

Appendix 4E Preliminary final report

for the year ended 30 June 2022

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ClearView Wealth Limited ABN 83 106 248 248

Name of Entity	ClearView Wealth Limited
ACN	106 248 248
Period ended (reporting period)	30 June 2022
Period ended (previous corresponding period)	30 June 2021

The ASX Appendix 4E of ClearView Wealth Limited and its subsidiaries (**ClearView**) for the year ended 30 June 2022 is filed with the Australian Securities Exchange (**ASX**) under ASX Listing Rule 4.3A. It should be read in conjunction with the ClearView Annual Report, Investor Presentation and all other information concerning ClearView filed with the ASX.

Results for announcement to the market

(Amount and percentage change up or down from the previous corresponding period)

	30 June 2022	30 June 2021	Change	Change
	\$'000	\$'000	\$'000	%
Revenue from ordinary activities ¹	328,044	288,749	39,295	14%
Profit from ordinary activities after tax attributable to members from continuing operations	11,041	5,606	5,435	97%
Profit from ordinary activities after tax attributable to members from discontinued operations	10,134	1,073	9,061	844%
Net profit for the period attributable to members	21,175	6,679	14,496	217%

¹ Revenue from ordinary activities discloses revenue from continuing operations and includes amounts attributable to shareholders, policyholders and external unitholders. The amount is the aggregate of net life insurance premium revenue of \$184.2 million (FY21: \$177.2 million), fee and other revenue of \$37.3 million (FY21: \$38.8 million) and investment income of \$106.5 million (FY21: \$72.8 million).

Refer to the ClearView Annual Report and Investor Presentation for commentary on the above results.

Dividends

Final and interim dividends per security	Record date	Paid or payable on	Amount per share (cents)	Franked amount per share (cents)
Ordinary Shares				
2022 Final ordinary dividend – payable	8 September 2022	23 September 2022	2.00	2.00

A final fully franked dividend for FY22 of \$13.2 million (FY21: \$6.7 million) was declared.

There is no conduit foreign income component distributed in relation to the 2022 or 2021 dividends. There is no Dividend Reinvestment Plan in operation.

Net tangible assets per security

	30 June 2022 (cents)	30 June 2021 (cents)
Net tangible assets per security ¹	70.0	69.6

- 1 Net tangible assets per security have been determined using the net assets on the balance sheet including right-of-use assets, ESP loans², adjusted for intangible assets and goodwill.
- 2 ESP loans are a limited recourse loan that is accounted for as an option and not reported as receivable on the Balance Sheet as at the reporting date. Based on the 90 day VWAP share price of 75 cents per share at 30 June 2022, of the remaining 18.1 million ESP shares on issue (and included in the total shares on issue of 661.1 million), 13.4 million ESP shares are considered to be in the money with a ESP loan recoverable balance of \$8.0 million. 4.7 million out of the money ESP shares would therefore be bought back and cancelled at the lower of the issue price or the ESP loan value, thereby reducing the shares on issue to 656.4 million shares. As such, \$8 million of ESP loans have been added to the net tangible assets and 656.4 million shares on issue have been used for the purposes of calculating the net tangible assets per security.

Details of entities over which control has been gained or lost during the period

On 1 November 2021, the following entities were sold to Centrepoint Alliance Limited:

- ClearView Financial Advice Pty Ltd;
- Matrix Planning Solutions Limited; and
- LaVista Licensee Solutions Pty Ltd.

There were no other entities over which control was gained or lost during the year ended 30 June 2022 or 30 June 2021. Refer to the ClearView Annual Report and Investor Presentation for further details.

Details of associates and joint ventures

Associate	30 June 2022		30 June 2021	
	Holding %	Profit contribution %	Holding %	Profit contribution %
Centrepoint Alliance Limited	24.5	2.5	-	-

There were no joint ventures during the year ended 30 June 2022 or 30 June 2021.

ASX Appendix 4E disclosures index

Description of disclosure	Rule 4.3A item	Cross reference
Details of the reporting period and the previous corresponding period	1	Refer to above
Results for announcement to the market	2	Refer to 'Results for announcement to the market' above
Statement of comprehensive income and notes to the statement	3	ClearView Annual Report: Consolidated statement of profit or loss and other comprehensive income for the year ended 30 June 2022 and notes
Statement of financial position and notes to the statement	4	ClearView Annual Report: Consolidated statement of financial position as at 30 June 2022 and notes

Description of disclosure	Rule 4.3A item	Cross reference
Statement of cash flows with notes to the statement	5	ClearView Annual Report: Consolidated statement of cash flows for the year ended 30 June 2022 and notes
Statement of changes in equity with notes to the statement	6	ClearView Annual Report: Consolidated statement of changes in equity for the year ended 30 June 2022 and notes
Details of the individual and total dividends or distributions and dividend or distribution payments	7	Refer to 'Dividends' above
Details of any dividend or distribution reinvestment plans in operation and the last date for receipt of an election notice for participation in any dividend or distribution reinvestment plan	8	Refer to 'Dividends' above
Net tangible assets per security	9	Refer to 'Net tangible assets per security' above
Entities over which control has been gained or lost during the period	10	Refer to 'Details of entities over which control has been gained or lost during the period' above
Details of associates and joint ventures	11	Refer to 'Details of associates and joint ventures' above
Any other significant information needed by an investor to make an informed assessment of the entity's financial performance and financial position	12	ClearView Annual Report, Investor Presentation and all other information concerning ClearView filed with ASX
Foreign entities	13	Not applicable
Commentary on the results for the period	14	ClearView Annual Report and Investor Presentation
Status of audit	15	Audited
Audit opinion	16, 17	ClearView Annual Report: Independent auditor's report

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