

Appendix 4D

for the six months ended 31 December 2024

Appendix 4D Half year report

ClearView Wealth Limited ABN 83 106 248 248

Name of Entity	ClearView Wealth Limited
ACN	106 248 248
Period ended (reporting period)	31 December 2024
Period ended (previous corresponding period)	31 December 2023

The ASX Appendix 4D of ClearView Wealth Limited and its subsidiaries (**ClearView**) for the half year ended 31 December 2024 is filed with the Australia Securities Exchange (**ASX**) under ASX Listing Rule 4.2A.3. It should be read in conjunction with the ClearView Half Year Condensed Financial 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)

	31 December 2024	31 December 2023	Change	Change
	\$'000	\$'000	\$'000	%
Revenue from ordinary activities ¹	177,962	163,951	14,011	9%
Profit from ordinary activities after tax attributable to members from continuing operations	19,129	10,781	8,348	77%
Loss from ordinary activities after tax attributable to members from discontinued operations	(3,273)	(16,052)	12,779	(80%)
Net profit/(loss) for the period attributable to members	15,856	(5,271)	21,127	(401%)

1. Revenue from ordinary activities discloses total insurance revenue recognised in accordance with AASB 17 Insurance Contracts (AASB 17).

Refer to the ClearView Half Year Condensed Financial 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				
2024 Interim ordinary dividend – paid	8 March 2024	22 March 2024	1.50	1.50
2024 Final ordinary dividend – paid	5 September 2024	20 September 2024	1.70	1.70

The total FY24 fully franked dividend of \$21.0 million, including a final dividend of \$11.1 million and an interim dividend of \$9.9 million, was declared and paid. The ClearView's Dividend Reinvestment Plan (**DRP**) was operated for the FY24 final dividend.

There is no conduit foreign income component distributed in relation to the 2024 dividends.

Net tangible assets per security

	31 December 2024 (cents)	30 June 2024 (cents)
Net tangible assets per security ¹	49.7	49.2

- 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.
- ESP loans are a non-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 41.6 cents (30 June 2024: 57.7 cents) per share at 31 December 2024, of the remaining 6.1 million (30 June 2024: 6.1 million) ESP shares on issue, 0.6 million (30 June 2024: 2.1 million) ESP shares are considered to be in the money with a ESP loan recoverable balance of \$0.2 million (30 June 2024: \$0.9 million). 5.5 million (30 June 2024: 4.0 million) out of the money ESP shares could therefore be bought back. As such, \$0.2 million (30 June 2024: \$0.9 million) of ESP loans have been added to the net assets and 652.2 million (30 June 2024: 647.0 million) shares on issue have been used for the purposes of calculating the net tangible assets per security. Treasury shares and performance and restricted rights that can be converted into ordinary shares have been excluded for the purposes of the calculation.

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

There were no entities over which control was gained or lost during the half year ended 31 December 2024.

Details of associates and joint ventures

There were no associates and joint ventures as at 31 December 2024 or 30 June 2024.

ASX Appendix 4D disclosures index

Description of disclosure	Rule 4.2A.3 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
Net tangible assets per security	3	Refer to 'Net tangible assets per security' above
Entities over which control has been gained or lost during the period	4	Refer to 'Details of entities over which control has been gained or lost during the period' above
Details of the individual and total dividends or distributions and dividend or distribution payments	5	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	6	Refer to 'Dividends' above
Details of associates and joint ventures	7	Refer to 'Details of associates and joint ventures' above
Foreign entities	8	Not applicable
Audit opinion	9	ClearView Half Year Condensed Financial Report: Independent auditor's report

ClearView Wealth Limited

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