

## IPS Income (Super & TTR)

As of 30/06/2020

### Portfolio objective

A portfolio of fixed interest investments with the objective to earn relatively stable returns over the short to medium term.

### Performance<sup>^</sup>

	Since inception (%p.a)**	3 years (%p.a)	2 years (%p.a)	1 year (%p.a)	6 months (%)	3 months (%)	1 month (%)
Total Return	3.5	3.4	4.4	1.9	1.1	2.1	0.5
Volatility	2.3	2.6	3.1	4.0	1.6		

\*\*Inception Date: 23/09/2014

### Growth of \$100 invested at inception <sup>^</sup>

Time Period: 24/09/2014 to 30/06/2020

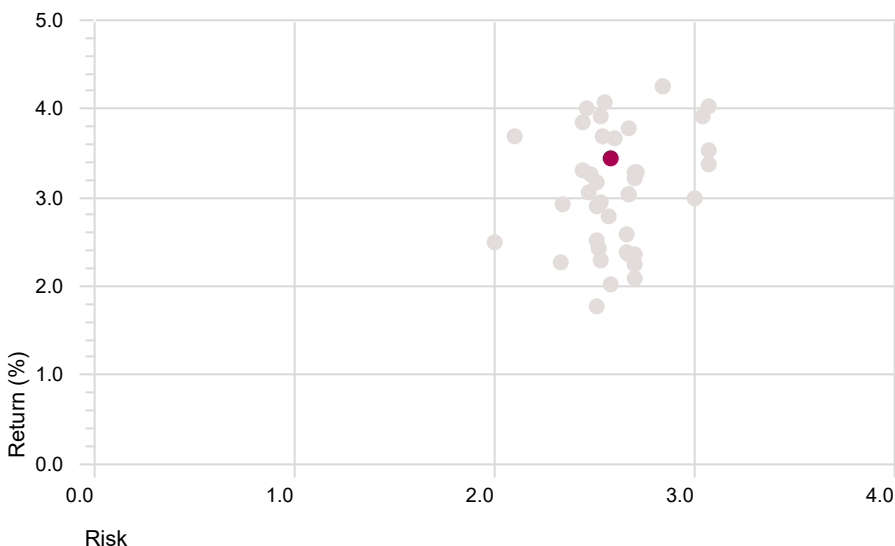


<sup>^</sup> Performance data is **after** applicable fees and taxes, and assumes the reinvestment of distributions. Past performance is not indicative of future performance. Due to the flexibility of rebalancing and variations between accounts, performance shown is indicative only and, for example, assumes that there are no deposits, withdrawals nor exceptions to regular rebalancing in the model portfolio.

### Return and risk vs. peer group

Time Period: 1/07/2017 to 30/06/2020

Peer Group (5-95%): Insurance and Pension Funds - Australia - Superannuation - Bonds - Global / Australia



### What is a risk and return chart?

The chart to the left shows the returns and associated risk of the model portfolio (darker shape) against its peers (light grey circles), over the past 3 years.

The 3 year return (as a percentage) is shown on the vertical axis.

The risk (as measured by the standard deviation) of the investment over the past 3 years is shown on the horizontal axis.

## IPS Income (Super & TTR)

### Underlying funds

	APIR Code	Global Broad Category Group	Portfolio Weighting %
CVW WF-CLAL Fixed Interest(Super)	CVW0006AU	Fixed Income	75.00
CVW WF-CLAL Index Fixed Intst (Spr)	CVW0007AU	Fixed Income	25.00

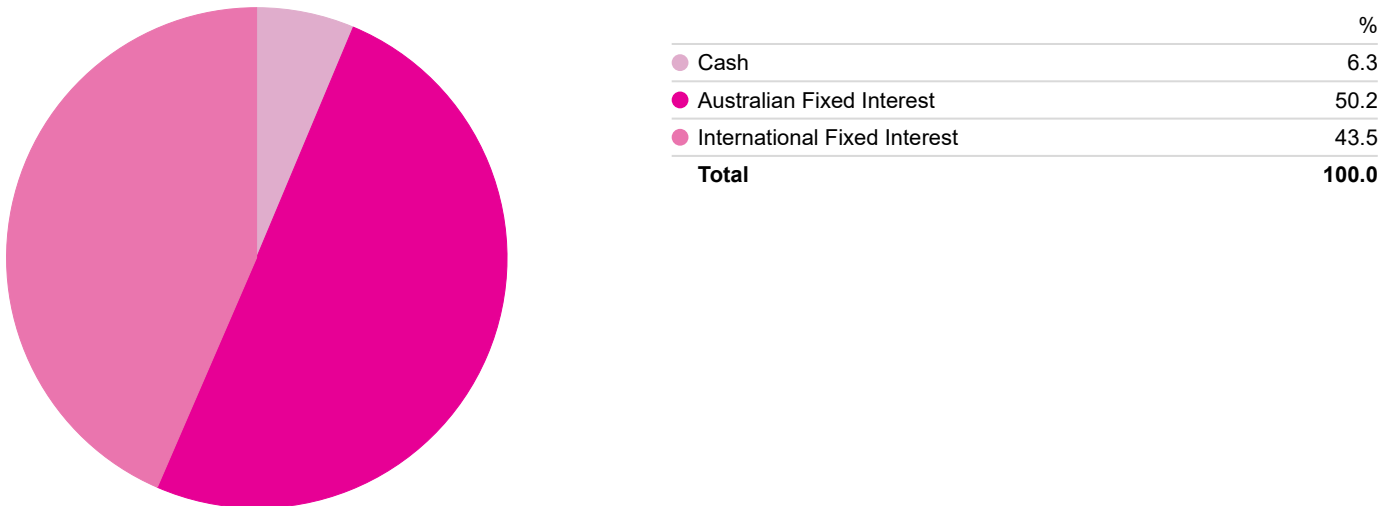
### Performance of current underlying funds

Portfolio Date: 30/06/2020

	3 Yr (%p.a)	2 Yr (%p.a)	1 Yr (%p.a)	6 Mth (%)	3 Mth (%)	1 Mth (%)
CVW WF-CLAL Fixed Interest(Super)	2.68	3.29	1.20	0.29	2.64	0.62
CVW WF-CLAL Index Fixed Intst (Spr)	5.66	7.60	4.07	3.54	0.50	0.30

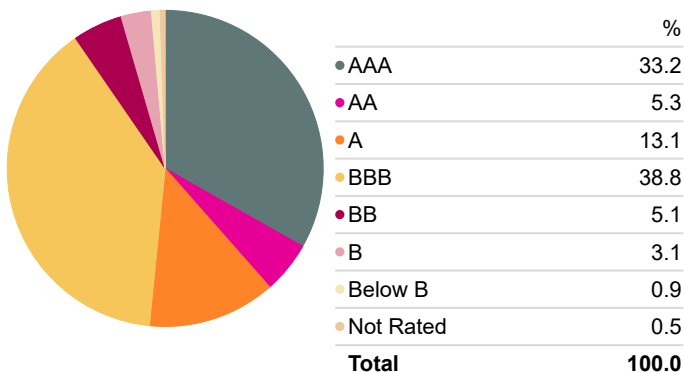
### Asset class breakdown

Portfolio Date: 30/06/2020



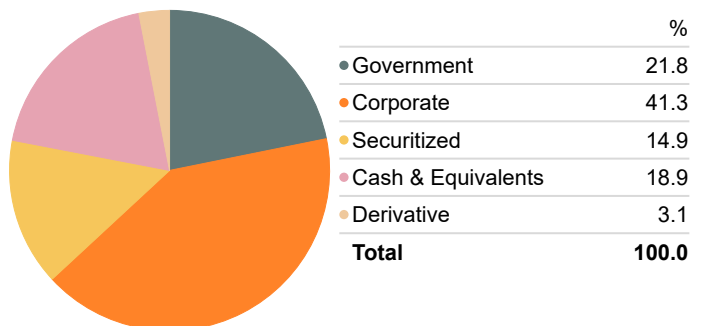
### Fixed Income: Credit Quality

Portfolio Date: 30/06/2020



### Fixed Income: Sectors

Portfolio Date: 30/06/2020



### Important Information

This document is issued by ClearView Life Nominees Pty Ltd (ClearView) ABN 37 003 682 175 AFS 227683 as Trustee for the ClearView Retirement Plan ABN 45 828 721 007 which includes ClearView WealthFoundations Super and Pension, USI CVW0001AU. This document is not intended to represent investment or professional advice. This information does not take into account your individual objectives, financial circumstances or needs. You should assess whether the information is appropriate for you, having regard to your objectives, financial circumstances and needs. You should consider the disclosure documents when deciding whether or not to acquire or to continue to hold the investment. No representation or warranty is made as to the accuracy, completeness or reliability of any estimates, opinions, conclusions or other information contained in this document. This document may contain certain forward-looking statements. Forward-looking statements are not guarantees of future performance and involve known and unknown risks, uncertainties and other factors, many of which are beyond the control of ClearView. You should not place reliance on forward-looking statements. To the maximum extent permitted by law, ClearView and its related entities and each of their respective directors, officers and agents disclaims all liability and responsibility for any direct or indirect loss or damage which may be suffered as a result of relying on anything in this document including any forward-looking statements. Past performance is not an indication of future performance.