

MARKET RELEASE

ClearView announces launch of life advice products and wealth platform

SYDNEY, 12 December 2011: ClearView Wealth Limited (ClearView, ASX: CVW) today announced the launch of LifeSolutions, ClearView's suite of life advice products and services, and WealthSolutions, ClearView's private label wrap platform for superannuation, retirement income and Investor Directed Portfolio Service (IDPS) accounts.

ClearView's new range of life insurance and wealth management products and services enables the Company to penetrate the independent financial adviser (IFA) market, improves the product and service offering for ClearView Financial Planners and significantly broadens ClearView's exposure to the \$750 billion retail and self managed superannuation market¹ and the \$6.3 billion per annum life insurance market².

Simon Swanson, Managing Director at ClearView, commented, "The life insurance and wealth management industry in Australia has not seen anything innovative and fresh for a very long time. We were able to launch a full suite of life advice products and services and a comprehensive line of high end wealth products and services in record time due to our experienced team and lack of legacy products and systems. These new products and services are extremely competitive in terms of pricing and features and meet the needs of sophisticated investors and advisers."

Mr Swanson added, "LifeSolutions and WealthSolutions bring ClearView closer to its goal of transforming into a fully vertically integrated life insurance and wealth management company able to compete across the broad spectrum of the industry."

LifeSolutions will be sold by IFAs and ClearView Financial Planners, and include life cover, total and permanent disability (TPD), trauma, income protection and business expenses cover. Cover can also be purchased via a ClearView "risk super" version called LifeSolutions Super.

Leading features include:

- Pricing rewards for those who: have recently been underwritten, participate in an ongoing health maintenance program, join in groups of two or more, pay premiums via superannuation rollovers, or receive exclusions (in certain circumstances);
- The ability to link cover in and out of superannuation (even within a self managed super fund); and
- The ability to fund premiums via ongoing annual rollovers from any super fund including ClearView's new WealthSolutions super accounts.

WealthSolutions will be distributed by ClearView Financial Planners under the ClearView brand and include managed funds, ASX listed securities and term deposits held in super, pension or IDPS wrap accounts. The WealthSolutions products will be held on ClearView's wrap platform which provides extensive internet functionality for clients and online transacting for advisers, including automated tax management capabilities.

¹ Source: DEXX&R

² Source: Australian Prudential Regulatory Authority. Figures exclude the Australian Group insurance market.



The new wealth platform's WealthSolutions investment menu will also offer seven ClearView managed investment funds – Australian Shares, International Shares, Emerging Markets, International Listed Infrastructure, Fixed Interest, Property and Cash – and four ClearView-run model portfolios – Moderate, Balanced, Growth and Aggressive.

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About ClearView Wealth Limited

ClearView Wealth Limited is an Australian financial services company specialising in life insurance, wealth management and financial planning solutions. ClearView manages and advises on \$3 billion of client assets, has in force premiums of \$41 million and financial planners across Australia. www.clearview.com.au