

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), Investment List and IPS Models Brochures (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 List and relevant IPS Models Brochure 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 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 **1800 023 549** or online at **www.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 List:** Contains information on available investments and diversification limits.
- **IPS Models Brochures:** Contain information about available Investment Portfolio Service (IPS) Models.

All these documents are available through your financial adviser, online at **www.clearview.com.au** or by calling **1800 023 549**.

- **Underlying investment option PDSs:** Contain information about the underlying investment options. These are available through your financial adviser.

Contact details

WealthSolutions
Locked Bag 3460
GPO Melbourne VIC 3001
1800 023 549
service@clearviewwealthsolutions.com.au
www.clearview.com.au

Terms used in the PDS

Cash Hub refers to the cash account which is used as a hub to maintain liquidity in your account. It is used to receive contributions, buy and sell investments, pay fees, charges, taxes and fund an annuity, 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.

IPS Models refers to the Investment Portfolio Service Models designed and managed by our investment experts.

WealthSolutions 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. You can also choose to benefit from the expertise of the ClearView investment team and select an option from the Investment Portfolio Service, known as IPS Models. 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 but if you cease to nominate a financial adviser, you may be required to close your account, which may involve selling down assets in your account. Alternatively, if you choose to remain a member of WealthSolutions, we will provide you with limited administrative

services directly. These may incur an additional fee on your account for the cost of providing these services to you. For further information on this fee and the services available to you refer to the Fees and other costs of the AIB for further information. 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 **www.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 to save for your retirement with regular contributions made by you and/or your employer. Most peoples' super is made up of super guarantee contributions made by employers however you can also receive voluntary employer contributions, personal contributions made by you or 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 **www.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 are also able to choose into which fund their employer pays their 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 **www.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 www.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 our market-leading centralised service, 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 either select your own investment strategy from a diverse range of investments (known as the Discretionary Investments option) or you can benefit from the expertise of the ClearView investment team and invest in the IPS Models. You can also select a combination of the two.

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

We will provide you with your annual statement 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 which summarises the information we have recorded about your investment. You will receive written confirmation each time you make a contribution (excluding employer contributions) or a withdrawal (other than when investing through the regular investment facility).

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 www.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

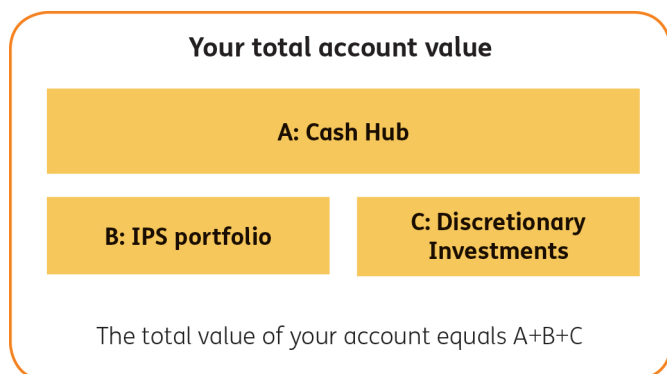
It is important to understand that assets with the highest long term returns may also carry the highest level of short term risk. You should be aware that the value of your investments and level of returns will vary and future returns may differ from past returns. The appropriate level of risk for you 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 www.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 two investment approaches to help you meet your investment objectives. You and your financial adviser can select from our broad range of investments (Discretionary Investments) or you can select an IPS Model from the Investment Portfolio Service. You can also have a combination of both and the proportions in each may change over the life of your account. Note that if you hold underlying investments as part of selecting an IPS Model, you cannot hold those same investments in the Discretionary Investments option.



Do you have to make a choice?

You, via your financial adviser, are required to make an investment choice when completing your Application Form. Until you make that choice, contributions into your account will be held in your Cash Hub. Your Cash Hub 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, investment sale proceeds and amounts to fund an annuity go through the Cash Hub. You can hold any amount of your account within the Cash Hub but must maintain a minimum of 0.5% of your account balance plus an amount equal to pension payments due in the next two months.

The following table provides an overview of the two investment approaches available.

- Select the IPS Models option (also known as implemented models)
- Select the Discretionary Investments option

Select the IPS Models option	Select the Discretionary Investments option
<p>Our investment experts have created various investment portfolios called IPS Models. Each IPS Model is designed to meet the investment objectives of a particular risk profile, e.g. balanced. The investment team achieve this by blending investment managers, assets and investment styles.</p> <p>Once selected, each component of an IPS Model is regularly monitored and evaluated on a number of criteria including ongoing performance to ensure that they continue to meet the selection standards. If changes need to be made to underlying investments or to the asset allocations they will be implemented by our investment experts on your behalf. All investment options for the IPS Models will be selected from the Investment List which is available online at www.clearview.com.au.</p> <p>What IPS Models are available? The IPS Models comprise a range of portfolios which align with different risk profiles and asset allocations. Details of the IPS Strategic 70 Model are shown on the following page as an example. Speak to your financial adviser about other IPS Models that may be available.</p> <p>For information regarding the other available IPS Models including current asset and investment allocations you should refer to the relevant IPS Models Brochure available at www.clearview.com.au. The material relating to the IPS Models Brochures may change between the time you read this document and the day when you acquire the product.</p> <p>Ongoing monitoring and communication: We monitor and review the IPS Models regularly. The target asset allocations shown in the IPS Models Brochures represent target positions whereas the actual asset allocations within your IPS portfolio naturally change over time as market conditions change. As certain investment options within your selected IPS Model increase or decrease over time due to market movements and other transactions, we may take steps to rebalance your IPS portfolio to align it back to within the tolerances around target asset allocation set for your selected IPS Model. If you have provided us with a current email address we will also provide regular updates on your IPS Model via email.</p> <p>Diversification: Our investment team considers the contribution that each investment option will make to the overall IPS Model. This involves making a judgement as to how well different investments blend together to manage risk and improve the risk/return trade off when they are combined.</p>	<p>You and your financial adviser can choose a mix of investments which best suits your financial needs, risk profile and goals. It is easy to switch between investments and monitor the performance of individual options as well as your overall account.</p> <p>A full list of options can be found in our regularly updated Investment List, which may change from time to time without notice and is available online at www.clearview.com.au.</p> <p>You should read the important information about the investment options before making a decision. Go to the Investment List available at www.clearview.com.au. The material relating to the Investment List may change between the time you read this document and the day when you acquire the product.</p> <p>Following are the types of investment options currently available:</p> <p>Term deposits: Term deposits provide certainty of income over a specific period. You can choose from a range of terms, from months to several years and select your preferred rate from several providers.</p> <p>Managed funds: 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. Many of these are wholesale funds, not generally available to retail investors.</p>

Select the IPS Models option	Select the Discretionary Investments option
	Listed securities: You can access equities in the S&P/ASX 300 Index and additional listed securities as approved by us such as listed investment companies and fixed interest securities.

See below for details of the IPS Strategic 70 Model. Refer to the IPS Models Brochures for more details of other IPS Models.

Name	IPS 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	6 / High
Growth assets	
Target asset allocation	70%
Current asset class split²	
Australian Equities	20%
International Equities	20%
Emerging Markets	10%
Infrastructure	15%
Property	5%
Defensive assets	
Target asset allocation	30%
Current asset class split²	
Cash	10%
Fixed interest	20%

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

2 The asset allocations set out above 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 www.clearview.com.au.

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

You should read the important information about How your account works and How we invest your money before making a decision. Go to the AIB, the Investment List and the relevant IPS Models Brochure available at www.clearview.com.au. The material relating to How your account works, How we invest your money, the Investment List and the IPS Models Brochure may change between the time you read this document and the day when you acquire the product.

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 (www.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.

The fees and costs below apply to a WealthSolutions account which is fully invested in the IPS Strategic 70 Model.

Where possible, fees and costs for each investment option offered by WealthSolutions are set out in the Investment List and relevant IPS Models Brochure.

IPS Strategic 70 Model

Type of fee	Amount ¹	How and when paid												
Investment Fee	<table border="1"> <thead> <tr> <th>IPS portfolio size</th> <th>Applicable Investment Fee</th> </tr> </thead> <tbody> <tr> <td>First \$1M</td> <td>Up to 0.15% p.a.</td> </tr> <tr> <td>Above \$1M</td> <td>Nil</td> </tr> </tbody> </table>	IPS portfolio size	Applicable Investment Fee	First \$1M	Up to 0.15% p.a.	Above \$1M	Nil	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.						
	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:	<p>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.</p> <p>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.</p> <p>This Administration Fee is charged incrementally based on the tiers shown in the adjacent table.</p>												
	<table border="1"> <thead> <tr> <th>Account size</th> <th>Applicable Administration Fee²</th> </tr> </thead> <tbody> <tr> <td>First \$250,000</td> <td>0.65% p.a.</td> </tr> <tr> <td>\$250,000.01 - \$500,000</td> <td>0.50% p.a.</td> </tr> <tr> <td>\$500,000.01 - \$750,000</td> <td>0.25% p.a.</td> </tr> <tr> <td>\$750,000.01 - \$1M</td> <td>0.18% p.a.</td> </tr> <tr> <td>Above \$1M</td> <td>Nil</td> </tr> </tbody> </table>		Account size	Applicable Administration Fee ²	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
	Account size		Applicable Administration Fee ²											
	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 ³	<p>Adviser and dealer service fees (if you agree adviser and/or dealer fees with your financial adviser).</p> <p>The amount of these fees and the basis on which they are calculated will be as agreed between you and your financial adviser.</p>	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.												
Indirect cost ratio	1.29% p.a. ⁴	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 2017 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.

Example of annual fees and costs

The following table gives an example of how the fees and costs for the IPS 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 IPS Strategic 70 Model ¹		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.
PLUS Administration Fee	0.65%	And , you will be charged \$325 in Administration Fees.
PLUS Indirect costs for the IPS Strategic 70 Model	1.29%	And , indirect costs of \$645 each year will be deducted from your investment return.
EQUALS Cost of the product		If your balance was \$50,000, then for that year you will be charged fees of \$1,045 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. The buy-sell spread for exiting is 0% (this will equal 0% for every \$50,000 you withdraw), no exit fees will apply.

The fees and costs relate to access to the investments on the Investment List, not the costs within those investments. Additional costs will be charged by the issuers of the products that you decide to invest in.

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 IPS Models Brochure available at www.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 and dealer 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 and dealer 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 in the Plan at a rate of 15%. Non-concessional or after-tax contributions are not taxed in the Plan. If you are classified as a high income earner, you may need to pay an additional 15% tax on some or all of your concessional contributions. You will receive a notice of assessment from the ATO if you are liable for this additional tax.

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 www.ato.gov.au/super.

Tax on earnings

Investment earnings and capital gains are taxed at a maximum rate of 15% in WealthSolutions Superannuation and in transition to retirement pensions. This is generally lower than the personal rate of tax that applies to income from most other investments. Different rates may apply if you are in an account-based pension.

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. You do not have to quote your TFN however if we do not receive your TFN, personal contributions cannot be accepted by us and additional tax may be imposed on your benefit payments.

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 www.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 through your financial adviser. Your financial adviser can set up your account and make changes to your account quickly and easily online. As well as the reports we and your financial adviser provide you in hard copy, you are able to access information on your account and investments online at www.clearview.com.au or by calling **1800 023 549**.

The minimum initial investment to establish an account is \$5,000 for Superannuation or \$20,000 for 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 and you are required to have a financial adviser linked to your account who is authorised by WealthSolutions. If you choose not to nominate an authorised financial adviser then we may ask you to close your account, or an additional fee may apply. 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 your initial contribution; or
- the end of the fifth business day after you become a member.

Your cooling-off period will end earlier if you exercise any of your rights as a member, for example by transacting on 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, write to us at the following address:

Customer Liaison Officer
ClearView WealthSolutions
Locked Bag 3460
GPO Melbourne VIC 3001
Tel: **1800 023 549**
Email: complaints@clearviewwealthsolutions.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 www.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.