

CFML Stewart Investors Worldwide Sustainability Fund

Product Disclosure Statement

Date issued 15 February 2021

This Product Disclosure Statement (PDS) dated 15 February 2021 is issued by ClearView Financial Management Limited (CFML) ABN 99 067 544 549 AFSL 227677, the Responsible Entity (RE) for the CFML Stewart Investors Worldwide Sustainability Fund ARSN 154 059 211 ABN 61 064 134 220 APIR Code NRM0032AU.

This PDS is a summary of significant information relating to the **CFML Stewart Investors Worldwide Sustainability Fund** and it contains a number of references to important information which is contained in the Additional Information Brochure (**AIB**) dated 15 February 2021 which forms part of the PDS. You can access the Additional Information Brochure on our website or request a copy free of charge by calling us.

You should consider that information together with the PDS before making a decision about the **CFML Stewart Investors Worldwide Sustainability Fund**. The information provided in this PDS is general information only and does not take account of your personal objectives, financial situation or needs (your 'personal circumstances'). You should consider the appropriateness of the information in this PDS and the Additional Information Brochure having regard to your personal circumstances before making any decision about whether to acquire units in the Fund.

Contact details

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Terms used in the PDS

'Business Day' means a day (other than a Saturday, Sunday or public holiday) on which banks are open for general banking business in Sydney, Australia;

'Fund' means the CFML Stewart Investors Worldwide Sustainability Fund ARSN 154 059 211;

'Indirect investor' means an investor that accesses the Fund indirectly via an investment service or superannuation fund;
'Operator' means the operator or custodian of an investment service or the trustee or custodian of a superannuation fund; and

'Responsible Entity', 'RE', 'we', 'our', 'us',

'ClearView' or 'CFML' means ClearView Financial Management Limited as the Responsible Entity, investment manager and administrator of the Fund.

Important information

The information in this PDS is up-to-date at the time of preparation. However, some information and terms can change from time to time. Information in this PDS that is not materially adverse to you can be updated by us and made available to you, where permitted by law, at **clearview.com.au**.

We will also send you a paper copy of any updated information about the Fund free of charge upon request. If a change is considered materially adverse, we will issue an updated PDS.

We reserve the right to withdraw or change any terms and conditions of the offer made under this PDS and all associated disclosure documents and will notify you of any changes as required by law.

CFML is the RE of, and the issuer of units in, the Fund offered in this PDS. This PDS is prepared in accordance with the *Corporations Act 2001 (Cth)* (**Corporations Act**).

The offer in this PDS is available only to persons receiving this PDS (electronically or otherwise) in Australia and does not constitute an offer or recommendation in any jurisdiction, or to any person to whom it would be unlawful to make such an offer. The RE does not guarantee the performance of the Fund or the return of capital or income. Your investment in the Fund is subject to investment risk which could involve delays in repayment and loss of income or the principal invested.

Unless otherwise specified, all dollar amounts in this document are Australian dollars.

Contents

1. About ClearView Financial Management Limited	2
2. How the CFML Stewart Investors Worldwide Sustainability Fund works	2
3. Benefits of investing in the CFML Stewart Investors Worldwide Sustainability Fund	3
4. Risks of managed investment schemes	4
5. How we invest your money	5
6. Fees and costs	6
7. How managed investment schemes are taxed	7
8. How to apply	7
9. Other information	8

1. About ClearView Financial Management Limited

CFML is responsible for selecting and managing the assets and overseeing the operations of the Fund. Our investment approach includes investing in underlying funds managed by specialist global and domestic investment managers.

CFML also offers investors a range of other products with different investment choices including fixed interest, property, infrastructure, Australian and international shares, and emerging markets.

2. How the CFML Stewart Investors Worldwide Sustainability Fund works

The Fund is an Australian registered managed investment scheme. The Fund provides investors with diversified exposure to listed international shares. To gain this exposure the Fund may invest directly or indirectly in a range of investments (including, for example, by investing in underlying funds managed by investment managers selected by us).

CFML has chosen to invest into the Stewart Investors Worldwide Sustainability Fund ARSN 160 711 106 in order to gain exposure to this investment strategy. Colonial First State Investments Limited ABN 98 002 348 352 is the RE and Stewart Investors is the investment manager of this underlying fund. Stewart Investors have consented to statements about them in this PDS, in the form and context in which they appear and have not withdrawn their consent before the date of this PDS.

For current information on the underlying investment managers please go to clearview.com.au.

Indirect investors

The Fund is only open to indirect investors.

Indirect investors access the Fund indirectly through an Investor Directed Portfolio Service (**IDPS**), IDPS-like scheme, a nominee or custody service, a managed account, a superannuation fund or any other service approved by us (collectively referred to as investment service or superannuation fund).

We authorise the use of this PDS as disclosed to people who wish to access the Fund indirectly through an investment service or superannuation fund.

You should read the important information about 'Indirect investors' before making a decision. Go to the Additional Information Brochure available at clearview.com.au. The material relating to 'Indirect investors' may change between the time when you read this PDS and the day when you acquire the product.

Investing in the Fund

When you invest your money in the Fund, your money will be pooled together with other investors' money. We use this pool to buy investments and manage them on behalf of all investors in the Fund. This means that by investing in the Fund you have access to certain investments that you may not otherwise be able to access on your own, as well as the knowledge of the skilled underlying investment managers through which the Fund may invest. CFML retains day-to-day control over the operation of the Fund.

The total value of the assets in the Fund is divided into 'units', and a 'unit price' is generally calculated each Business Day. The calculation of both an application unit price and a redemption unit price is based on the Net Asset Value (**NAV**) adjusted by any buy/sell spread. The NAV is the value of all the Fund's assets less the value of all the Fund's liabilities at the valuation time. When calculating the NAV we must use the most recent valuations of the Fund's assets and liabilities. Buy/sell spreads change from time to time, please refer to clearview.com.au/Tools/pds-and-brochures for the Fund's latest buy/sell spreads.

The number of units allocated to your investment depends on the size of your investment in the Fund and the application unit price for the Fund on a particular Business Day. We reserve the right to suspend the processing of applications and withdrawals for up to 365 days, including where it is impossible or impractical to calculate the current value of a unit in the Fund.

The unit price may rise as well as fall. As the unit prices fluctuate on a daily basis, up and down in line with changes in the market value of the assets held in the Fund, the value of your investment in the Fund will also fluctuate. We do not guarantee the repayment of capital or any particular rate of return.

Minimum initial investment

You can only apply to invest in the Fund via your investment service of superannuation fund. Minimum values are waived for indirect investors, however you should check whether your Operator has minimum application amounts specified.

Additional Investments

You can only apply for additional investments in the Fund via your investment service or superannuation fund. Minimum values are waived for indirect investors, however you should check whether your Operator has minimum additional investment amounts specified.

How to withdraw investments

You can only withdraw from your investment by following the withdrawal process of your investment service or superannuation fund. Minimum withdrawal amounts are waived for indirect investors, however, you should check whether your Operator has minimum withdrawal amounts specified.

Restrictions on withdrawals

There may be circumstances where your ability to withdraw from the Fund is restricted and you may have to wait a period of time before you can redeem your investment. We may suspend withdrawals in certain circumstances.

If the Fund is illiquid (as defined in the Corporations Act), withdrawals will only be possible if we make a withdrawal offer in accordance with the Corporations Act.

Processing

Contact your Operator for details about:

- how to make an application or a withdrawal;
- how your withdrawal will be paid; and
- the minimum application and withdrawal amount set by the Operator.

If we receive an application or withdrawal request via your investment service or superannuation fund by 3pm (Sydney time) on a Business Day we will process the transaction using that day's unit price. Requests received on or after the cut-off time of 3pm (Sydney time) on a Business Day or a non Business Day will generally be treated as having been received before the cut-off time on the next Business Day.

You should read the important information about 'Investing in the Fund' before making a decision. Go to the Additional Information Brochure available at clearview.com.au. The material relating to 'Investing in the Fund' may change between the time when you read this PDS and the day when you acquire the product.

Distributions

The Fund is assessed for half yearly distribution payments, paid as at the end of June and December each year. Distributions may not be paid for the period ending December when the available net amount of distribution is small.

We may hold back distribution amounts where we assess there would be adverse tax consequences for the Fund or investor. In some circumstances we may also pay distributions at other times where we consider it appropriate.

Distributions you receive are generally earnings from your investments and can be made up of both income and realised capital gains. Your distribution amount will normally vary depending on factors like market conditions, asset class and investment performance. The distribution amount you receive is based on the number of units you hold at the end of the distribution period and the amount per unit distributed by the Fund.

You should read the important information about 'Distributions' before making a decision. Go to the Additional Information Brochure available at clearview.com.au. The material relating to 'Distributions' may change between the time when you read this PDS and the day when you acquire the product.

3. Benefits of investing in the CFML Stewart Investors Worldwide Sustainability Fund

Significant features

The CFML Stewart Investors Worldwide Sustainability Fund provides investors with a diversified exposure to international shares. The investment process undertaken by Stewart Investors will take account of sustainability themes and issues, and requires positive engagement with companies in respect of these. Any reference in this PDS to the Fund investing in international equities includes a reference to the Fund investing directly or indirectly in this asset class.

Significant benefits

Investing in the Fund offers investors a range of benefits. Investing in the Fund means that your money is pooled together with that of other investors, allowing you to hold a diversified portfolio of assets which is not often available to you as an individual investor with small amounts to invest. Investment via the Fund gives you access to a well resourced and experienced team of the underlying investment manager that is focused on selecting assets on your behalf in order to deliver attractive long-term returns.

Further, the Fund provides diversified exposure to international shares through a carefully selected portfolio of listed equities. The Fund can invest in shares listed in a wide range of countries

and industries. To achieve long-term capital growth the Fund invests in the shares of those companies which are particularly well positioned to benefit from, and contribute to, the sustainable development of the countries in which they operate.

Over time investments in international shares provide an exposure to the economic growth inherent in the global economy. One advantage of investing in international shares is that it offers Australian based investors exposure to a much wider range of companies and industries than can be accessed through the Australian share market. Investing in international shares can also bring exposure to international currencies in which the purchased shares are denominated. This may at times help reduce risk if the currency and equity returns are uncorrelated, but may also reduce returns and capital value if the Australian dollar appreciates materially against foreign currencies. The Fund may be currency hedged, depending upon the manager's judgement as to what the appropriate currency hedge ratio should be. The Fund will generally have some foreign exchange exposure; the exact amount will vary with the Fund's targeted hedging ratio (0-100%).

The Fund is highly liquid and can be easily redeemed, and also earns income from dividends.

4. Risks of managed investment schemes

All investments carry risk. The likely investment return and the risk of losing money is different for each managed investment scheme as different strategies carry different levels of risk depending on the underlying mix of assets that make up each fund. Those assets with potentially the highest long-term returns (such as shares) may also have the highest level of short-term risk. Below is a summary of the significant risks of the Fund. This is not an exhaustive list and there could be other risks which could adversely impact your own risk/reward profile and the appropriateness of this product for your particular circumstances and objectives.

Concentrated portfolio risk: Where the Fund has a concentrated portfolio of investments, there is the risk of insufficient diversification. Where this occurs the fund will generally be more volatile than the value of a more diversified fund because a concentrated fund's value is affected to a greater extent by the performance of those particular assets.

Counterparty risk: The risk that a party to a transaction such as a swap, foreign currency forward or stock lending fails to meet its obligations such as delivering a borrowed security or settling obligations under a financial contract. The manager of the Fund may utilise derivatives in the course of managing the Fund which creates an exposure to counterparty risk. Substantial losses can be incurred should a counterparty fail to meet its obligations.

Currency risk: Currency risk is the risk of loss arising from fluctuating exchange rates. This risk will impact investors who have investments which are traded in foreign currencies. The fluctuations in currency exchange rates may change the value of international assets denominated in these currencies. The Fund will generally be unhedged but the currency hedge ratio may be varied from time to time and may reduce the Fund's exposure to currency risk.

Custodian risk: Investments in the Fund and underlying fund are held in the name of their respective custodians. Consequently, there is a risk that a custodian fails to adequately account for assets for the benefit of investors in the Fund.

Derivatives risk: Derivative transactions may be highly volatile and can create investment leverage, which could cause the Fund to lose more than the amount of assets initially contributed to the transaction.

Foreign investment risk: Investments in foreign companies may decline in value because of sovereign, social, political, economic or market instability, the absence of accurate information about the companies or risks of unfavourable government actions. International investments may also be impacted by lower regulatory supervision and more volatile, less liquid markets compared with Australian investments.

Investment risk: The value of an investment may move up or down, sometimes rapidly and unpredictably, giving rise to a loss on disposal or an investment return lower than expected. This means that an investor in the Fund may receive less than the original investment when they withdraw from the Fund. Returns are not guaranteed, the level of returns will vary and future returns may differ from past returns.

Investment manager risk: The risk that the investment managers of the Fund and underlying fund may either underperform their benchmarks or may fail to follow their investment mandates. The investment style, investment decisions or changes in personnel of the investment managers could impact the investment returns of the Fund. There is also a risk that two or more underlying investment managers may make the same investments, thereby reducing the diversification of the Fund.

Liquidity risk: The risk that the underlying investments held by the Fund or underlying fund may be difficult to realise within a reasonable time frame or that the Fund itself becomes illiquid.

Market risk: The risk that the market price of an asset will fluctuate as a result of factors such as economic conditions, government regulations, market sentiment, local and international political events and environmental and technological impacts. Market risk may have different impacts on each type of asset, investment style and investment manager.

Operational risk: Operational risk includes the risk of loss as a result of inadequate/failed processes, people, systems, or external events. Negative impacts may arise internally through

system failure, human errors, technology or infrastructure changes, or through external events such as third party supplier failures or crisis scenarios.

Regulatory risk: There is a risk that taxation or other applicable laws and regulations in Australia may change and these changes may affect the operation of the Fund and/or the underlying fund.

Security specific risk: The risk associated with an individual asset. The price of investments may be affected by unexpected changes in a company's operations such as changes in management or the loss of a significant customer.

Underlying fund risk: To gain investment exposure, the Fund may invest in underlying funds, which may also invest in other funds. This means that an investment in the Fund is exposed not only to the risks of the Fund but also to the risks of the underlying fund(s). The Fund may also be affected by the liquidity of the underlying fund(s) and circumstances, for example, where the underlying fund(s) suspend redemptions.

Risk can be managed but it cannot be completely eliminated. It is important to understand that:

- the value of your investment will go up and down;
- investment returns will vary and future returns may be different from past returns;
- returns are not guaranteed and there is always the chance that you may lose money on any investment you make; and
- laws affecting your investment in a managed investment scheme may change over time.

The appropriate level of risk for you will depend on your age, investment time frame, investment objectives, where other parts of your wealth are invested and how comfortable you are with the possibility of losing some of your money in some years.

5. How we invest your money

You should consider the likely investment return, risk and your investment time frame when choosing to invest into the Fund.

CFML Stewart Investors Worldwide Sustainability Fund	
Investment return objective	The Fund's objective is to provide a total return (before the deduction of fees, charges and tax) that exceeds the return from its benchmark, the MSCI World Index (with net dividends reinvested before fees) measured in AUD (unhedged), over a period of 5 or more years. Further, the Fund aims to achieve long-term capital growth by investing in the shares of those companies which are particularly well positioned to benefit from, and contribute to, the sustainable development of the countries in which they operate.
Minimum suggested investment timeframe	7 or more years
Asset classes and asset allocation ranges ¹	International shares 80 - 100% Cash 0 - 20% Currency hedge ratio 0 - 100%
Description of the Fund	The Fund provides a diversified exposure to listed international equities through a carefully selected portfolio of investments. The Fund may have exposure to developed and emerging markets. The investment process will take account of sustainability themes and issues and requires positive engagement with companies in respect of these. The Fund will generally be unhedged but the currency hedge ratio can be varied over time.
Risk level ²	Very high
Type of investor	This Fund is suitable for investors seeking capital growth who have long-term investment goals and a tolerance for high levels of volatility.
Fund performance	For up to date information on the performance of the Fund, including performance history, please visit clearview.com.au . Please note that past performance is not an indicator of future performance.
Labour, environmental, social and ethical considerations	We do not generally take into account labour standards or environmental, social or ethical considerations when selecting, retaining or realising the investments available. We have no predetermined view about what a labour standard or an environmental, social or ethical considerations is, however where those factors may negatively affect investment performance or company stability we may, on a case by case basis, take these considerations into account. Stewart Investors, the investment manager of the underlying fund, aims to generate long-term returns by investing in the shares of high quality companies which it considers are positioned to benefit from, and contribute to, the sustainable development of the countries in which they operate. They have strong conviction that such companies face fewer risks and are better placed to develop positive long-term risk adjusted returns to shareholders. Although they do not have a formal negative screening process, they are unlikely to invest in companies operating in high risk sectors because of their poor long-term sustainable development positioning.

Changes to Fund details	We may make changes to the Fund at any time and in some cases without prior notice. This could include closing or terminating the Fund, amending its investment parameters, including the investment objective and strategy, investment manager or asset allocation ranges. We will notify investors, including the Operator, about any material change to the Fund's details in our next regular communication or as otherwise required by law. Details of any changes will also be available at clearview.com.au .
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- The reference to the Fund investing in an asset class includes all types of investments which will provide the Fund with exposure to that asset class, directly or indirectly, including through investment in other funds which invest primarily in that asset class, or through any type of investment which would ordinarily be understood in financial markets to be included in that asset class. The Fund may invest in other investments to obtain exposure to this asset class where we consider it appropriate to do so in the interests of investors.
- The risk level is not a complete assessment of all forms of investment risks, for instance it does not detail what the size of a negative return or loss of capital could be or the potential for a positive return or increase in capital. This means that the return may be less than the return an investor requires to meet their objectives.

6. Fees and costs

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000). You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask the fund or your financial adviser.

TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (**ASIC**) website (www.moneysmart.gov.au) has a managed funds fee calculator to help you check out different fee options.

This section shows fees and costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the assets of the Fund as a whole.

Taxes are set out in section 7 'How managed investment schemes are taxed' of this PDS.

You should read all of the information about fees and costs because it is important to understand their impact on your investment. You can also use this information to compare the fees and costs with those of other managed investment products. If you consult a financial adviser additional fees may be payable, refer to your Statement of Advice for details.

Unless otherwise stated, all fees disclosed in this PDS, are inclusive of Goods and Services Tax (**GST**) and net of any applicable Reduced Input Tax Credits (**RITC**). Please refer to clearview.com.au from time to time for any updates which are not materially adverse.

Type of Fee or Costs ¹	Amount
Fees when your money moves in or out of the Fund	
Establishment fee: The fee to open your investment	Nil
Contribution fee: The fee on each amount contributed to your investment	Nil
Withdrawal fee: The fee on each amount you take out of your investment	Nil
Exit fee: The fee to close your investment	Nil
Management costs²	
The fees and costs for managing your investment	1.23% p.a. of the NAV of the Fund ³

¹ All figures disclosed are inclusive of GST and net of any applicable RITCs.

² Fees in this PDS can be individually negotiated if you are a wholesale client under the Corporations Act. For more information on fee negotiations please see section 2 'Additional explanation of fees and costs' within the Additional Information Brochure.

³ The Management Cost includes the management fee (1.23% p.a. of the NAV), indirect costs (estimated at 0.00% p.a. of the NAV) and recoverable expenses (0% p.a. of the NAV). Indirect costs and recoverable expenses are based on the indirect costs incurred for the financial year ending 30 June 2020, as a percentage of the average NAV of the Fund during that period.

Example of annual fees and costs for the Fund

This table gives an example of how the fees and costs for the Fund can affect your investment over a one year period. You should use this table to compare this product with other managed investment products.

Example — CFML Stewart Investors Worldwide Sustainability Fund		Balance of \$50,000 with a contribution of \$5,000 during year ¹
Contribution fees	Nil	For every additional \$5,000 you invest you will be charged \$0.
PLUS Management costs	1.23% p.a. of the NAV of the Fund ²	And , for every \$50,000 you have in the Fund, you will be charged \$615 each year.
EQUALS Cost of Fund		If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during that year, you would be charged from: \$615. ³ What it costs you will depend on the investment option you choose and the fees you negotiate.

1 This example assumes the \$5,000 contribution occurs at the end of the year, therefore management costs are calculated using the \$50,000 balance only.

2 The indirect costs and recoverable expenses component of the management costs is based on the indirect costs incurred for the financial year ending 30 June 2020 or further information where required, as a percentage of the average NAV of the Fund during that period. Please see section 2 'Additional explanation of fees and costs' within the Additional Information Brochure for further information on indirect costs.

3 Additional fees may apply. Please note that this example does not capture all the fees and costs that may apply to you such as transactional or operational costs. Please see section 2 'Additional explanation of fees and costs' within the Additional Information Brochure for further information.

Additional explanation of fees and costs

Changes to the fees and costs

There may be circumstances where fees and costs are increased or altered without your consent. If we increase any fees and costs, you will receive 30 days advance notice. For all other material changes we will notify you within three months of the changes taking effect.

You should read the important information about 'Additional explanation of fees and costs' before making a decision. Go to the Additional Information Brochure available at clearview.com.au. The material relating to 'Additional explanation of fees and costs' may change between the time when you read this PDS and the day when you acquire the product.

You should read the important information about 'Tax information' before making a decision. Go to the Additional Information Brochure available at clearview.com.au. The material relating to 'Tax information' may change between the time when you read this PDS and the day when you acquire the product.

7. How managed investment schemes are taxed

Your investment in the Fund is likely to have tax consequences. Because the Australian taxation system is complex and different investors have different circumstances, you are strongly advised to seek professional tax advice before investing in the Fund.

The Fund will distribute all of its income each year so that the Fund is not subject to tax. The Fund does not pay tax liabilities on behalf of investors. As an investor you will be assessed for tax on your share of the income and capital gains generated by the Fund.

8. How to apply

The CFML Funds are not open to applications by direct investors. Indirect investors should apply via the Operator of their investment service or superannuation fund.

Before investing in the Fund, you should read the entire PDS and the Additional Information Brochure to ensure the Fund meets your needs.

We may decline to accept any application for units without giving reason.

When you invest in the Fund indirectly, the rights that apply to someone who invests directly in the Fund are not available to you, but rather to the Operator of the investment service or the superannuation fund. The Operator will be recorded in the register as the investor and will be the person who exercises the rights and receives the benefits of an investor. You will need to instruct your adviser or the Operator to increase your investment in the Fund by reinvesting distributions or making an additional investment, or to decrease your investment by making a withdrawal.

Cooling-off rights do not apply to any investments in the Fund made through an investment service or superannuation fund. Please contact your Operator and read their offer document for more information on any cooling-off rights that apply to you.

You should read the important information about 'Investing in the Fund' before making a decision. Go to the Additional Information Brochure available at clearview.com.au. The material relating to 'Investing in the Fund' may change between the time when you read this PDS and the day when you acquire the product.

Enquiries or complaints

At ClearView, we're never satisfied when it comes to doing better and our customers are very important to us. If something goes wrong, we're determined to make it right again. If you've had an experience with ClearView that you are not satisfied with, we're here to resolve the issue.

If you have a complaint, please call us on **132 977** or write to the following address:

Complaints Manager

ClearView

Reply Paid 4232

Sydney NSW 2001

Email: complaints@clearview.com.au

We will address your complaint within 45 days (or within any extended period you approve).

If you are not satisfied with how we respond to your enquiry or complaint, or we have not dealt with your complaint within 45 days (or within any extended period you approve), you may lodge your complaint with the Australian Financial Complaints Authority (AFCA). AFCA is the external dispute resolution scheme for financial services complaints. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

9. Other information

Additional disclosure information

The Fund is subject to regular reporting and continuous disclosure obligations. Continuous disclosure notices regarding the Fund are available on our website at clearview.com.au. Copies of documents lodged with ASIC may be obtained from, or inspected at, an ASIC office. You can also call us to obtain copies of the following documents, free of charge:

- the most recent annual financial report lodged with ASIC for the Fund;
- any half-year financial reports for the Fund lodged with ASIC after the lodgment of the annual financial report and before the date of this PDS (if applicable); and
- any continuous disclosure notices we place online at clearview.com.au or have lodged with ASIC.

You should read the important information about 'Other information' before making a decision. Go to the Additional Information brochure available at clearview.com.au. The material relating to 'Other information' may change between the time when you read this PDS and the day when you acquire the product.