

Client Charter

How ClearView can help you

At ClearView, we want to help you achieve your goals, and understand the importance of looking after your investments efficiently. That's why we've created the Client Charter, so you have a record of the service standards that you can expect from ClearView.

This Charter outlines everything you need to know about our commitment to serving you. After all, our clients are very important to us.

Our service is divided into two main areas:

1. Implementation of your retirement/investment strategy

- After we receive your completed application, including the funds to invest, we will usually send out paperwork confirming your investment within 10 working days.
- If we need to obtain funds from another institution, you will usually receive paperwork confirming your investment within 30 working days. The exact timing will depend on how quickly the other institution provides us with the necessary information we need to process your request and whether they require additional information from you.

2. Ongoing service and support

ClearView's help and advice doesn't end once your initial investment has been made.

Statements

You will receive a statement for the 6 month period ending 31 December and a 12 month statement for the period ending 30 June each year, which details your account balance and the transactions made on your investments for these periods.

Where you have invested in the ClearView Managed Investments you will receive a transaction statement at least every quarter, depending on the investment option(s) you have selected.

Statements will generally be delivered within 6 to 8 weeks of the end of each reporting period.

Contributions (additional investments)

We will process a request to add further money to your investment subject to Anti Money laundering and Counter Terrorism financing (AML/CTF) requirements within 7 working days. The effective date of the contribution will be the day your fully completed request was received by ClearView.

Redemptions (withdrawals)

Should you need to access funds from your investment, and subject to any legal requirements (including AML/CTF requirements) being met, completed requests will usually be processed within 10 working days.

Please note that during July there will be a delay in processing requests due to end of financial year accounting work.

TeleAccess (telephone transactions)

To help you transact with us quickly and efficiently you can use our TeleAccess service. Using this service you can contribute to your investment and switch investment options. Managed Investments, Pension Plan and Savings Bond clients can request partial withdrawals - all over the phone. Please contact us to obtain an application form to register for the TeleAccess service.

Keeping You Informed

Our ViewPoint magazine will be mailed to you each quarter. ViewPoint covers investment performance, financial market, lifestyle and general financing issues. The performance of the ClearView investment options is also set out in the magazine. Your copy of ViewPoint will generally be delivered within 6 to 8 weeks of the end of each quarter.

Ongoing Client Service

We understand that your personal requirements are unique and may well change over time. Our Client Service Team is there to discuss your investments or address any questions you may have. To make an enquiry please feel free to call us on 132 977, or write to us at ClearView Retirement Solutions, Reply Paid 3382, Sydney NSW 2001.

You can also download forms from the ClearView website (www.clearview.com.au). If you need to change your bank account details, submit a contribution, or for any other service requests, you will find the relevant forms on the 'Existing Client' page of our website.

Investment Manager Monitoring

Working with Intech Investment Consultants, we will continue to monitor the investment managers within the ClearView products to ensure that they remain appropriate.

What you need to do

To make sure we provide you with the level of service you deserve, please take the following steps:

- Call us if you change your address or contact numbers. This will ensure that we can regularly communicate with you.
- Let us know if there is anything we have done which did not meet your expectations, or was not as you had instructed.

Your feedback

Whilst we always try to provide high quality service to our clients, we also recognise that like all businesses, at times we will make mistakes.

We value your business, and will use any feedback as an opportunity to review our service to you. Of course, we are also very pleased to hear good news, and we will always pass on positive feedback to the staff involved.

Thank you

Thank you for reading the ClearView Client Charter. We trust it has given you an appreciation of what you can expect as a valued ClearView client. Please be assured that we will continue to aim to provide you with the highest possible level of commitment and client service at all times.



Don't just make do. Talk to ClearView. Call 132 977.