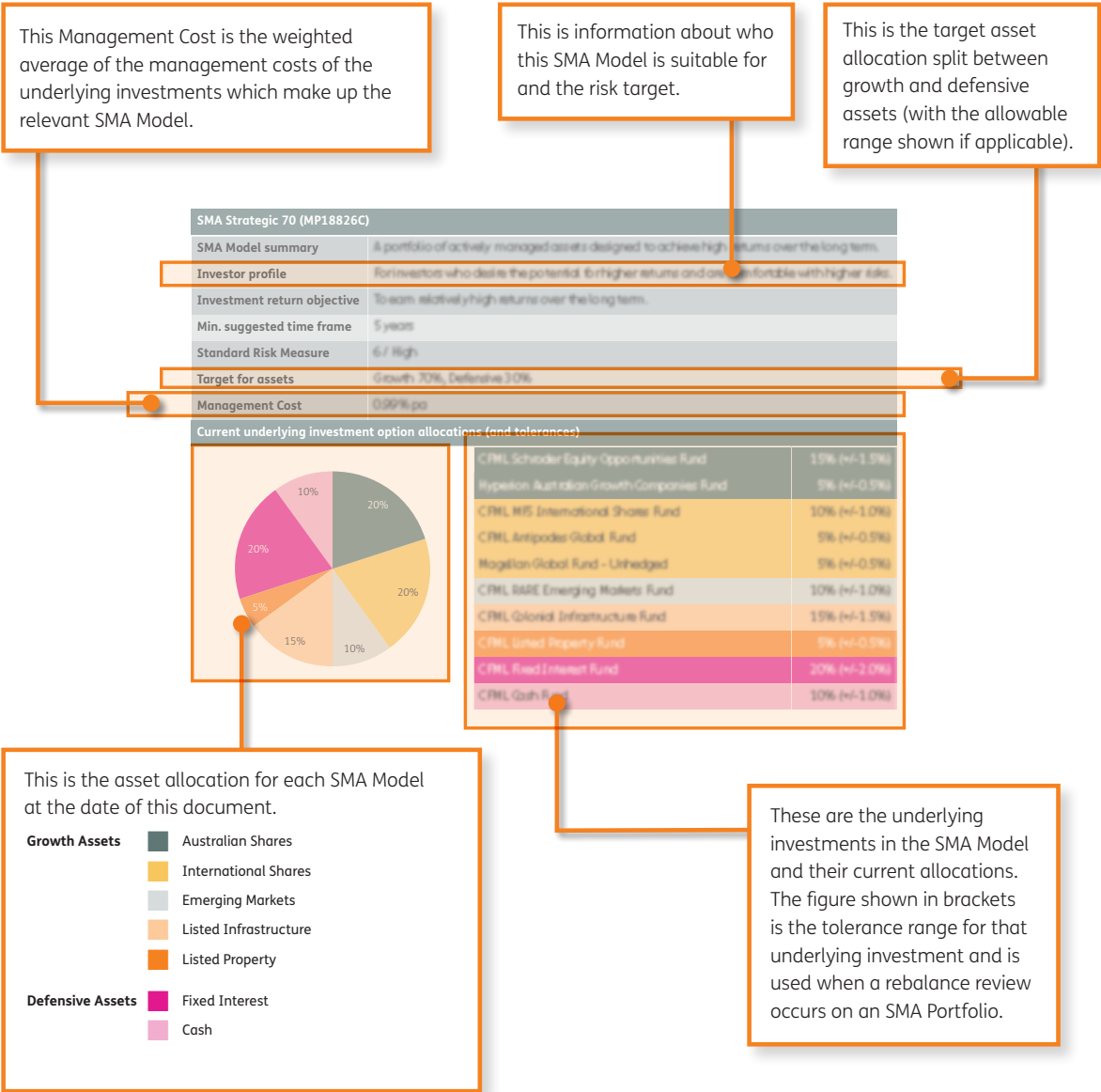
SMA Models available

The model name indicates the style of investment and the target growth allocation for that model.

SMA Dynamic Series	
Invests in mainly actively managed underlying investments with the ability to adjust the split between growth and defensive assets (as well as each individual asset class) to take advantage of market opportunities or minimise risk.	
SMA Dynamic 30 (MP18821C)	SMA Dynamic 70 (MP18823C)
SMA Dynamic 50 (MP18822C)	SMA Dynamic 85 (MP18824C)
SMA Strategic Series	
Invests in mainly actively managed underlying investments with the ability to vary the allocation within each asset class but retaining the same overall split between growth and defensive assets.	
SMA Strategic 50 (MP18825C)	SMA Strategic 85 (MP18827C)
SMA Strategic 70 (MP18826C)	SMA Strategic 100 (MP18828C)
SMA International Growth 100 (MP19731C)	
SMA Enhanced Index Series	
Invests mainly in index focussed underlying investments but with some actively managed allocations to enhance overall performance and risk management.	
SMA Enhanced Index 30 (MP18841C)	SMA Enhanced Index 85 (MP18844C)
SMA Enhanced Index 50 (MP18842C)	SMA Enhanced Index 100 (MP18845C)
SMA Enhanced Index 70 (MP18843C)	

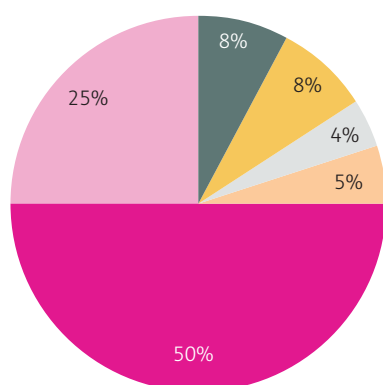
Warning: When choosing your investment option you should consider the likely investment return, the level of risk and your investment time frame.

Guide to each SMA Model



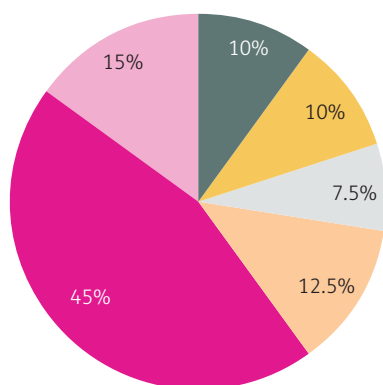
SMA Models

SMA Dynamic 30 (MP18821C)	
SMA Model 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.
Min. suggested time frame	3 years
Standard Risk Measure	2 / Low
Target (and range) for assets	Growth 30% (20-40%), Defensive 70% (60-80%)
Management Cost	0.74% pa
Current underlying investment option allocations (and tolerances)	



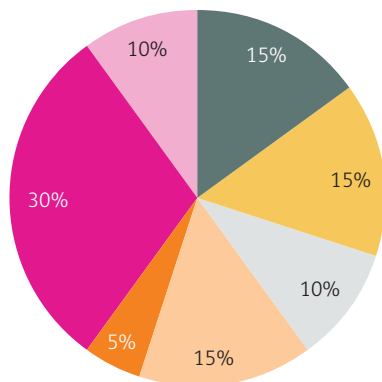
CFML Schroder Equity Opportunities Fund	8% (+/-0.8%)
CFML Antipodes Global Fund	4% (+/- 0.4%)
CFML MFS International Shares Fund	4% (+/- 0.4%)
CFML RARE Emerging Markets Fund	4% (+/- 0.4%)
CFML Colonial Infrastructure Fund	5% (+/- 0.5%)
CFML Fixed Interest Fund	50% (+/- 2.0%)
CFML Cash Fund	25% (+/- 2.0%)

SMA Dynamic 50 (MP18822C)	
SMA Model 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.
Min. suggested time frame	4 years
Standard Risk Measure	3 / Low to medium
Target (and range) for assets	Growth 50% (40-60%), Defensive 50% (40-60%)
Management Cost	0.84% pa
Current underlying investment option allocations (and tolerances)	



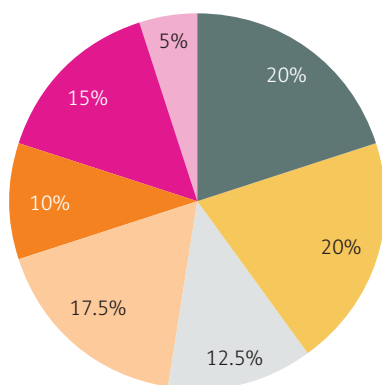
CFML Schroder Equity Opportunities Fund	10% (+/-1.0%)
CFML Antipodes Global Fund	5% (+/-0.5%)
CFML MFS International Shares Fund	5% (+/-0.5%)
CFML RARE Emerging Markets Fund	7.5% (+/-0.75%)
CFML Colonial Infrastructure Fund	12.5% (+/-1.25%)
CFML Fixed Interest Fund	45% (+/-2.0%)
CFML Cash Fund	15% (+/-1.5%)

SMA Dynamic 70 (MP18823C)	
SMA Model 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.
Min. suggested time frame	5 years
Standard Risk Measure	5 / Medium to high
Target (and range) for assets	Growth 70% (60-80%), Defensive 30% (20-40%)
Management Cost	0.94% pa
Current underlying investment option allocations (and tolerances)	



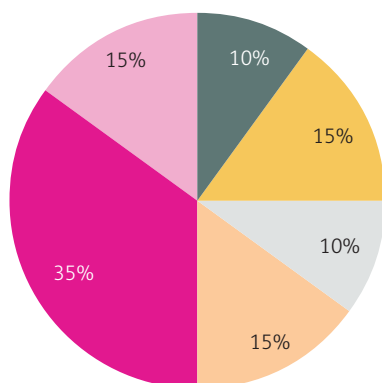
CFML Schroder Equity Opportunities Fund	15% (+/-1.5%)
CFML Antipodes Global Fund	10% (+/-1.0%)
CFML MFS International Shares Fund	5% (+/-0.5%)
CFML RARE Emerging Markets Fund	10% (+/-1.0%)
CFML Colonial Infrastructure Fund	15% (+/-1.5%)
CFML Listed Property Fund	5% (+/-0.5%)
CFML Fixed Interest Fund	30% (+/-2.0%)
CFML Cash Fund	10% (+/-1.0%)

SMA Dynamic 85 (MP18824C)	
SMA Model 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.
Min. suggested time frame	7 years
Standard Risk Measure	6 / High
Target (and range) for assets	Growth 85% (80-100%), Defensive 15% (0-20%)
Management Cost	1.04% pa
Current underlying investment option allocations (and tolerances)	



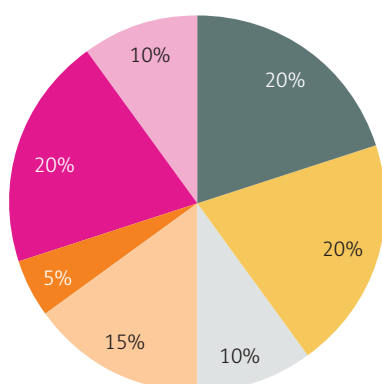
CFML Schroder Equity Opportunities Fund	15% (+/-1.5%)
Hyperion Australian Growth Companies Fund	5% (+/-0.5%)
CFML MFS International Shares Fund	7% (+/-0.7%)
CFML Antipodes Global Fund	13% (+/-1.3%)
CFML RARE Emerging Markets Fund	12.5% (+/-1.25%)
CFML Colonial Infrastructure Fund	17.5% (+/-1.75%)
CFML Listed Property Fund	10% (+/-1.0%)
CFML Fixed Interest Fund	15% (+/-1.5%)
CFML Cash Fund	5% (+/-0.5%)

SMA Strategic 50 (MP18825C)	
SMA Model 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.
Min. suggested time frame	4 years
Standard Risk Measure	4 / Medium
Target for assets	Growth 50%, Defensive 50%
Management Cost	0.91% pa
Current underlying investment option allocations (and tolerances)	



CFML Schroder Equity Opportunities Fund	10% (+/-1.0%)
CFML Antipodes Global Fund	10% (+/-1.0%)
CFML MFS International Shares Fund	5% (+/-0.5%)
CFML RARE Emerging Markets Fund	10% (+/-1.0%)
CFML Colonial Infrastructure Fund	15% (+/-1.5%)
CFML Fixed Interest Fund	35% (+/-2.0%)
CFML Cash Fund	15% (+/-1.5%)

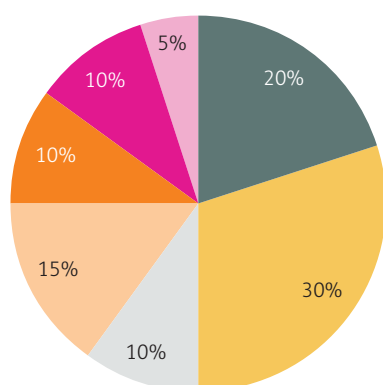
SMA Strategic 70 (MP18826C)	
SMA Model summary	A portfolio of actively managed assets designed to achieve high returns over the long term.
Investor profile	For investors who desire the potential for higher returns and are comfortable with higher risks.
Investment return objective	To earn relatively high returns over the long term.
Min. suggested time frame	5 years
Standard Risk Measure	6 / High
Target for assets	Growth 70%, Defensive 30%
Management Cost	0.98% pa
Current underlying investment option allocations (and tolerances)	



CFML Schroder Equity Opportunities Fund	15% (+/-1.5%)
Hyperion Australian Growth Companies Fund	5% (+/-0.5%)
CFML MFS International Shares Fund	7% (+/-0.7%)
CFML Antipodes Global Fund	13% (+/-1.3%)
CFML RARE Emerging Markets Fund	10% (+/-1.0%)
CFML Colonial Infrastructure Fund	15% (+/-1.5%)
CFML Listed Property Fund	5% (+/-0.5%)
CFML Fixed Interest Fund	20% (+/-2.0%)
CFML Cash Fund	10% (+/-1.0%)

SMA Strategic 85 (MP18827C)	
SMA Model 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.
Min. suggested time frame	7 years
Standard Risk Measure	6 / High
Target (and range) for assets	Growth 85%, Defensive 15%
Management Cost	1.07% pa

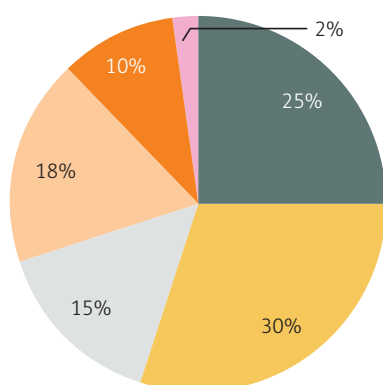
Current underlying investment option allocations (and tolerances)



CFML Schroder Equity Opportunities Fund	15% (+/-1.5%)
Hyperion Australian Growth Companies Fund	5% (+/-0.5%)
CFML Antipodes Global Fund	20% (+/-2.0%)
CFML MFS International Shares Fund	10% (+/-1.0%)
CFML RARE Emerging Markets Fund	10% (+/-1.0%)
CFML Colonial Infrastructure Fund	15% (+/-1.5%)
CFML Listed Property Fund	10% (+/-1.0%)
CFML Fixed Interest Fund	10% (+/-1.0%)
CFML Cash Fund	5% (+/-0.5%)

SMA Strategic 100 (MP18828C)	
SMA Model 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 significant level of risk on their investment.
Investment return objective	To earn significant returns over the long term.
Min. suggested time frame	9 years
Standard Risk Measure	6 / High
Target for assets	Growth 100%, Defensive 0%
Management Cost	1.14% pa

Current underlying investment option allocations (and tolerances)

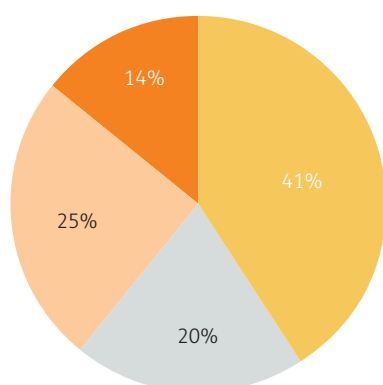


CFML Schroder Equity Opportunities Fund	15% (+/-1.5%)
Hyperion Australian Growth Companies Fund	5% (+/-0.5%)
Bennelong ex -20 Australian Equity Fund	5% (+/-0.5%)
CFML MFS International Shares Fund	10% (+/-1.0%)
CFML Antipodes Global Fund	15% (+/-1.5%)
Platinum Europe Fund	5% (+/-0.5%)
CFML RARE Emerging Markets Fund	15% (+/-1.5%)
CFML Colonial Infrastructure Fund	18% (+/-1.8%)
CFML Listed Property Fund	10% (+/-1.0%)
CFML Cash Fund	2% (+/-0.2%)

SMA International Growth 100 (MP19731C)

SMA Model 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 significant level of risk on their investment.
Investment return objective	To earn significant returns over the long term.
Min. suggested time frame	9 years
Standard Risk Measure	6 / High
Target for assets	Growth 100%, Defensive 0%
Management Cost	1.25% pa

Current underlying investment option allocations (and tolerances)

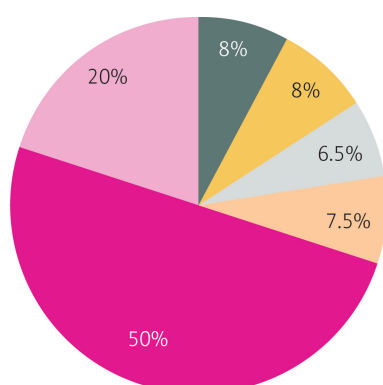


CFML MFS International Shares Fund	13% (+/-1.3%)
CFML Antipodes Global Fund	21% (+/-2.0%)
Platinum Europe Fund	7% (+/-0.7%)
CFML RARE Emerging Markets Fund	20% (+/-2.0%)
CFML Colonial Infrastructure Fund	25% (+/-2.0%)
CFML Listed Property Fund	7% (+/-0.7%)
Resolution Capital Global Property Securities Fund (Unhedged) - Series II	7% (+/-0.7%)

SMA Enhanced Index 30 (MP18841C)

SMA Model 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.
Min. suggested time frame	3 years
Standard Risk Measure	2 / Low
Target for assets	Growth 30%, Defensive 70%
Management Cost	0.53% pa

Current underlying investment option allocations (and tolerances)

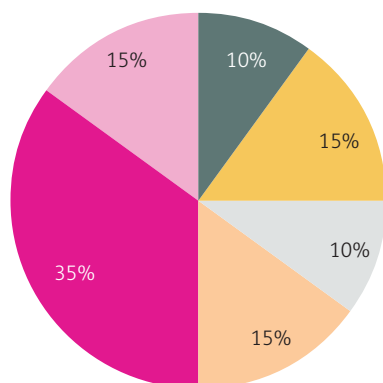


Vanguard Australian Shares Index Fund	8% (+/-0.8%)
Vanguard International Index Fund	8% (+/-0.8%)
Vanguard Emerging Markets Shares Index Fund	6.5% (+/-0.65%)
Vanguard Global Infrastructure Fund	7.5% (+/-0.75%)
CFML Fixed Interest Fund	50% (+/-2.0%)
CFML Cash Fund	20% (+/-2.0%)

SMA Enhanced Index 50 (MP18842C)

SMA Model 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.
Min. suggested time frame	4 years
Standard Risk Measure	4 / Medium
Target for assets	Growth 50%, Defensive 50%
Management Cost	0.48% pa

Current underlying investment option allocations (and tolerances)

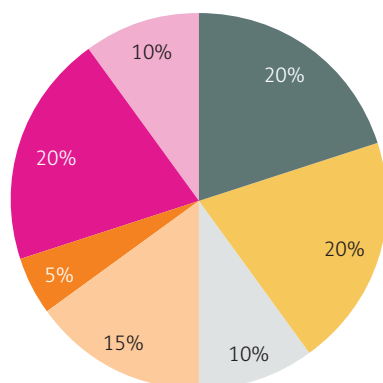


Vanguard Australian Shares Index Fund	10% (+/-1.0%)
Vanguard International Index Fund	15% (+/-1.5%)
Vanguard Emerging Markets Shares Index Fund	10% (+/-1.0%)
Vanguard Global Infrastructure Fund	15% (+/-1.5%)
CFML Fixed Interest Fund	35% (+/-2.0%)
CFML Cash Fund	15% (+/-1.5%)

SMA Enhanced Index 70 (MP18843C)

SMA Model 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.
Min. suggested time frame	5 years
Standard Risk Measure	6 / High
Target for assets	Growth 70%, Defensive 30%
Management Cost	0.39% pa

Current underlying investment option allocations (and tolerances)

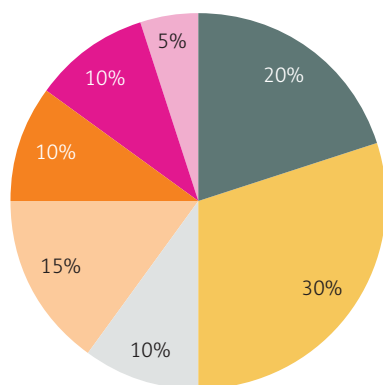


Vanguard Australian Shares Index Fund	20% (+/-2.0%)
Vanguard International Index Fund	20% (+/-2.0%)
Vanguard Emerging Markets Shares Index Fund	10% (+/-1.0%)
Vanguard Global Infrastructure Fund	15% (+/-1.5%)
Vanguard Aust. Property Securities Index Fund	5% (+/-0.5%)
CFML Fixed Interest Fund	20% (+/-2.0%)
CFML Cash Fund	10% (+/-1.0%)

SMA Enhanced Index 85 (MP18844C)

SMA Model 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.
Min. suggested time frame	7 years
Standard Risk Measure	6 / High
Target for assets	Growth 85%, Defensive 15%
Management Cost	0.33% pa

Current underlying investment option allocations (and tolerances)

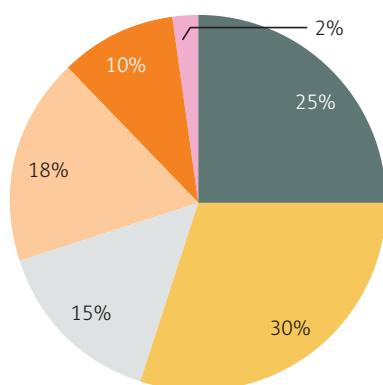


Vanguard Australian Shares Index Fund	20% (+/-2.0%)
Vanguard International Index Fund	30% (+/-2.0%)
Vanguard Emerging Markets Shares Index Fund	10% (+/-1.0%)
Vanguard Global Infrastructure Fund	15% (+/-1.5%)
Vanguard Aust. Property Securities Index Fund	10% (+/-1.0%)
CFML Fixed Interest Fund	10% (+/-1.0%)
CFML Cash Fund	5% (+/-0.5%)

SMA Enhanced Index 100 (MP18845C)

SMA Model 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 significant level of risk on their investment.
Investment return objective	To earn significant returns over the long term.
Min. suggested time frame	9 years
Standard Risk Measure	6 / High
Target for assets	Growth 100%, Defensive 0%
Management Cost	0.30% pa

Current underlying investment option allocations (and tolerances)



Vanguard Australian Shares Index Fund	25% (+/-2.0%)
Vanguard International Index Fund	30% (+/-2.0%)
Vanguard Emerging Markets Shares Index Fund	15% (+/-1.5%)
Vanguard Global Infrastructure Fund	18% (+/-1.8%)
Vanguard Aust. Property Securities Index Fund	10% (+/-1.0%)
CFML Cash Fund	2% (+/-0.2%)

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ClearView WealthSolutions SMA
Locked Bag 3460
GPO Melbourne VIC 3001
1800 023 549
service@clearviewwealthsolutions.com.au

www.clearview.com.au