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Appendix 4E Preliminary final report

for the year ended 30 June 2024

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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 2024
Period ended (previous corresponding period)	30 June 2023

The ASX Appendix 4E of ClearView Wealth Limited and its subsidiaries (**ClearView**) for the year ended 30 June 2024 is filed with the Australia 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 2024 \$'000	30 June 2023 \$'000	Change \$'000	Change %
		Restated ²		
Revenue from ordinary activities ¹	333,911	290,815	43,096	15%
Profit from ordinary activities after tax attributable to members from continuing operations	7,000	12,724	(5,724)	(45%)
Loss from ordinary activities after tax attributable to members from discontinued operations	(19,449)	(3,840)	(15,609)	406%
Net (loss)/profit for the period attributable to members	(12,449)	8,884	(21,333)	(240%)

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

2 The comparative figures have been restated to reflect the retrospective application of AASB 17.

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				
2023 Final ordinary dividend – paid	7 September 2023	22 September 2023	3.00	3.00
2024 Interim ordinary dividend – paid	8 March 2024	22 March 2024	1.50	1.50
2024 Final ordinary dividend – payable	5 September 2024	20 September 2024	1.70	1.70

A final fully franked dividend of \$11.1 million for FY24 was declared. An interim fully franked cash dividend of \$9.9 million for FY24 (FY23: nil) was paid, bringing the total FY24 dividend to \$21.0 million (FY23: \$19.8 million final dividend was declared and paid).

There is no conduit foreign income component distributed in relation to the 2024 and 2023 dividends.

The ClearView's Dividend Reinvestment Plan (**DRP**) will be reinstated and operate for the FY24 final dividend in accordance with the **DRP** rules below:

- Shareholders will have the opportunity to reinvest into the growth ambitions of ClearView while retaining capital within ClearView;
- Given the current liquidity of ClearView's share trading, it is not considered appropriate to minimise the dilutive impact of the **DRP** through the on-market purchase of the number of shares to satisfy the **DRP** participation; and
- It is also not the intention to seek support for any shortfall in shareholder participation by underwriting the shortfall to maintain the capital base within the group given that ClearView is now in a net capital generation position.

Shares under the **DRP** will be issued at a fixed price of \$0.59, consistent with ClearView's **DRP** rules.

Net tangible assets per security

	30 June 2024 (cents)	30 June 2023 (cents)
		Restated ³
Net tangible assets per security ¹	49.2	55.5

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 attributable to continuing operations.

² 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 57.7 cents (30 June 2023: 48.3 cents) per share at 30 June 2024, of the remaining 6.1 million (30 June 2023: 16.6 million) ESP shares on issue, 2.1 million (30 June 2023: 0.8 million) ESP shares are considered to be in the money with a ESP loan recoverable balance of \$0.9 million (30 June 2023: \$0.3 million). 4.0 million (30 June 2023: 15.8 million) out of the money ESP shares could therefore be bought back. As such, \$0.9 million (30 June 2023: \$0.3 million) of ESP loans have been added to the net assets and 647.0 million (30 June 2023: 643.7 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.

³ The comparative figure has been restated to reflect the retrospective application of AASB 17.

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

On 31 January 2024, ClearView Financial Management Limited was sold to Human Financial Pty Limited.

There were no other entities over which control was gained or lost during the year ended 30 June 2024.

Details of associates and joint ventures

Associate	30 June 2024		30 June 2023	
	Holding %	Profit contribution %	Holding %	Profit contribution %
				Restated ¹
Centrepoint Alliance Limited	0.0	N/A	24.4	7.5

¹ The comparative figure has been restated to reflect the retrospective application of AASB 17.

ClearView fully divested the investment in associate in November 2023 and hold no Centrepoint Alliance's shares as at 30 June 2024.

There were no joint ventures as at 30 June 2024 or 30 June 2023.

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 2024 and notes
Statement of financial position and notes to the statement	4	ClearView Annual Report: Consolidated statement of financial position as at 30 June 2024 and notes
Statement of cash flows with notes to the statement	5	ClearView Annual Report: Consolidated statement of cash flows for the year ended 30 June 2024 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 2024 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

Description of disclosure	Rule 4.3A item	Cross reference
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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