

ClearView **WealthSolutions**

IPS Models Brochure

Version 4

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The information in this IPS Models Brochure is general information only and does not take into account your personal financial situation or needs. You should consult a financial adviser to obtain financial advice tailored to suit your personal circumstances.

An investment in WealthSolutions is subject to investment risk, including possible delays in repayment or loss of income and principal invested. ClearView and its related entities do not stand behind or otherwise guarantee the capital value or investment performance of any investment options or any related assets of WealthSolutions.

IPS Models available

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

| IPS 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. | |
| IPS Dynamic 30 (MP18808C) | IPS Dynamic 70 (MP18810C) |
| IPS Dynamic 50 (MP18809C) | IPS Dynamic 85 (MP18811C) |
| IPS 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. | |
| IPS Strategic 50 (MP18817C) | IPS Strategic 85 (MP18819C) |
| IPS Strategic 70 (MP18818C) | IPS Strategic 100 (MP18820C) |
| IPS Enhanced Index Series | |
| Invests mainly in index focussed underlying investments but with some actively managed allocations to enhance overall performance and risk management. | |
| IPS Enhanced Index 30 (MP18812C) | IPS Enhanced Index 85 (MP18815C) |
| IPS Enhanced Index 50 (MP18813C) | IPS Enhanced Index 100 (MP18816C) |
| IPS Enhanced Index 70 (MP18814C) | |

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

Investment Fee

| Amount ¹ | | How and when paid |
|---|----------------------------------|--|
| IPS portfolio size | Applicable Investment Fee | This fee only applies to the IPS Models. It is payable to us in respect to the services provided through the IPS Models and is calculated monthly in arrears based on the proportion of your account invested in an IPS Model option at the end of the month. It is deducted from your Cash Hub monthly. |
| First \$1M | Up to 0.15% pa | |
| Above \$1M | Nil | |
| Nil if you select the Discretionary Investments option. | | |

¹ All figures disclosed include the net effect of Goods and Services Tax (GST) and Reduced Input Tax Credit (RITC). Refer to the GST and RITC section in the AIB for further details.

Guide to each IPS Model

This Management Cost is the weighted average of the management costs of the underlying investments which make up the relevant IPS Model.

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

This is the target asset allocation split between growth and defensive assets (with the allowable range shown if applicable).

| IPS Strategic 70 (MP18818C) | |
|-----------------------------|--|
| IPS 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 | 6/7 High |
| Target for assets | Growth 70%, Defensive 30% |
| Management Cost | 0.99% pa |

| Current underlying investment option allocations (and tolerances) | |
|---|---------------|
| CPML Schroder Equity Opportunities Fund | 15% (+/-1.5%) |
| Hypelon Australian Growth Companies Fund | 5% (+/-0.5%) |
| CPML MFS International Shares Fund | 10% (+/-1.0%) |
| CPML Antipodes Global Fund | 5% (+/-0.5%) |
| Magellan Global Fund - Unhedged | 5% (+/-0.5%) |
| CPML BAE Emerging Markets Fund | 10% (+/-1.0%) |
| CPML Global Infrastructure Fund | 15% (+/-1.5%) |
| CPML Listed Property Fund | 5% (+/-0.5%) |
| CPML Fixed Interest Fund | 20% (+/-2.0%) |
| CPML Cash Fund | 10% (+/-1.0%) |

| Investment Option | Allocation (%) | Tolerance Range (%) |
|--|----------------|---------------------|
| CPML Schroder Equity Opportunities Fund | 15% | +/-1.5% |
| Hypelon Australian Growth Companies Fund | 5% | +/-0.5% |
| CPML MFS International Shares Fund | 10% | +/-1.0% |
| CPML Antipodes Global Fund | 5% | +/-0.5% |
| Magellan Global Fund - Unhedged | 5% | +/-0.5% |
| CPML BAE Emerging Markets Fund | 10% | +/-1.0% |
| CPML Global Infrastructure Fund | 15% | +/-1.5% |
| CPML Listed Property Fund | 5% | +/-0.5% |
| CPML Fixed Interest Fund | 20% | +/-2.0% |
| CPML Cash Fund | 10% | +/-1.0% |

This is the asset allocation for each IPS Model at the date of this document.

Growth Assets

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

Defensive Assets

- Fixed Interest
- Cash

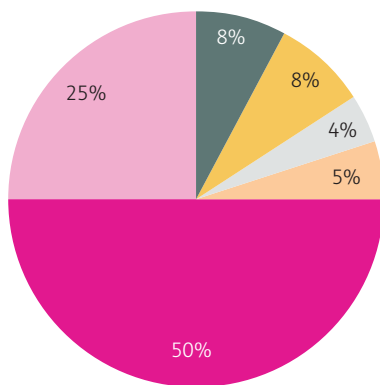
These are the underlying investments in the IPS Model and their current allocations. The figure shown in brackets is the tolerance range for that underlying investment and is used when a rebalance review occurs on an IPS portfolio.

IPS Models

IPS Dynamic 30 (MP18808C)

| | |
|--------------------------------------|--|
| IPS 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)

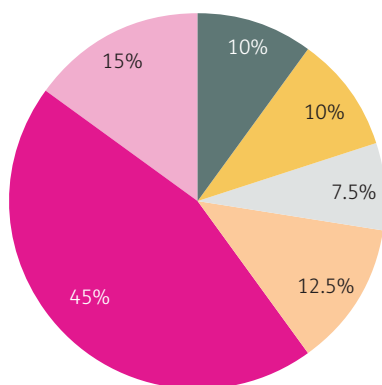


| | |
|---|----------------|
| CFML Schroder Equity Opportunities Fund | 8% (+/-0.8%) |
| CFML Antipodes Global Fund | 4% (+/- 0.4%) |
| CFML MFS International Shares Fund | 4% (+/- 0.4%) |
| CFML RARE Emerging Markets Fund | 4% (+/- 0.4%) |
| CFML Colonial Infrastructure Fund | 5% (+/- 0.5%) |
| CFML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

IPS Dynamic 50 (MP18809C)

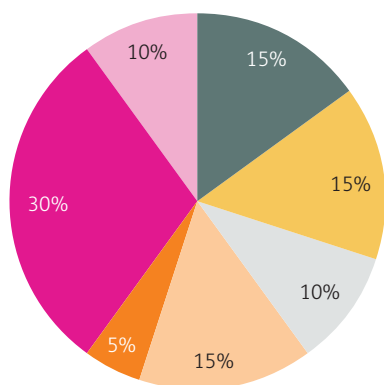
| | |
|--------------------------------------|---|
| IPS Model summary | A portfolio of actively managed assets designed to achieve moderate returns over the medium term. |
| Investor profile | For investors who seek capital growth and are willing to accept some volatility. |
| Investment return objective | 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)



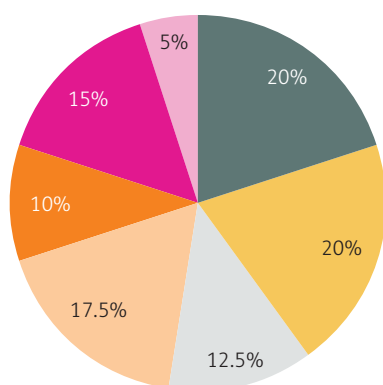
| | |
|---|------------------|
| CFML Schroder Equity Opportunities Fund | 10% (+/-1.0%) |
| CFML Antipodes Global Fund | 5% (+/-0.5%) |
| CFML MFS International Shares Fund | 5% (+/-0.5%) |
| CFML RARE Emerging Markets Fund | 7.5% (+/-0.75%) |
| CFML Colonial Infrastructure Fund | 12.5% (+/-1.25%) |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

| IPS Dynamic 70 (MP18810C) | |
|---|--|
| IPS 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%) |

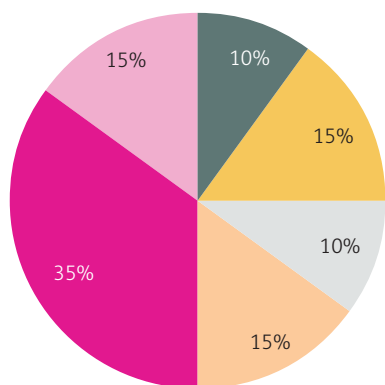
| IPS Dynamic 85 (MP18811C) | |
|---|--|
| IPS Model summary | A portfolio of actively managed assets designed to achieve significant returns over the long term. |
| Investor profile | For investors who seek to maximise their return and are prepared to accept a higher level of risk on their investment. |
| 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%) |

| IPS Strategic 50 (MP18817C) | |
|------------------------------------|---|
| IPS 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 |

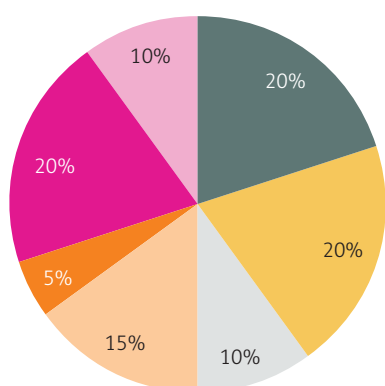
Current underlying investment option allocations (and tolerances)



| | |
|---|---------------|
| 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%) |

| IPS Strategic 70 (MP18818C) | |
|------------------------------------|--|
| IPS 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)

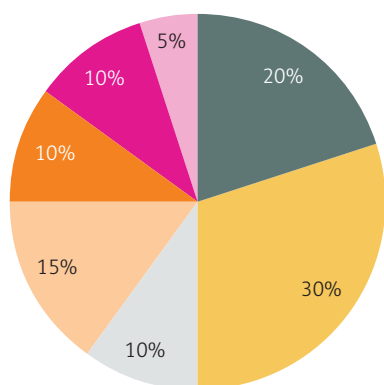


| | |
|---|---------------|
| CFML Schroder Equity Opportunities Fund | 15% (+/-1.5%) |
| Hyperion Australian Growth Companies Fund | 5% (+/-0.5%) |
| CFML MFS International Shares Fund | 7% (+/-0.7%) |
| CFML Antipodes Global Fund | 13% (+/-1.3%) |
| CFML RARE Emerging Markets Fund | 10% (+/-1.0%) |
| 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%) |

IPS Strategic 85 (MP18819C)

| | |
|------------------------------------|--|
| IPS 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 | 1.07% pa |

Current underlying investment option allocations (and tolerances)

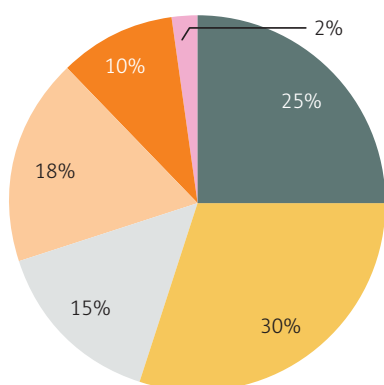


| | |
|---|---------------|
| CFML Schroder Equity Opportunities Fund | 15% (+/-1.5%) |
| Hyperion Australian Growth Companies Fund | 5% (+/-0.5%) |
| CFML Antipodes Global Fund | 20% (+/-2.0%) |
| CFML MFS International Shares Fund | 10% (+/-1.0%) |
| CFML RARE Emerging Markets Fund | 10% (+/-1.0%) |
| 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%) |

IPS Strategic 100 (MP18820C)

| | |
|------------------------------------|---|
| IPS 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)

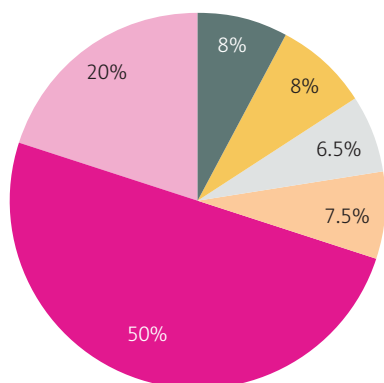


| | |
|---|---------------|
| CFML Schroder Equity Opportunities Fund | 15% (+/-1.5%) |
| Hyperion Australian Growth Companies Fund | 5% (+/-0.5%) |
| Bennelong ex -20 Australian Equity Fund | 5% (+/-0.5%) |
| CFML MFS International Shares Fund | 10% (+/-1.0%) |
| CFML Antipodes Global Fund | 15% (+/-1.5%) |
| 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%) |

IPS Enhanced Index 30 (MP18812C)

| | |
|------------------------------------|--|
| IPS 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)

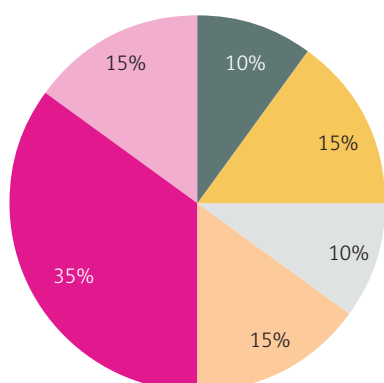


| | |
|---|-----------------|
| Vanguard Australian Shares Index Fund | 8% (+/-0.8%) |
| Vanguard International Index Fund | 8% (+/-0.8%) |
| Vanguard Emerging Markets Shares Index Fund | 6.5% (+/-0.65%) |
| Vanguard Global Infrastructure Fund | 7.5% (+/-0.75%) |
| CFML Fixed Interest Fund | 50% (+/-2.0%)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

IPS Enhanced Index 50 (MP18813C)

| | |
|------------------------------------|---|
| IPS 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)

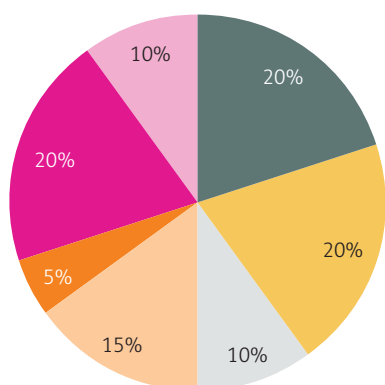


| | |
|---|---------------|
| Vanguard Australian Shares Index Fund | 10% (+/-1.0%) |
| Vanguard International Index Fund | 15% (+/-1.5%) |
| Vanguard Emerging Markets Shares Index Fund | 10% (+/-1.0%) |
| Vanguard Global Infrastructure Fund | 15% (+/-1.5%) |
| CFML Fixed Interest Fund | 35% (+/-2.0%)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

IPS Enhanced Index 70 (MP18814C)

| | |
|------------------------------------|--|
| IPS 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)

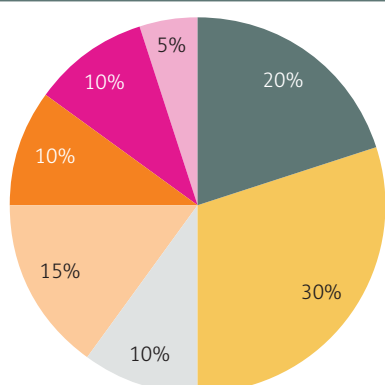


| | |
|---|---------------|
| Vanguard Australian Shares Index Fund | 20% (+/-2.0%) |
| Vanguard International Index Fund | 20% (+/-2.0%) |
| Vanguard Emerging Markets Shares Index Fund | 10% (+/-1.0%) |
| Vanguard Global Infrastructure Fund | 15% (+/-1.5%) |
| Vanguard Aust. Property Securities Index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

IPS Enhanced Index 85 (MP18815C)

| | |
|------------------------------------|--|
| IPS 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)

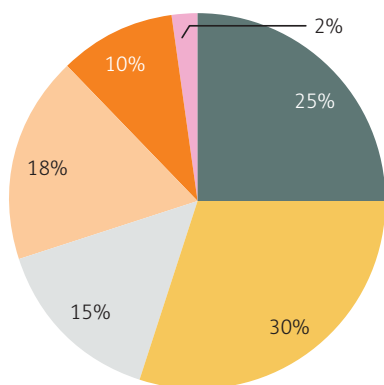


| | |
|--|---------------|
| Vanguard Australian Shares Index Fund | 20% (+/-2.0%) |
| Vanguard International Index Fund | 30% (+/-2.0%) |
| Vanguard Emerging Markets Shares Index Fund | 10% (+/-1.0%) |
| Vanguard Global Infrastructure Fund | 15% (+/-1.5%) |
| Vanguard Aust Property Securities Index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

IPS Enhanced Index 100 (MP18816C)

| | |
|------------------------------------|---|
| IPS 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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