

ClearView WealthSolutions

Superannuation and Retirement Income

Product Disclosure Statement

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Issued by ClearView Life Nominees Pty Limited ABN 37 003 682 175 AFSL 227683 RSE Licence No. L000802 as trustee for the ClearView Retirement Plan ABN 45 828 721 007 RSE Registration No. R1001624 (the Plan), USI 45 828 721 007 001.

This Product Disclosure Statement (PDS) is a summary of significant information and contains a number of references to important information which is contained in the Additional Information Brochure (AIB) and Investment Booklet (each of which forms part of the PDS and together are referred to as the PDS).

You should consider this information before making a decision about WealthSolutions Superannuation and Retirement Income (WealthSolutions). This PDS should be read in conjunction with the AIB, Investment Booklet and relevant Investment Brochures or PDSs for any underlying investment options you are investing in.

Getting advice

The information provided in the 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 having regard to your personal circumstances, and you should obtain tailored financial advice before acting on the information in this PDS.

Staying up to date

Information in this PDS is subject to change from time to time, subject to compliance with the Trust Deed and laws. Information that is not materially adverse to you can be updated via the website, or may be updated by us without advising you. Updated information can be obtained by contacting your financial adviser (the person named as the financial adviser on the Application Form), by calling us on **1300 854 994** or online at **clearview.com.au**. You may request a paper copy of any updated information from us at any time, free of charge. If the change to the information is materially adverse we will notify you (including by electronic means) as required by law.

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Guide to WealthSolutions Superannuation and Retirement Income PDS

These documents contain important information you need to know about WealthSolutions Superannuation and Retirement Income.

- **Product Disclosure Statement (PDS):** Contains key information.
- **Additional Information Brochure (AIB):** Contains important information on account management, super and pension products.
- **Investment Booklet:** Contains information on available investments and diversification limits.
- **Underlying investment option PDSs:** Contain information about the underlying investment options. These are available through your financial adviser.

All these documents are available through your financial adviser, online at **clearview.com.au** or by calling **1300 854 994**.

Contact details

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Terms used in the PDS

Cash account refers to the cash holding in your account, which is used to maintain liquidity in your account. It is used to receive contributions, buy and sell investments, pay fees, charges and taxes, pay benefit payments including pension payments and receive income from your investments.

Dealer group refers to the relevant Australian Financial Services licensee of which your financial adviser is an authorised representative.

CMP Models refer to the ClearView Managed Portfolios Models designed and managed by our investment experts.

WealthSolutions or the Fund refers to ClearView WealthSolutions Superannuation and Retirement Income.

We, us, our or ClearView refers to ClearView Life Nominees Pty Limited.

1. About WealthSolutions Superannuation and Retirement Income

WealthSolutions is offered through the ClearView Retirement Plan (the Plan), which is a complying superannuation (super) fund. ClearView Life Nominees Pty Limited is the trustee of the Plan. WealthSolutions offers the following account types:

- Super
- Transition to retirement pension
- Account-based pension (pension), also known as an allocated pension or retirement income.

WealthSolutions is an investment wrap that can administer your investments including managed funds, listed securities and fixed interest investments in one account. WealthSolutions operates under a wrap structure, which means that transactional, custodial and reporting services are contained within a single product.

Because of the broad range of investment options and its complexity, this product is only available for application and initial investment to members who have nominated a financial adviser to operate their account. Your financial adviser must be authorised to use WealthSolutions. You are able to nominate a new financial adviser at any point. Alternatively, if you choose to remain an unadvised member of WealthSolutions, we will provide you with limited administrative services directly. For further information on the services available to you refer to the *Fees and costs* section of the AIB. You may also not have access to communication that is normally provided directly to your financial adviser. A copy of our policy on what happens when you cease to nominate a financial adviser is available free of charge on request.

You can find further information online at clearview.com.au.

Information that may be required to be disclosed by law, including details on trustee and executive remuneration and a product dashboard, will also be available on the website when its disclosure is required. We reserve the right to change any terms and conditions of the offer made under this PDS and all disclosure documents and will notify you of any change as required by law.

2. How super works

Super is a long-term investment designed to help you save for your retirement with contributions made by you and/or your employer. You can also receive contributions made by your spouse and government funded contributions.

Because super is designed for retirement there are restrictions on contributions to and withdrawals from super. There are also a variety of government incentives and tax savings to encourage you to save using super. To find out more go to ato.gov.au/super or moneysmart.gov.au.

Growing your super

To make your super grow faster you can make extra contributions which may include pre-tax salary sacrifice contributions and personal contributions. Depending on your circumstances, personal contributions may be tax deductible or may make you eligible for a government co-contribution.

Keeping your super in one place

Consolidating your super into one fund is easy and can be a great way to avoid paying multiple fees and keep track of your retirement savings. To consolidate your super into your WealthSolutions account speak to your financial adviser.

Most employees can choose the fund for employer contributions. You can use WealthSolutions for your employer and personal contributions. Your financial adviser can provide a Choice of Fund form to give to your employer.

Access to your super

You can only access super upon meeting a specific condition of release. Generally this means retirement from the workforce once reaching the preservation age or reaching age 65. Further information regarding the preservation age as well as other conditions of release is available on ato.gov.au/super.

You should read the important information about How super works and How retirement income works before making a decision. Go to the AIB available at clearview.com.au. The material relating to How super works and How retirement income works may change between the time you read this document and the day when you acquire the product.

3. Benefits of investing with WealthSolutions

Centralised portfolio management

WealthSolutions makes it easier and more convenient to manage your portfolio by holding all your investments in one place. Your investments are administered through HUB24's platform, allowing your financial adviser to easily review your entire portfolio, make transactions on your behalf and manage your investments.

Investment choice

When you invest in WealthSolutions you and your financial adviser can select your own investment strategy from a diverse range of investments (from our approved Investment Booklet). This includes a range of managed funds, managed portfolios (including CMP Models), Australian and international listed securities, term deposits and cash.

Efficient Trading Choices

We offer flexibility and control over when and how you trade through our portal, with three different trading options:

- **Direct market trading:** orders are placed directly with the ASX and your adviser can specify pricing parameters for the order.
- **Aggregated trading:** orders are combined with others received on that day and net trades are generally executed at a weighted average price, which smooths out any price volatility from the time the trade is placed on market.
- **Your broker:** allowing your adviser to buy or sell Australian listed securities on your behalf by placing trades directly with your broker, subject to the Administrator's approval.

Choose who receives your account balance

In the event of your death, you can nominate for your account balance to be paid to one or more beneficiaries permitted by super law or to your estate. For more information, including when you do not make a nomination, refer to the *Death benefit nominations* section of the AIB.

How we keep in touch: InvestorHUB

We will provide you with your annual statement, annual report and audited financial statements and will notify you regarding specific information about your account.

When you join – On acceptance of your initial application, we will send you a confirmation email, which summarises the information we have recorded about your investment. This email also provides your login details to InvestorHUB and other relevant account information for your reference, such as information on how you can make contributions and transfer existing superannuation benefits to your account.

Through InvestorHUB you can generate a range of ongoing reports online at any time. These include daily valuations, cash account balance reports, transaction reports, investment performance and income and dividends reports.

If you leave – You will receive an exit statement showing your closing balance and all transactions since you opened your account or for the current financial year.

You should read the important information about Benefits of investing with WealthSolutions before making a decision. Go to the AIB available at clearview.com.au. The material relating to Benefits of investing with WealthSolutions may change between the time you read this document and the day when you acquire the product.

4. Risks of super

Before you consider investing in WealthSolutions it is important that you understand the risks that can affect your investments.

All investing involves a degree of risk. Different strategies may carry different levels of risk depending on the assets that make up the strategy. Before making an investment decision it is important that you consider the following:

- **Your investment goals:** These will indicate how much you may need to invest and the level of returns you may desire.
- **Your investment time frame:** This relates to how long you have to achieve your goals and will be a key factor in choosing the right investment options.
- **Your risk tolerance:** This relates to how comfortable you feel about the value of your investment fluctuating during, and at the end of, your investment time frame.

You should also discuss this with your financial adviser who can recommend investment options to suit your needs.

General risks

There is a risk that super laws, including tax laws, may change in the future and may adversely affect your investment.

Super is a way of investing for your retirement and depending on the amount contributed, investment returns and the length of time invested, there is a risk that the amount of your super may not be enough to provide adequately for your retirement.

Investment risks

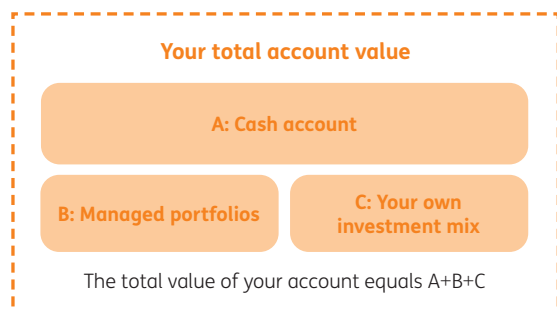
It is important to understand that assets with the highest long-term returns may also carry the highest level of short-term risk. You should be aware that the value of your investments and level of returns will vary and future returns may differ from past returns. The appropriate level of risk for you will depend on your age, investment time frame, where other parts of your wealth are invested and your risk tolerance. Returns are not guaranteed and you may lose some of your investment.

ClearView and its related entities do not stand behind or otherwise guarantee the capital value or investment performance of any investment options or related assets of WealthSolutions.

You should read the important information about Risks of super before making a decision. Go to the AIB available at clearview.com.au. The material relating to the Risks of super may change between the time you read this document and the day when you acquire the product.

5. How we invest your money

WealthSolutions offers a range of investment approaches to help you meet your investment objectives. You and your financial adviser can select your own investment mix from a broad range of investments in our approved Investment Booklet. You can also invest in managed portfolios and benefit from the expertise of investment teams actively managing the portfolios within a set risk profile.



Do you have to make a choice?

You, via your financial adviser, are required to make an investment choice. Until you make that choice, contributions into your account will be held in your cash account. Your cash account provides quick access to your money when you need it (subject to minimum balance requirements) and is the hub for all transactions in your account. All contributions, investment purchases, withdrawals and investment sale proceeds go through the cash account. You can hold any amount of your account within the cash account but must maintain a minimum. You must always hold a minimum cash balance of 1.25% of your account balance. You and your adviser are responsible for maintaining the minimum cash balance.

You and your adviser can choose a mix of investments which best suits your financial needs, risk profile and goals. You can switch between investments and monitor the performance of individual options as well as your overall account.

Below are the types of investment options currently available:

- **Managed funds**, where you can choose from over 250 managed funds spanning a wide range of asset classes including Australian and global equities, property, fixed interest and cash.
- **Managed portfolios**, a range of model portfolios to align with different risk profiles. Each component of a managed portfolio is regularly monitored and evaluated on a number of criteria including ongoing performance. If changes need to be made to underlying investments or to the asset allocations they will be implemented by the portfolio manager on your behalf.
- **Australian and international listed securities**, where you can access a range of securities/equities listed on the ASX and additional listed securities as approved by us such as listed investment companies and fixed interest securities.
- **Term deposits**, which provide certainty of income over a specific period. You can choose from a range of terms up to twelve months and select your preferred rate from several providers.
- **Cash**, and other investments made available from time to time by us.

A full list of options can be found in our regularly updated Investment Booklet, which is available online at clearview.com.au.

You should read the important information about the investment options before making a decision. Go to the Investment Booklet available at clearview.com.au. The material relating to the Investment Booklet may change between the time you read this document and the day when you acquire the product.

See below for details of the CMP Strategic 70 Model. Refer to the CMP Investments Brochure for more information.

Name	CMP Strategic 70 Model
Product 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.
Minimum suggested investment time frame	5 years
Standard risk measure ¹	5 / Medium-to-high
Growth assets	
Target asset allocation	70%
Current asset class split²	
Australian equities	20%
International equities	37%
Emerging markets	6%
Infrastructure	7%
Defensive assets	
Target asset allocation	30%
Current asset class split²	
Cash	0.5%
Fixed interest	29.5%

¹ For more information refer to *How risk is measured?* section in the AIB.

² The asset allocations set out in this table are as at the date of this document. The asset allocations will vary from time to time and up-to-date asset allocation information is available online at clearview.com.au.

Warning: When making an investment choice you must consider the potential risk and return of an investment choice and whether it suits your risk profile and timeframe.

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 or your employer, as applicable, may be able to negotiate to pay lower fees. 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 (moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

Note: We are required by law to include this information, which refers to the ability to negotiate fees. The fees for this product are not subject to negotiation and are outlined in the table below.

The information in the table below can be used to compare costs between different super products. The ASIC fee calculator can be used to help you calculate the effect of fees and costs on account balances. These fees and costs may be deducted from your account or from investment returns.

Where possible, fees and costs for each investment option offered by WealthSolutions are set out in the Investment Booklet.

Unless otherwise stated, all the fees and costs shown in the PDS are expressed as inclusive of the net effect of the Goods and Services Tax (GST) and Reduced Input Tax Credit (RITC).

WealthSolutions Superannuation and Retirement Income										
Type of fee	Amount ¹	How and when paid								
Investment Fee ²	Nil	Investment fees are not charged by the Trustee. However, fees and costs will apply in relation to each accessible investment made available via the Fund. For more information refer to the relevant product disclosure statement or other disclosure document for the relevant accessible investment.								
Administration Fee ²	<p>The amount of the tiered percentage Administration Fee varies as follows depending on the balance of your account:</p> <table border="1"> <thead> <tr> <th>Account size</th> <th>Applicable Administration Fee¹</th> </tr> </thead> <tbody> <tr> <td>First \$250,000</td> <td>0.60% p.a.</td> </tr> <tr> <td>Next \$750,000</td> <td>0.20% p.a.</td> </tr> <tr> <td>Above \$1M</td> <td>Nil</td> </tr> </tbody> </table> <p>Regardless of your total account balance, a maximum of \$3,000 p.a. applies to the tiered percentage fee.</p> <p>PLUS If you invest in international listed securities a fee of 0.10% p.a. of the Australian dollar value of the international listed securities that you hold in your account will apply.</p>	Account size	Applicable Administration Fee ¹	First \$250,000	0.60% p.a.	Next \$750,000	0.20% p.a.	Above \$1M	Nil	<p>This fee is payable to us for administering your account. The administration fee is calculated daily on your total account balance and deducted from your cash account monthly in arrears.</p> <p>Where your account is a part of an approved Family Group, the fee tiers applicable are applied to the combined balance of all linked accounts, including your cash account. Talk to your financial adviser about how fee aggregation can help reduce your Administration Fee.</p> <p>This Administration Fee is charged incrementally based on the tiers shown in the adjacent table.</p>
Account size	Applicable Administration Fee ¹									
First \$250,000	0.60% p.a.									
Next \$750,000	0.20% p.a.									
Above \$1M	Nil									
	<p>PLUS Cash management fee³ The cash management fee is the amount the Administrator earns in relation to its cash management activities. The cash management fee is up to 1.75% p.a.</p>	<p>The cash management fee is calculated daily on your cash account balance. It is payable monthly in arrears and is not a fee that is deducted from your account.</p>								
Buy-sell spread	Nil	We do not charge a buy-sell spread however a buy-sell spread may be charged by the investment managers of your underlying funds. The buy-sell spreads for underlying funds vary and are built into the unit price of each fund and not charged explicitly to you.								
Switching Fee	Nil	Other fees or costs may apply when buying and selling investments.								
Exit Fee	Nil	Not applicable								

Advice fees relating to all members investing in a particular investment option	Nil	Adviser fees relating to you or services you receive may apply subject to your consent.
Other fees and costs ⁴	Adviser service fees (if you agree adviser fees with your financial adviser). The amount of these fees and the basis on which they are calculated will be as agreed between you and your financial adviser.	You instruct us, the Trustee, to deduct the agreed fee from your cash account. We will pay the agreed fees to the dealer group who will then pay the agreed fees to the authorised representative (your financial adviser). When it will be deducted will vary as this fee can either be a one-off dollar or percentage fee, and an ongoing monthly fee as agreed between you and your financial adviser. Refer to the <i>Additional explanation of fees and costs</i> section of the AIB for further information.
Indirect cost ratio ²	Nil for the product. Additional fees and costs of 0% to 4% will apply when you invest in managed portfolios or managed funds and will be shown as "Other fees and costs" in your periodic statements. ⁵	N/A for the product. Other fees are deducted outside the Fund from the income or assets attributable to the managed portfolios or managed funds before returns are provided to the Fund.

1 All figures disclosed include the net effect of Goods and Services Tax (GST) and Reduced Input Tax Credit (RITC) where applicable. Refer to the *Fees and costs* section of the AIB for further details.

2 If your account balance is less than \$6,000 at the end of the financial year, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of your account balance. Any amount charged in excess of that cap must be refunded. For WealthSolutions, this does not include the "Other fees and costs" charged by the fund managers for investing in managed portfolios or managed funds.

3 The actual amount may vary (i.e. be less) depending on the amount of interest earned on the omnibus accounts held with applicable Australian banks or other authorised deposit taking institutions (ADIs) and the amount of interest payable to you in respect of your cash account.

4 Additional fees and costs may apply. Refer to the *Additional explanation of fees and costs* in the AIB for more information.

5 These fees and costs are set out in the relevant product disclosure document for the managed portfolios and managed funds.

Example of annual fees and costs

The following table gives an example of how the fees and costs for the CMP Strategic 70 Model can affect your super investment over a one-year period. You should use this table to compare this super product with other super products.

EXAMPLE: CMP Strategic 70 Model ¹		Balance of \$50,000
Investment Fees	Nil	For every \$50,000 you have in the CMP Strategic 70 Model you will be charged \$0 each year.
PLUS Administration Fee	0.60% + 1.75% cash management fee ³	And , you will be charged \$310.94 in Administration Fees. ³
PLUS Indirect costs	Nil for the product. However, the indirect costs for investing in the the CMP Strategic 70 Model are 0.87%. There is also an investment fee of 0.15% for the account balance under \$1M which is deducted from your cash account. ²	And , indirect costs of \$503.62 each year will be deducted from your investment return.
EQUALS Cost of the CMP Strategic 70 Model		If your balance was \$50,000, then for that year you will be charged fees of \$814.56 for the CMP Strategic 70 Model. ³

1 Additional fees may apply. If you leave WealthSolutions you may be charged a buy-sell spread which also applies whenever you make a contribution, exit, rollover or investment switch. No buy-sell spread is applicable to WealthSolutions; however, the buy-sell spread applicable on the underlying managed funds for exiting this model is 0.02% (this will equal \$10 for every \$50,000 you withdraw). No exit fees will apply.

2 This is calculated on the indirect cost ratio (ICR) for the CMP Strategic 70 investment option as of the fee change in March 2021. The costs you will incur in subsequent financial years will depend on the actual fees, costs and taxes incurred. The ICR is subject to change without notice, includes transactional and operational costs and may include performance related fees. Please refer to the Investment Booklet and relevant CMP Models Brochure for the investment costs for each investment option offered. The investment costs you will pay for each investment option offered are described in the relevant disclosure document (available from your financial adviser) for each underlying investment. The investment costs may change as determined by the investment manager. The investment manager may have additional indirect costs and you should refer to the relevant disclosure document for further information.

3 The administration fee is calculated on the total balance of \$50,000. This example assumes \$49,375 is invested in the CMP Strategic 70 Model and \$625 is held in the cash account to maintain the minimum cash account balance of 1.25%. The maximum cash management fee of 1.75% has been applied to the amount in the cash account.

You should read the important information about the definition of the fees set out in this PDS before making a decision. You should read the important information about Fees and costs, including information about the fees and costs for each relevant investment option before making a decision. Go to the AIB and the relevant CMP Investments Brochure available at clearview.com.au. The material relating to Fees and costs may change between the time you read this document and the day when you acquire the product.

Additional explanation of fees and costs

There may be circumstances where fees and costs are increased or altered without your consent. If we increase any fees you will receive 30 days advance notice.

Warning: Adviser service fees (which are negotiable) may apply if you consult a financial adviser. The Statement of Advice given to you by your financial adviser will tell you the amount of any adviser service fees.

7. How super is taxed

Warning: The laws relating to super including tax laws can be complex. You should consult your financial adviser and/or tax professional on super rules and tax advice specific to your circumstances.

Tax on contributions

Tax is payable on some contributions made to super accounts depending on the amount and type of contribution. Generally tax payable will be deducted from your account and paid to the Australian Taxation Office (ATO).

Concessional or before-tax contributions are generally taxed at 15%. Additional tax may apply to concessional contributions made if you are classified as a high income earner. This additional tax is payable directly by you unless you transfer the liability to the Fund.

Contributions made by eligible persons (e.g. the self employed) claiming a tax deduction on contributions are treated as concessional contributions. To be eligible for a tax deduction and to treat the contribution as a concessional contribution, you will need an acknowledgement from us after we receive a completed and valid s290-170 notice.

Warning: There will be taxation consequences if your contribution caps are exceeded. If you exceed a contribution cap, additional tax of up to the highest marginal tax rate plus Medicare Levy may be payable on the amount above the cap. This will depend on your circumstances, the types of contributions made and whether you elect to have excess contributions withdrawn from the Plan and refunded to you. Up-to-date information is available at ato.gov.au/super.

Tax on earnings

Net investment earnings are generally taxed at a maximum rate of 15% (the actual rate may be less due to tax credits or other rebates available to the Fund). Investment earnings are generally tax-free for investments in account-based pensions but not for transition to retirement pensions.

Tax on withdrawals

The amount of tax payable on a lump sum withdrawal if you are under the age of 60 depends on the individual components making up the benefit. There is generally no tax payable on withdrawals when you are age 60 or over or on rollovers to other super funds.

Providing your Tax File Number (TFN)

Warning: When you join WealthSolutions you will be asked to provide your TFN. While you are not obliged by law to provide your TFN, we require you to provide it before we accept your application to join the Fund. This helps ensure that:

- higher tax will not apply to your concessional contributions;
- the Fund can accept your personal contributions;
- higher tax does not apply to super benefits paid to you; and
- it's easier to locate any lost super benefits or consolidate your super.

You should read the important information about How super works and How super is taxed before making a decision. Go to the AIB available at clearview.com.au. The material relating to How super works and How super is taxed may change between the time you read this document and the day you acquire the product.

8. How to open an account

Setting up an account

Applications for an account can only be made by existing WealthSolutions members through your financial adviser. Your adviser can help you complete the application form. As well as the reports we and your financial adviser provide, you are able to access information on your account and investments online at clearviewwealthsolutions.com.au or by calling **1300 854 994**.

The minimum initial investment to establish an account is \$20,000 for both Superannuation and Retirement Income. Further information about setting up an account with WealthSolutions can be found in the AIB.

Your initial application and investment instructions must be submitted by a financial adviser who is authorised by WealthSolutions. Refer to the *Fees and costs* section of the AIB for further information. Preserved and restricted components of your account balance must be transferred to another complying super fund nominated by you.

If you change your mind

You are entitled to a 14-day cooling off period to decide whether your account meets your needs. Your 14-day cooling off period commences at the earlier of:

- when you receive confirmation of the opening of your account; or
- the end of the fifth business day after you become a member.

You cannot exercise your cooling-off rights after you make any transaction on, or exercise any other rights in relation to, your account.

You can cancel your account during the cooling-off period by contacting us. The amount we refund will be adjusted to take into account any increase or decrease in the value of the investments, any tax payable and administration costs. As a result, the amount returned may be less than the amount invested. Preserved and restricted components of your account balance must be transferred to another complying super fund nominated by you.

Cooling off rights in the underlying managed funds are not available to you.

Complaints resolution

We aim to resolve any enquires or complaints from you as quickly as possible. In the first instance please direct enquiries to your financial adviser. If you have a complaint, please contact the Administrator's Complaints Officer at:

HUB24 Custodial Services Ltd
GPO Box 529
Sydney NSW 2001
Email: complaints@hub24.com.au

You should read the important information about How your account works, How retirement income works and Other information before making a decision. Go to the AIB available at clearview.com.au. The material relating to How your account works, How retirement income works and Other information may change between the time you read this document and the day you acquire the product.