

ClearView **WealthSolutions**

SMA Model Brochure

Version 8

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SMA Models available

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

SMA 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.	
SMA Dynamic 30 (MP18821C)	SMA Dynamic 70 (MP18823C)
SMA Dynamic 50 (MP18822C)	SMA Dynamic 85 (MP18824C)
SMA 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.	
SMA Strategic 50 (MP18825C)	SMA Strategic 85 (MP18827C)
SMA Strategic 70 (MP18826C)	SMA Strategic 100 (MP18828C)
SMA International Growth 100 (MP19731C)	
SMA Enhanced Index Series	
Invests mainly in index focussed underlying investments but with some actively managed allocations to enhance overall performance and risk management.	
SMA Enhanced Index 30 (MP18841C)	SMA Enhanced Index 85 (MP18844C)
SMA Enhanced Index 50 (MP18842C)	SMA Enhanced Index 100 (MP18845C)
SMA Enhanced Index 70 (MP18843C)	

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

Guide to each SMA Model

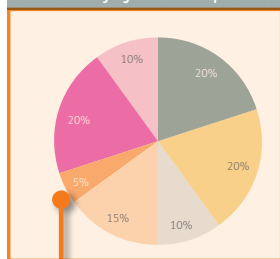
The Management Cost for the relevant SMA Model includes the management fee, indirect costs and recoverable expenses. The indirect costs are the weighted average of the management costs of the underlying investments which make up the relevant SMA Model.

This is information about who this SMA 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).

SMA Strategic 70 (MP18826C)	
SMA 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 risk.
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	0.99% pa

Current underlying investment option allocations (and tolerances)	
CPML Schroder Equity Opportunities Fund	15% (+/-1.5%)
Wypelton Australian Growth Companies Fund	5% (+/-0.5%)
CPML MIF International Shares Fund	10% (+/-1.0%)
CPML Antipodes Global Fund	5% (+/-0.5%)
Mogellan Global Fund - Unhedged	5% (+/-0.5%)
CPML BARE 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%)



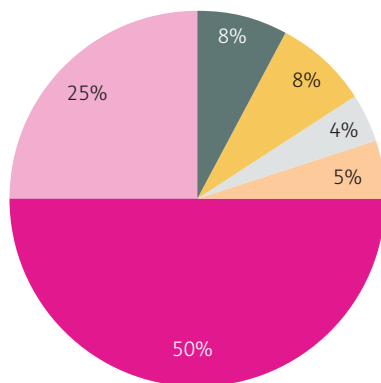
This is the asset allocation for each SMA Model at the date of this document.

- Growth Assets**
 - Australian Shares
 - International Shares
 - Emerging Markets
 - Listed Infrastructure
 - Listed Property
- Defensive Assets**
 - Fixed Interest
 - Cash

These are the underlying investments in the SMA 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 SMA Portfolio.

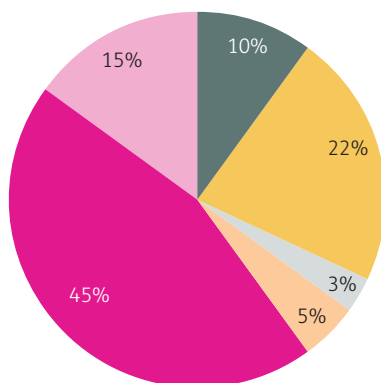
SMA Models

SMA Dynamic 30 (MP18821C)	
SMA 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	0.75% p.a.
Current underlying investment option allocations (and tolerances)	



CFML Schroder Equity Opportunities Fund	8% (+/- 0.8%)
CFML Antipodes Global Fund	4% (+/- 0.4%)
CFML Stewart Investors Worldwide Sustainability 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%)

SMA Dynamic 50 (MP18822C)	
SMA 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	0.85% p.a.
Current underlying investment option allocations (and tolerances)	

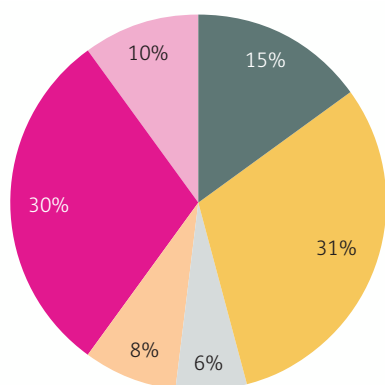


CFML Schroder Equity Opportunities Fund	10% (+/- 1.0%)
CFML Antipodes Global Fund	13% (+/- 1.3%)
CFML Stewart Investors Worldwide Sustainability Fund	9% (+/- 0.9%)
CFML RARE Emerging Markets Fund	3% (+/- 0.3%)
CFML Colonial Infrastructure Fund	5% (+/- 0.5%)
CFML Fixed Interest Fund	45% (+/- 2.0%)
CFML Cash Fund	15% (+/- 1.5%)

SMA Dynamic 70 (MP18823C)

SMA 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	0.95% p.a.

Current underlying investment option allocations (and tolerances)

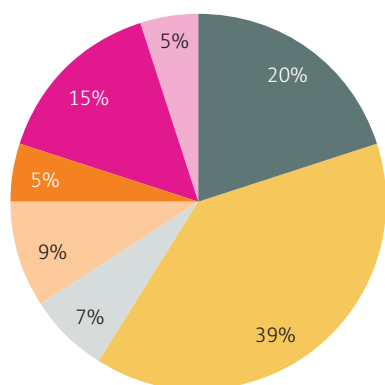


CFML Schroder Equity Opportunities Fund	15% (+/-1.5%)
CFML Antipodes Global Fund	19% (+/-1.9%)
CFML Stewart Investors Worldwide Sustainability Fund	12% (+/-1.2%)
CFML RARE Emerging Markets Fund	6% (+/-0.6%)
CFML Colonial Infrastructure Fund	8% (+/-0.8%)
CFML Fixed Interest Fund	30% (+/-2.0%)
CFML Cash Fund	10% (+/-1.0%)

SMA Dynamic 85 (MP18824C)

SMA 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% p.a.

Current underlying investment option allocations (and tolerances)

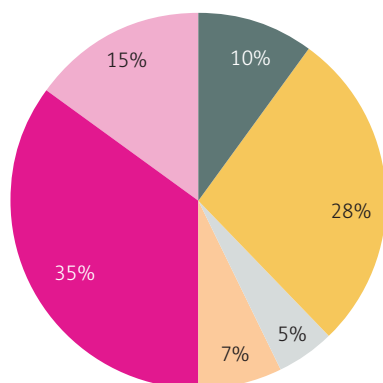


CFML Schroder Equity Opportunities Fund	15% (+/-1.5%)
Hyperion Australian Growth Companies Fund	5% (+/-0.5%)
CFML Stewart Investors Worldwide Sustainability Fund	16% (+/-1.6%)
CFML Antipodes Global Fund	23% (+/-2.0%)
CFML RARE Emerging Markets Fund	7% (+/-0.7%)
CFML Colonial Infrastructure Fund	9% (+/-0.9%)
CFML Listed Property Fund	5% (+/-0.5%)
CFML Fixed Interest Fund	15% (+/-1.5%)
CFML Cash Fund	5% (+/-0.5%)

SMA Strategic 50 (MP18825C)

SMA 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	0.90% p.a.

Current underlying investment option allocations (and tolerances)

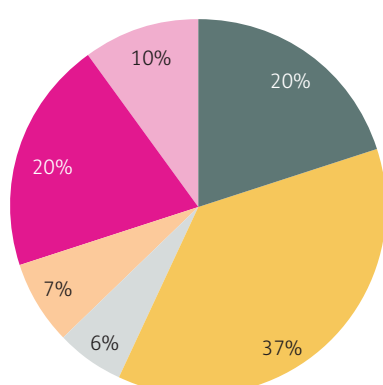


CFML Schroder Equity Opportunities Fund	10% (+/-1.0%)
CFML Antipodes Global Fund	16% (+/-1.6%)
CFML Stewart Investors Worldwide Sustainability Fund	12% (+/-1.2%)
CFML RARE Emerging Markets Fund	5% (+/-0.5%)
CFML Colonial Infrastructure Fund	7% (+/-0.7%)
CFML Fixed Interest Fund	35% (+/-2.0%)
CFML Cash Fund	15% (+/-1.5%)

SMA Strategic 70 (MP18826C)

SMA 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	0.99% p.a.

Current underlying investment option allocations (and tolerances)

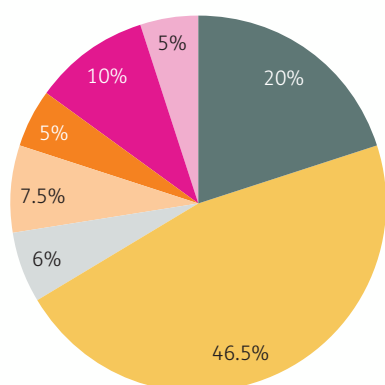


CFML Schroder Equity Opportunities Fund	15% (+/-1.5%)
Hyperion Australian Growth Companies Fund	5% (+/-0.5%)
CFML Stewart Investors Worldwide Sustainability Fund	15% (+/-1.5%)
CFML Antipodes Global Fund	22% (+/-2.0%)
CFML RARE Emerging Markets Fund	6% (+/-0.6%)
CFML Colonial Infrastructure Fund	7% (+/-0.7%)
CFML Fixed Interest Fund	20% (+/-2.0%)
CFML Cash Fund	10% (+/-1.0%)

SMA Strategic 85 (MP18827C)

SMA 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%, Defensive 15%
Management Cost	1.07% p.a.

Current underlying investment option allocations (and tolerances)

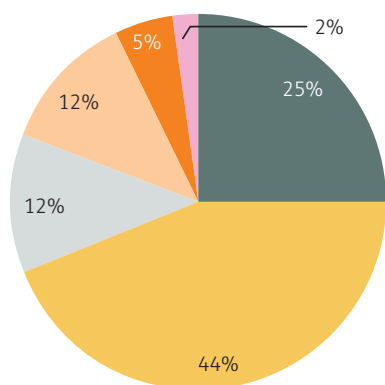


CFML Schroder Equity Opportunities Fund	15% (+/-1.5%)
Hyperion Australian Growth Companies Fund	5% (+/-0.5%)
CFML Antipodes Global Fund	27.5% (+/-2.0%)
CFML Stewart Investors Worldwide Sustainability Fund	19% (+/-1.9%)
CFML RARE Emerging Markets Fund	6% (+/-0.6%)
CFML Colonial Infrastructure Fund	7.5% (+/-0.75%)
CFML Listed Property Fund	5% (+/-0.5%)
CFML Fixed Interest Fund	10% (+/-1.0%)
CFML Cash Fund	5% (+/-0.5%)

SMA Strategic 100 (MP18828C)

SMA 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	1.19% p.a.

Current underlying investment option allocations (and tolerances)

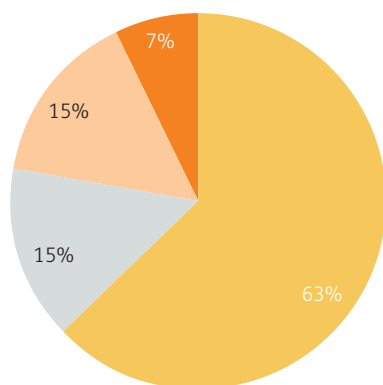


CFML Schroder Equity Opportunities Fund	15% (+/-1.5%)
Hyperion Australian Growth Companies Fund	5% (+/-0.5%)
Bennelong ex -20 Australian Equity Fund	5% (+/-0.5%)
CFML Stewart Investors Worldwide Sustainability Fund	15% (+/-1.5%)
CFML Antipodes Global Fund	24% (+/-2.0%)
Platinum Europe Fund	5% (+/-0.5%)
CFML RARE Emerging Markets Fund	12% (+/-1.2%)
CFML Colonial Infrastructure Fund	12% (+/-1.2%)
CFML Listed Property Fund	5% (+/-0.5%)
CFML Cash Fund	2% (+/-0.2%)

SMA International Growth 100 (MP19731C)

SMA 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	1.24% p.a.

Current underlying investment option allocations (and tolerances)

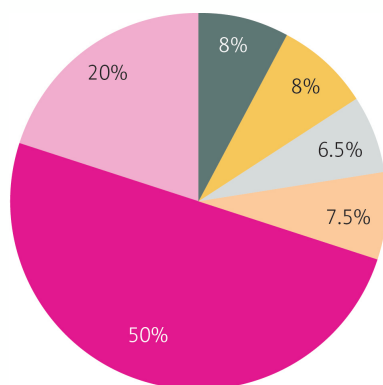


CFML Stewart Investors Worldwide Sustainability Fund	22% (+/-2.0%)
CFML Antipodes Global Fund	34% (+/-2.0%)
Platinum Europe Fund	7% (+/-0.7%)
CFML RARE Emerging Markets Fund	15% (+/-1.5%)
CFML Colonial Infrastructure Fund	15% (+/-1.5%)
Resolution Capital Global Property Securities Fund (Unhedged) - Series II	7% (+/-0.7%)

SMA Enhanced Index 30 (MP18841C)

SMA 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	0.55% p.a.

Current underlying investment option allocations (and tolerances)

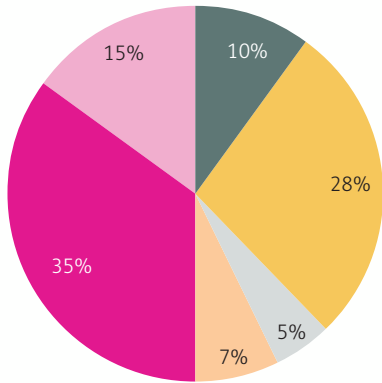


Vanguard Australian Shares Index Fund	8% (+/-0.8%)
Vanguard International Shares Index Fund	8% (+/-0.8%)
Vanguard Emerging Markets Shares Index Fund	6.5% (+/-0.65%)
Vanguard Global Infrastructure Index Fund	7.5% (+/-0.75%)
CFML Fixed Interest Fund	50% (+/-2.0%)
CFML Cash Fund	20% (+/-2.0%)

SMA Enhanced Index 50 (MP18842C)

SMA 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	0.45% p.a.

Current underlying investment option allocations (and tolerances)

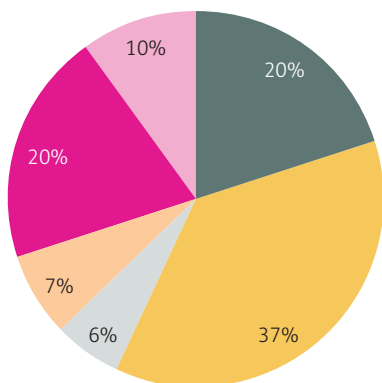


Vanguard Australian Shares Index Fund	10% (+/-1.0%)
Vanguard International Shares Index Fund	28% (+/-2.0%)
Vanguard Emerging Markets Shares Index Fund	5% (+/-0.5%)
Vanguard Global Infrastructure Index Fund	7% (+/-0.7%)
CFML Fixed Interest Fund	35% (+/-2.0%)
CFML Cash Fund	15% (+/-1.5%)

SMA Enhanced Index 70 (MP18843C)

SMA 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	0.36% p.a.

Current underlying investment option allocations (and tolerances)

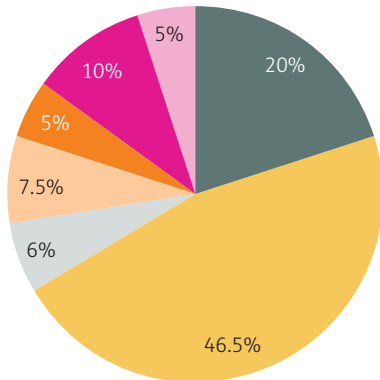


Vanguard Australian Shares Index Fund	20% (+/-2.0%)
Vanguard International Shares Index Fund	37% (+/-2.0%)
Vanguard Emerging Markets Shares Index Fund	6% (+/-0.6%)
Vanguard Global Infrastructure Index Fund	7% (+/-0.7%)
CFML Fixed Interest Fund	20% (+/-2.0%)
CFML Cash Fund	10% (+/-1.0%)

SMA Enhanced Index 85 (MP18844C)

SMA 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	0.29% p.a.

Current underlying investment option allocations (and tolerances)

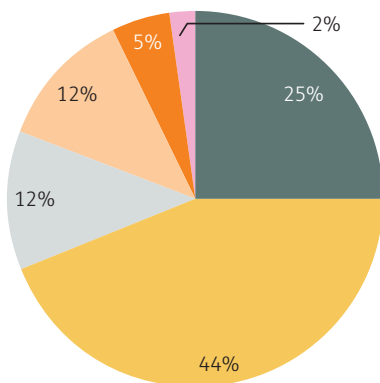


Vanguard Australian Shares Index Fund	20% (+/-2.0%)
Vanguard International Shares Index Fund	46.5% (+/-2.0%)
Vanguard Emerging Markets Shares Index Fund	6% (+/-0.6%)
Vanguard Global Infrastructure Index Fund	7.5% (+/-0.75%)
Vanguard Aust. Property Securities Index Fund	5% (+/-0.5%)
CFML Fixed Interest Fund	10% (+/-1.0%)
CFML Cash Fund	5% (+/-0.5%)

SMA Enhanced Index 100 (MP18845C)

SMA 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	0.27% p.a.

Current underlying investment option allocations (and tolerances)



Vanguard Australian Shares Index Fund	25% (+/-2.0%)
Vanguard International Shares Index Fund	44% (+/-2.0%)
Vanguard Emerging Markets Shares Index Fund	12% (+/-1.2%)
Vanguard Global Infrastructure Index Fund	12% (+/-1.2%)
Vanguard Aust. Property Securities Index Fund	5% (+/-0.5%)
CFML Cash Fund	2% (+/-0.2%)

Additional information on fees and costs

SMA Model	Management Cost			Recoverable expenses	Total Management Cost ¹	Transactional and operational costs
	Management fee	Indirect costs				
SMA Dynamic 30	0.00%	0.75%	0.00%	0.00%	0.75%	0.19%
SMA Dynamic 50	0.00%	0.85%	0.00%	0.00%	0.85%	0.23%
SMA Dynamic 70	0.00%	0.95%	0.00%	0.00%	0.95%	0.26%
SMA Dynamic 85	0.00%	1.04%	0.00%	0.00%	1.04%	0.27%
SMA Strategic 50	0.00%	0.90%	0.00%	0.00%	0.90%	0.24%
SMA Strategic 70	0.00%	0.99%	0.00%	0.00%	0.99%	0.26%
SMA Strategic 85	0.00%	1.07%	0.00%	0.00%	1.07%	0.27%
SMA Strategic 100	0.00%	1.19%	0.00%	0.00%	1.19%	0.27%
SMA International Growth 100	0.00%	1.24%	0.00%	0.00%	1.24%	0.31%
SMA Enhanced Index 30	0.00%	0.55%	0.00%	0.00%	0.55%	0.12%
SMA Enhanced Index 50	0.00%	0.45%	0.00%	0.00%	0.45%	0.09%
SMA Enhanced Index 70	0.00%	0.36%	0.00%	0.00%	0.36%	0.05%
SMA Enhanced Index 85	0.00%	0.29%	0.00%	0.00%	0.29%	0.03%
SMA Enhanced Index 100	0.00%	0.27%	0.00%	0.00%	0.27%	0.00%

1 This is the current estimated weighted ICR for the financial year ending 30 June 2018 and further information where required, which is based on the ICR of each underlying managed fund and their allocated weighting in the SMA Model.

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