

Corporate profile



April 2023

**Making a difference
by creating
financial freedom**

About ClearView

ClearView Wealth Limited is a ASX-listed financial services company. We partner with financial advisers to help everyday Australians achieve their financial and wellbeing goals by protecting and growing their wealth.

Proudly Australian and non-bank owned, we are focused on two business segments, Life Insurance and Wealth Management.

And we are growing. Collectively the ClearView group of companies have \$325.1 million of in-force premiums and \$3.31 billion in funds under management (**FUM**) as at 31 December 2022.

Our history

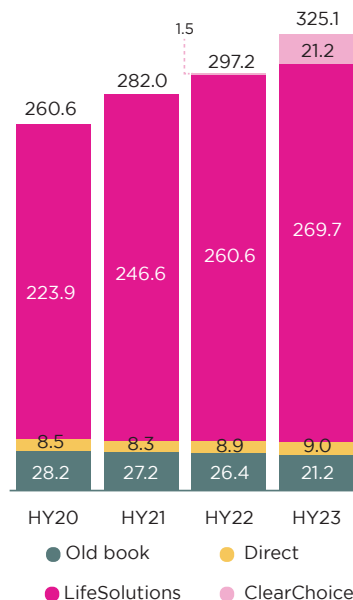
ClearView started out as a registered life insurer (previously known as NRMA Life) providing life insurance to NRMA customers. It has evolved into a company with a growing national presence with offices around Australia. Through its wholly owned subsidiaries it offers life insurance, superannuation and investment products.

As a relatively young business, ClearView is well-positioned to continue growing and outperforming the market.

We don't just do one thing well

Life insurance

The longest standing part of our business has a strong reputation. Our life insurance products are intended to manage the risks that can impact a person's financial wealth and security due to a loss of income, arising from serious health conditions.



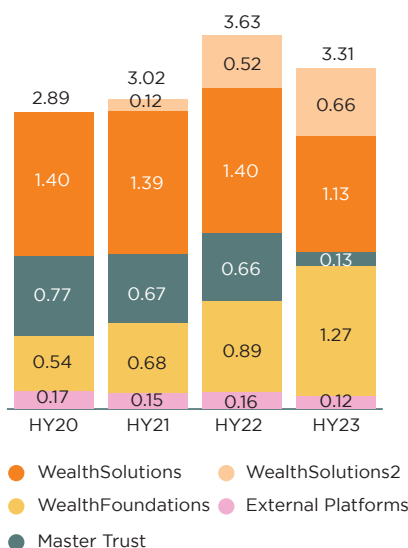
\$325.1m

Life in-force premium*



Wealth management

Helping to grow and preserve the wealth of Australians is a key part of our business. Drawing on ClearView's investment research expertise, our products are designed to help people achieve their financial objectives. ClearView's strategic partnership with HUB24 means that investors now have more options on how to manage and grow their wealth.



\$3.31b

Wealth Management FUM*

*As at 31 December 2022

Five reasons to consider ClearView

1

Management experience

Our management team has years of experience and knows the life insurance and wealth management industries inside out. This includes all the complexities and challenges faced by advisers. We are advocates for advisers, continually pushing for sensible reform in key areas.

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 fields.

2

Financial strength

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

As at 31 December 2022, the ClearView group held \$440.3 million in net assets and more than \$120 million in cash reserves.

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

3

Easy to do business with

Our products are based on simplicity and we pride ourselves on being easy to do business with. We offer:

A sustainable life insurance product with a holistic approach to recovery and rehabilitation.

A simple Wealth product. WealthFoundations is well positioned to capitalise on the need for financial advisers to drive efficiency. Our partnership with HUB24 aims to create even further value.

A focus on making the end-to-end experience simple and efficient for financial advisers and customers alike.

4

Investment approach

ClearView's investment philosophy focuses on improving medium to longer-term investor outcomes.

We use our knowledge to construct investment strategies and portfolios, and we use the expertise of specialist investment managers to invest clients' money.

This collaborative approach helps us to meet a broad range of investment needs.

5

Here to pay claims

Life insurance is ultimately about paying claims. ClearView takes its commitment to pay claim entitlements seriously. Our Claims philosophy is to pay all genuine claims as quickly as possible and ensure that ClearView customers and their families know what to expect when making a claim.

We're here to pay claims



\$114.7m

Total paid claims in 2022.



A higher capital coverage ratio than many other Australian registered life insurers.

As at 31 December 2022



Benefits paid to around

965

customers and their families



Based on our unique insured ID for claims reported during 2022

Average claim age



44

IP claims



53

Trauma claims



66

Life claims

69

\$476.7m

Net assets in capital reserves (excluding goodwill/intangibles) including

\$120m

in cash reserves

As at 31 December 2022



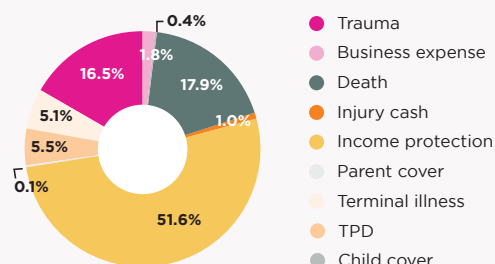
Swiss Re

77%

of life insurance portfolio is reinsured with Swiss Re

As at 31 December 2022

Breakdown of claims lodged



% is by count of claim reported in 12 months to June 2022

Award-winning products and services

Members of the ClearView group have received a number of awards which reflects the way we do business.

Finalist, Financial Newswire/DeXX&R Adviser Choice Risk Awards 2022

Disability Income, Individual Inside Super Term & TPD Rider, Individual Inside Super Disability Income

Finalist, AFA Life Company of the Year 2022

Service Quality, Term Plus TPD, Underwriting, Claims

Money Management Risk Company of the Year 2020

Overall winner, Adviser Choice Risk Awards

Investment Trends Planner Risk Report 2020

BDM Support and Product Offering

Chant West 4 Apples 2022 Super and Pension

ClearView WealthFoundations

Beddoes Adviser Experience Study 2020

Rated no. 1 BDM team



2020
Planner Risk Report
BDM Support and
Product Offering



ClearView Wealth Limited - ABN 83 106 248 248 - ASX Code: CVW
GPO Box 4232 Sydney NSW 2001 T 132 979 clearview.com.au