

# ClearView **WealthSolutions**

## Superannuation and Retirement Income

Update pursuant to ASIC Corporations (Updated Product Disclosure Statements)  
Instrument 2016/1055

Date issued 1 March 2019

The information in this notice dated 1 March 2019, provides non-materially adverse updates to the WealthSolutions Superannuation and Retirement Income Product Disclosure Statement (**PDS**) and Additional Information Brochure (**AIB**) both issued 29 September 2017. This update is issued by ClearView Life Nominees Pty Limited ABN 37 003 682 175 AFSL 227683 (**CLN**) as Trustee for the ClearView Retirement Plan ABN 45 828 721 007. It should be read together with the PDS and AIB, which are available at [www.clearview.com.au](http://www.clearview.com.au).

### About this update

This update incorporates information on the following:

1. Updates to the **Fees and Other Costs** to reflect new administration fees for WealthSolutions Super and Retirement Income accounts from 1 March 2019.

# Changes to the PDS and AIB from 1 March 2019

## Updates to the Fee and Cost disclosure

### Replace

The fees and costs table in the 'Fees and Costs' section on page 6 of the PDS and page 45 of the AIB with the following table:

#### ClearView WealthSolutions

IPS Strategic 70 Model		
Type of fee	Amount <sup>1</sup>	How and when paid
Investment Fee	IPS portfolio size	Applicable Investment Fee
	First \$1M	Up to 0.15% p.a.
	Above \$1M	Nil
Administration Fee	The amount of the Administration Fee varies as follows depending on the balance of your account:	
	Account size	Applicable Administration Fee <sup>2</sup>
	First \$250,000	0.60% p.a.
	Next \$750,000	0.20% p.a.
	Above \$1M	Nil
Service Fee (for unadvised members)	\$205 p.a.	The non-advised Service Fee is applicable when you cease to nominate a financial adviser authorised to use WealthSolutions. The fee is payable to our administrator, and is deducted on a monthly basis from your Cash Hub shortly after the last day of each month. The annual fee is proportioned equally over 12 months. This fee will not be charged on account balances of \$2,500 or less.
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	Not applicable
Exit Fee	Nil	Not applicable
Advice fees relating to all members investing in a particular investment option	Nil	Not applicable
Other fees and costs <sup>3</sup>	Adviser and dealer service fees (if you agree adviser and/or dealer 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.	Any adviser and/or dealer fees agreed between you and your financial adviser will be deducted from your Cash Hub and paid to your financial adviser and/or their dealer group. 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 Additional explanation of fees and costs section of the AIB for further information.

IPS Strategic 70 Model		
Type of fee	Amount <sup>1</sup>	How and when paid
Indirect cost ratio	1.25% p.a. <sup>4</sup>	These costs are payable to the investment managers of the underlying investments. They are generally deducted from the assets of the underlying investments by the investment managers and are reflected in the unit price for the investments on a daily basis. These fees are not deducted from your Cash Hub. The investment manager may have additional indirect costs, and you should refer to the relevant disclosure document for further information.

- 1 All figures disclosed include the net effect of Goods and Services Tax (GST) and Reduced Input Tax Credit (RITC). Refer to the Fees and costs section of the AIB for further details.
- 2 The fee tiers applicable are applied to the combined balance of all linked accounts, including your Cash Hub.
- 3 Additional fees and costs may apply. Refer to the Additional explanation of fees and costs in the AIB for more information.
- 4 This is calculated on the indirect cost ratio (ICR) for the IPS Strategic 70 investment option for the financial year ending 30 June 2018 and further information where required. 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 List and relevant IPS Models Brochure for the investment costs for each investment option offered. The investment costs you will pay for each investment option offered are also 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.

### Replace

The Example of annual fees and costs table in the Fees and Costs section on page 7 of the PDS with the following table:

#### Example of annual fees and costs

EXAMPLE IPS Strategic 70 Model <sup>1</sup>		Balance of \$50,000
Investment Fees	0.15%	For every \$50,000 you have in the IPS Strategic 70 Model you will be charged \$75 each year.
<b>PLUS</b> Administration Fee	0.60%	<b>And</b> , you will be charged \$300 in Administration Fees.
<b>PLUS</b> Indirect costs for the IPS Strategic 70 Model	1.25%	<b>And</b> , indirect costs of \$625 each year will be deducted from your investment return.
<b>EQUALS</b> Cost of the product		If your balance was \$50,000, then for that year you will be charged fees of \$1,000 for the IPS Strategic 70 Model.

- 1 Additional fees may apply. No Service Fee applies in this example, and 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.

### Replace

The example of Family Fee aggregation in the Administration Fee aggregation section on page 47 of the AIB with the following table:

#### Administration Fee aggregation

	Portfolio balance	Non-linked fee p.a.	Linked fee p.a.	Savings p.a. (\$)	Savings p.a. (%)
Paul Smith WealthSolutions Superannuation	\$650,000	\$2,300	\$1,500	\$800	34.7%
Jane Smith WealthSolutions Superannuation	\$500,000	\$2,000	\$1,154	\$846	42.3%
Smith Family Trust WealthSolutions Investments	\$150,000	\$750	\$317	\$433	57.7%
Total	\$1,300,000	\$5,050	\$2,971	\$2,079	41.2%

## Replace

The table under Example of fees and costs in the Fees and Costs section on page 52 of the AIB with the following table:

### Example of fees and costs

Example <sup>1</sup>	
<b>Assuming an average account balance of \$500,000 over a 12-month period</b>	
<b>Administration fee:</b>	
First \$250,000 at 0.60% p.a.	\$1,500
Next \$250,000 at 0.20% p.a.	\$500
<b>Total administration fees</b>	<b>\$2,000</b>
<b>Assuming an average account balance of \$500,000 over a 12-month period</b>	<b>0.40%</b>
<b>Additional investment costs:</b>	
IPS Model Investment Fee	\$562.50
Fees to investment manager (ICR)	\$4,687.50
Brokerage on listed security transactions	\$156
<b>Total additional investment costs</b>	<b>\$5,406</b>
<b>Total additional investment costs as a percentage of your account balance</b>	<b>1.081%</b>
Total fees and charges	\$7,406
Fees and charges as a percentage of your account balance (0.40% + 1.081%)	1.481%

<sup>1</sup> All figures disclosed include the net effect of GST and RITC.

The following assumptions apply to this example:

- Four listed security trades are made throughout the 12-month period.
- 75% of the portfolio is held in managed funds, 24% of the portfolio is held in listed investments and 1% cash.
- The indirect cost ratio (ICR) (that is, fees and charges expressed as a percentage of your investment) for the IPS Strategic 70 Model is 1.25%, and no additional fees or commissions are payable in respect of the underlying investments selected by you.
- IPS Model Investment Fee for investing in the IPS Model option is 0.15% on the IPS portfolio size up to \$1M;
- The balance of your account is held in your Cash Hub. No income is reinvested.
- Brokerage on listed security transactions are \$39 per transaction (inclusive of GST and RITC per transaction).

- Fees are inclusive of GST and RITC.
- This example should be used as a guide only and may not represent the actual fees that you will pay if you join WealthSolutions Superannuation and Retirement Income.

## Need more information?

Please speak to your financial adviser or contact WealthSolutions Service and Support Centre on **1800 023 549**.

ClearView WealthSolutions

Locked Bag 3460

GPO Melbourne VIC 3001

**1800 023 549**

**service@clearviewwealthsolutions.com.au**

**www.clearview.com.au**

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# ClearView **WealthSolutions**

## Superannuation and Retirement Income

Update pursuant to ASIC Corporations (Updated Product Disclosure Statements) Instrument 2016/1055

Date issued 21 December 2018

The information in this notice dated 21 December 2018, provides non-materially adverse updates to the WealthSolutions Superannuation and Retirement Income Product Disclosure Statement (**PDS**) and Additional Information Brochure (**AIB**) both issued 29 September 2017. This update is issued by ClearView Life Nominees Pty Limited ABN 37 003 682 175 AFSL 227683 (**CLN**) as Trustee for the ClearView Retirement Plan ABN 45 828 721 007. It should be read together with the PDS and AIB, which are available at [www.clearview.com.au](http://www.clearview.com.au).

### About this update

This update incorporates information on the following:

1. Updates to the **Fees and Other Costs** disclosure, to comply with the Australian Securities and Investments Commission's (ASIC) updated *Regulatory Guide 97 – Disclosing fees and costs in PDSs and period statements*
2. Update to the **Complaints Resolution** section of the AIB.

# Changes to the PDS and AIB from 21 December 2018

## Updates to the Fee and Cost disclosure

### Replace

The fees and costs table in the 'Fees and Costs' section on page 6 of the PDS with the following table:

#### ClearView WealthSolutions

IPS Strategic 70 Model			
Type of fee	Amount <sup>1</sup>	How and when paid	
Investment Fee	IPS portfolio size	Applicable Investment Fee	This fee only applies to the IPS Models. It is payable to us in respect of the services provided through the IPS Models and is calculated monthly in arrears based on the proportion of your account invested in an IPS Model option at the end of the month. It is deducted from your Cash Hub monthly.
	First \$1M	Up to 0.15% p.a.	
	Above \$1M	Nil	
Administration Fee	The amount of the Administration Fee varies as follows depending on the balance of your account:		This fee is payable to us for administering your account. It is calculated monthly in arrears based on the average balance of your account (including your Cash Hub). It is deducted from your Cash Hub monthly.  You may also be eligible for fee aggregation across multiple accounts that you or your family members have with WealthSolutions. Talk to your financial adviser about how fee aggregation can help reduce your Administration Fee.  This Administration Fee is charged incrementally based on the tiers shown in the adjacent table.
	Account size	Applicable Administration Fee <sup>2</sup>	
	First \$250,000	0.65% p.a.	
	\$250,000.01 - \$500,000	0.50% p.a.	
	\$500,000.01 - \$750,000	0.25% p.a.	
	\$750,000.01 - \$1M	0.18% p.a.	
Above \$1M	Nil		
Administration Fee	Service Fee (for unadvised members) \$205 p.a.	The non-advised Service Fee is applicable when you cease to nominate a financial adviser authorised to use WealthSolutions. The fee is payable to our administrator, and is deducted on a monthly basis from your Cash Hub shortly after the last day of each month. The annual fee is proportioned equally over 12 months. This fee will not be charged on account balances of \$2,500 or less.	
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	Not applicable	
Exit Fee	Nil	Not applicable	
Advice fees relating to all members investing in a particular investment option	Nil	Not applicable	
Other fees and costs <sup>3</sup>	Adviser and dealer service fees (if you agree adviser and/or dealer fees with your financial adviser).	Any adviser and/or dealer fees agreed between you and your financial adviser will be deducted from your Cash Hub and paid to your financial adviser and/or their dealer group. When it will be deducted will vary as this fee can either be a one-off dollar or	

## IPS Strategic 70 Model

Type of fee	Amount <sup>1</sup>	How and when paid
	The amount of these fees and the basis on which they are calculated will be as agreed between you and your financial adviser.	percentage fee, and an ongoing monthly fee as agreed between you and your financial adviser. Refer to the Additional explanation of fees and costs section of the AIB for further information.
Indirect cost ratio	1.25% p.a. <sup>4</sup>	These costs are payable to the investment managers of the underlying investments. They are generally deducted from the assets of the underlying investments by the investment managers and are reflected in the unit price for the investments on a daily basis. These fees are not deducted from your Cash Hub. The investment manager may have additional indirect costs, and you should refer to the relevant disclosure document for further information.

- 1 All figures disclosed include the net effect of Goods and Services Tax (GST) and Reduced Input Tax Credit (RITC). Refer to the Fees and costs section of the AIB for further details.
- 2 The fee tiers applicable are applied to the combined balance of all linked accounts, including your Cash Hub.
- 3 Additional fees and costs may apply. Refer to the Additional explanation of fees and costs in the AIB for more information.
- 4 This is calculated on the indirect cost ratio (ICR) for this investment option for the financial year ending 30 June 2018 and further information where required. 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 List and relevant IPS Models Brochure for the investment costs for each investment option offered. The investment costs you will pay for each investment option offered are also 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.

### Replace

The Example of annual fees and costs table in the Fees and Costs section on page 7 of the PDS with the following table:

#### Example of annual fees and costs

EXAMPLE IPS Strategic 70 Model <sup>1</sup>		Balance of \$50,000
Investment Fees	0.15%	For every \$50,000 you have in the IPS Strategic 70 Model you will be charged \$75 each year.
<b>PLUS</b> Administration Fee	0.65%	<b>And</b> , you will be charged \$325 in Administration Fees.
<b>PLUS</b> Indirect costs for the IPS Strategic 70 Model	1.25%	<b>And</b> , indirect costs of \$625 each year will be deducted from your investment return.
<b>EQUALS</b> Cost of the product		If your balance was \$50,000, then for that year you will be charged fees of \$1,025 for the IPS Strategic 70 Model.

- 1 Additional fees may apply. No Service Fee applies in this example, and 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.

## Replace

The table under Example of fees and costs in the Fees and Costs section on page 52 of the AIB with the following table:

### Example of fees and costs

Example <sup>1</sup>	
<b>Assuming an average account balance of \$500,000 over a 12-month period</b>	
<b>Administration fee:</b>	
First \$250,000 at 0.650% p.a.	\$1,625
Next \$250,000 at 0.500% p.a.	\$1,250
<b>Total administration fees</b>	<b>\$2,875</b>
<b>Assuming an average account balance of \$500,000 over a 12-month period</b>	<b>0.575%</b>
<b>Additional investment costs:</b>	
IPS Model Investment Fee	\$562.50
Fees to investment manager (ICR)	\$4,687.50
Brokerage on listed security transactions	\$156
<b>Total additional investment costs</b>	<b>\$5,406</b>
<b>Total additional investment costs as a percentage of your account balance</b>	<b>1.081%</b>
Total fees and charges	\$8,281
Fees and charges as a percentage of your account balance (0.575% + 1.081%)	1.656%

1 All figures disclosed include the net effect of GST and RITC.

The following assumptions apply to this example:

- Four listed security trades are made throughout the 12-month period.
- 75% of the portfolio is held in managed funds, 24% of the portfolio is held in listed investments and 1% cash.
- The indirect cost ratio (ICR) (that is, fees and charges expressed as a percentage of your investment) for the IPS Strategic 70 Model is 1.25%, and no additional fees or commissions are payable in respect of the underlying investments selected by you.
- IPS Model Investment Fee for investing in the IPS Model option is 0.15% on the IPS portfolio size up to \$1M;
- The balance of your account is held in your Cash Hub. No income is reinvested.
- Brokerage on listed security transactions are \$39 per transaction (inclusive of GST and RITC per transaction).
- Fees are inclusive of GST and RITC.
- This example should be used as a guide only and may not represent the actual fees that you will pay if you join WealthSolutions Superannuation and Retirement Income.

## Updates to Complaints Resolution

### Replace

The 'Complaints resolution' section on pages 55 and 56 of the AIB with the following:

### Complaints resolution

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](mailto: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 and can be contacted on the details below:

Website: **[afca.org.au](http://afca.org.au)**

Email: **[info@afca.org.au](mailto:info@afca.org.au)**

Telephone: **1800 931 678** (free call)

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

## Need more information?

Please speak to your financial adviser or contact WealthSolutions Service and Support Centre on **1800 023 549**.

ClearView WealthSolutions

Locked Bag 3460

GPO Melbourne VIC 3001

**1800 023 549**

**[service@clearviewwealthsolutions.com.au](mailto:service@clearviewwealthsolutions.com.au)**

**[www.clearview.com.au](http://www.clearview.com.au)**



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# ClearView **WealthSolutions**

## Superannuation and Retirement Income

Update pursuant to ASIC Corporations (Updated Product Disclosure Statements) Instrument 2016/1055

Date issued 2 July 2018

The information in this notice dated 2 July 2018, provides non-materially adverse updates to the WealthSolutions Superannuation and Retirement Income Product Disclosure Statement (**PDS**) and Additional Information Brochure (**AIB**) both issued 29 September 2017. This update is issued by ClearView Life Nominees Pty Limited ABN 37 003 682 175 AFSL 227683 (**CLN**) as Trustee for the ClearView Retirement Plan ABN 45 828 721 007. It should be read together with the PDS and AIB, which are available at [www.clearview.com.au](http://www.clearview.com.au).

### About this update

This update provides information regarding Adviser and Dealer Model functionality now available in ClearView WealthSolutions, and information on the First Home Super Savers (FHSS) Scheme and Downsizer Contributions that came into effect from 1 July 2018.

### Changes to the PDS from 2 July 2018

#### Adviser and Dealer Model Portfolios

From 1 July 2018, you and your adviser can choose to use a Model Portfolio to invest in a predetermined allocation of managed funds, listed securities, fixed interest investments and cash. Your Model Portfolio can be linked to your regular facilities such as regular contribution, regular investment or income reinvestment, as requested. Your investments can also be realigned to the Model Portfolio allocations through adhoc or regular (automatic) rebalancing.

If you and your adviser select a Model Portfolio with automatic rebalancing, your account will be rebalanced quarterly, half-yearly or yearly on or around the 24th day of the month. Quarterly rebalancing occurs in February, May, August and November. Half-yearly rebalancing occurs in February and August, and yearly rebalancing occurs in August. In some circumstances, the date or frequency of the automatic rebalance may change without notice to you and transactions

may be cancelled if there are extensive delays. Your adviser and/or your adviser's licensee group will also have the ability to initiate a rebalance on your account on an adhoc basis to realign your account to the predetermined Model Portfolio.

Transactions in Model Portfolios may result in investment transactions at any time, including transactions as a result of regular facilities, liquidity monitoring or rebalances. Model Portfolio fees may apply, as well as standard transaction fees and brokerage costs for buying and selling investments. These transactions may also have tax consequences that affect your circumstances. Please refer to the "Fees and Costs" section of the ClearView WealthSolutions PDS and the Additional Information Brochure for more information about these costs.

#### Adviser and Dealer Model Portfolios – Model Portfolio Fee

As part of the ClearView WealthSolutions Model Portfolios, your adviser may charge a Model Portfolio Fee on the account balance managed under that arrangement.

This fee is agreed between you and your adviser, and is determined based on the Model portfolio selected. The Model Portfolio Fee is expressed as a percentage, and your adviser will provide you with the details of the fee rate applicable. The fee is calculated on a proportionate basis each month you are linked to a Model Portfolio arrangement, based on the average holding in investments that are covered under your Model Portfolio arrangement (valued at the end of the month), in accordance with your direction.

This amount may be retained by your adviser's relevant licensee group or may be passed on to an investment manager or investment consultant to provide a service in relation to a Model portfolio (for example, research services).

## First Home Super Saver Scheme (FHSS)

You can make voluntary concessional (before-tax) and non-concessional (after-tax) contributions to super to save for your first home. You can contribute up to \$15,000 each financial year (\$30,000 in total) in voluntary contributions under the FHSS Scheme.

From 1 July 2018, to help fund the purchase of your first home, you can apply to withdraw the contributed amounts (less 15% contributions tax on your before-tax contributions) plus a deemed earnings amount. This withdrawal request is to be undertaken via the ATO who will then instruct your chosen super fund to release the specified amount. From 1 July 2018 you may also request from the ATO a determination to confirm the maximum FHSS release amount that applies to you. You must meet certain eligibility requirements to apply for the release of these amounts or you may be liable to pay additional tax. Amounts withdrawn (excluding after-tax contributions) form part of your assessable income but provide you with a 30% non-refundable tax offset.

For further information about the FHSS Scheme, please refer to [www.ato.gov.au](http://www.ato.gov.au).

## Downsizer contributions

From 1 July 2018, ClearView can accept downsizer contributions. If you are aged 65 years or older and sell your principal home on or after 1 July 2018 you may be able to use the sale proceeds to make a downsizer contribution of up to \$300,000 (or \$600,000 combined for a couple) into your superannuation account.

Downsizer contributions will be tax free when received by your fund and are not subject to normal contribution eligibility criteria. However, other eligibility criteria apply and once made they will count towards your total superannuation balance on 30 June at the end of the financial year. Downsizer contributions used to commence retirement phase income streams (e.g. allocated pensions) also count towards your \$1.6 million transfer balance cap.

For further information about downsizer contributions, please refer to [www.ato.gov.au](http://www.ato.gov.au).

## Need more information?

Please speak to your financial adviser or contact WealthSolutions Service and Support Centre on **1800 023 549**.

ClearView WealthSolutions  
Locked Bag 3460  
GPO Melbourne VIC 3001

**1800 023 549**

[service@clearviewwealthsolutions.com.au](mailto:service@clearviewwealthsolutions.com.au)

[www.clearview.com.au](http://www.clearview.com.au)

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# ClearView **WealthSolutions**

## Superannuation and Retirement Income

Update pursuant to ASIC Class Order 03/237

Date issued 21 May 2018

The information in this notice dated 21 May 2018, provides non-materially adverse updates to the WealthSolutions Superannuation and Retirement Income Product Disclosure Statement (**PDS**) and Additional Information Brochure (**AIB**) both issued 29 September 2017. This update is issued by ClearView Life Nominees Pty Limited ABN 37 003 682 175 AFSL 227683 (**CLN**) as Trustee for the ClearView Retirement Plan ABN 45 828 721 007. It should be read together with the PDS and AIB, which are available at [www.clearview.com.au](http://www.clearview.com.au).

### About this update

This update provides updated information regarding the ClearView WealthSolutions complaints resolution process, corrects the contact phone number for the Superannuation Complaints Tribunal (SCT) contained on page 55 of the AIB and provides further information on the new Australian Financial Complaints Authority (AFCA).

### Changes to the AIB from 21 May 2018

#### A. Replace:

The information under the section 'Complaints resolution' on page 55 of the AIB

#### B. With:

'At ClearView, we're never satisfied when it come 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. The contact details for the Complaints Manager for the Plan are in the WealthSolutions PDS.

We will address your complaint within 90 days of receipt (or within any extended period that you approve).

If you are not satisfied with our response, you can refer it to the Superannuation Complaints Tribunal (SCT) an external complaints handling service.

SCT may be contacted at the following address:

The Manager  
Superannuation Complaints Tribunal  
Locked Bag 3060  
Melbourne VIC 3001  
Tel: **1300 884 114**  
Email: [info@sct.gov.au](mailto:info@sct.gov.au)

The Government has recently passed legislation to create a new external dispute resolution body for the financial services industry, known as the Australian Financial Complaints Authority (AFCA). AFCA will function as the 'one stop shop' for financial disputes, and will replace the SCT, the Financial Ombudsman Service and the Credit and Investments Ombudsman.

It is anticipated that AFCA will become operational and begin receiving disputes from no later than 1 November 2018. SCT will continue to operate for a time after AFCA's introduction to resolve outstanding complaints.

For more information, contact your financial adviser or call us on **1800 023 549**.'

## Need more information?

Please speak to your financial adviser or contact  
WealthSolutions Service and Support Centre on **1800 023 549**.

ClearView WealthSolutions

Locked Bag 3460

GPO Melbourne VIC 3001

**1800 023 549**

**[service@clearviewwealthsolutions.com.au](mailto:service@clearviewwealthsolutions.com.au)**

**[www.clearview.com.au](http://www.clearview.com.au)**

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