Market release

23 October 2025

Morgans Conference Investor Presentation

Please find attached a presentation to be given by Ms Nadine Gooderick, Managing Director and Mr Athol Chiert, Chief Financial Officer at ClearView Wealth Limited, to investors attending the Morgans Conference on Thursday, 23 October 2025.

ENDS

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Approval of Announcement

The Board of ClearView Wealth Limited has authorised the release of this announcement to the market.

About ClearView

Established in 2010, ClearView is an ASX-listed life insurance business that partners with financial advisers to help Australians protect their wealth. As at 30 June 2025, ClearView manages over $400 million in in-force premiums and has relationships with over 1,000 Australian Financial Services Licensees, representing over 5,000 financial advisers.

For more information, visit **clearview.com.au**.

ClearView Wealth Limited
ABN 83 106 248 248

ASX Code: CVW

clearview.com.au

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ClearView

ClearView Morgans Conference Investor Presentation

23 October 2025

Nadine Gooderick
Managing Director

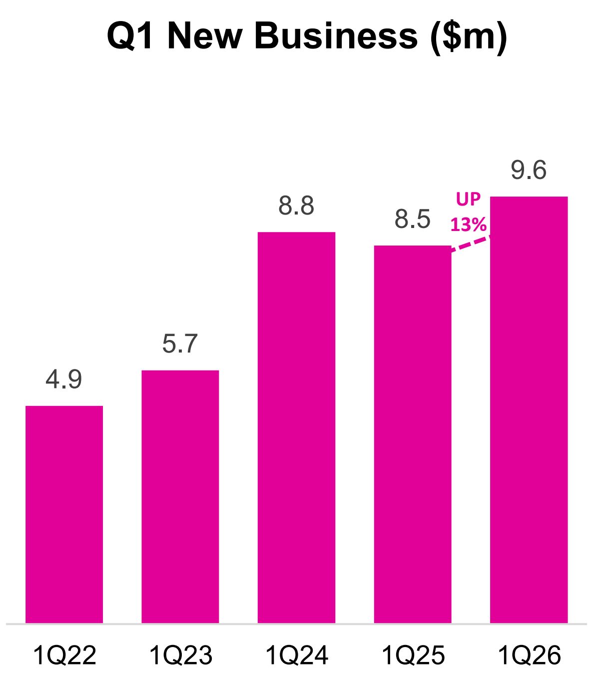
Athol Chiert
Chief Financial Officer

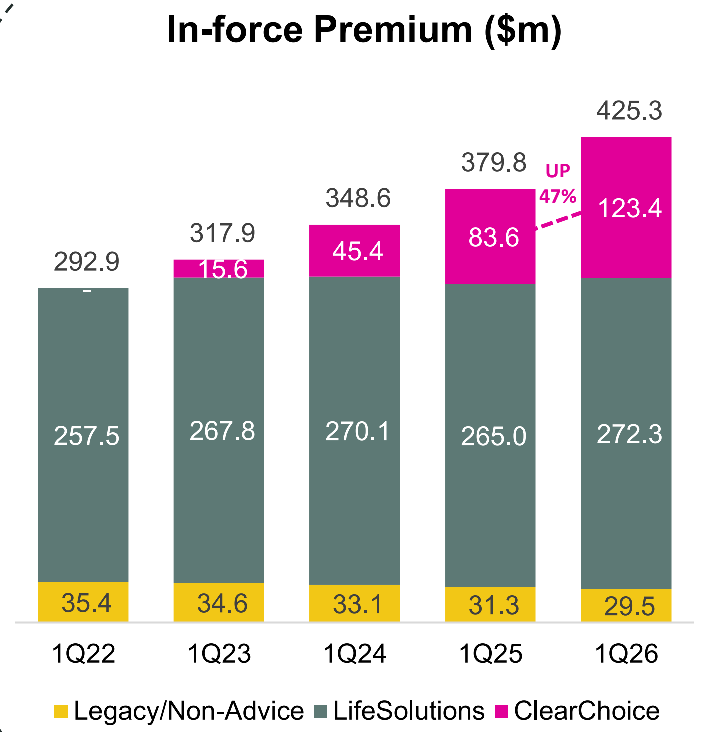
Key updates **since FY25 results**

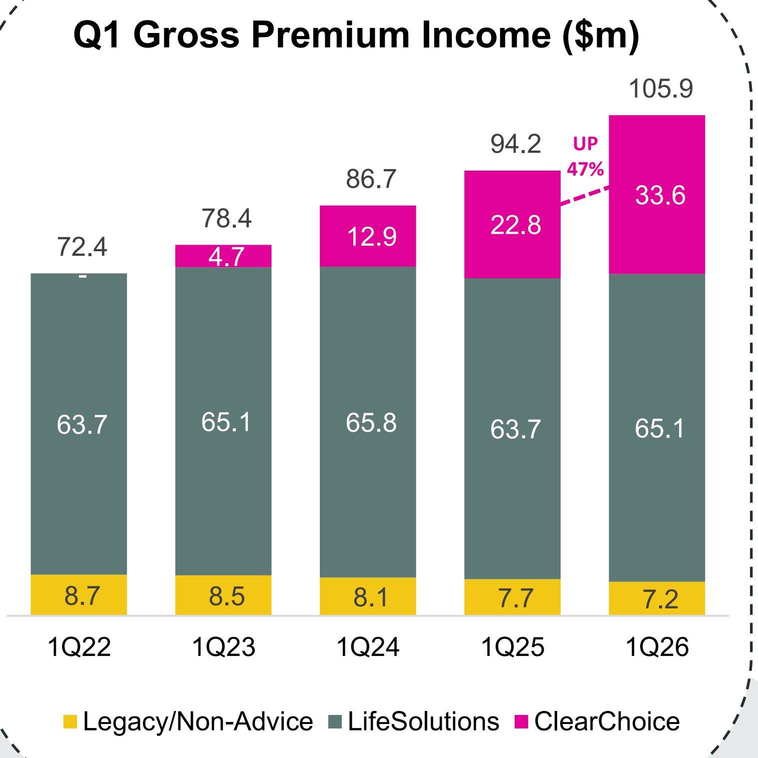
- New business written 13% uplift (vs PCP)
- Gross and in-force premiums 12% uplift, including ClearChoice 47% uplift (vs PCP)
- 1Q26 claims experience continued to track within an expected range
- Cost to income ratio improved in 1Q26 driven by efficiencies from business and technology simplification
- Migration to single-core cloud-based insurance platform on track for 1H26
- Adviser and customer digital experience on track for 2H26 enabling expansion of offerings and channels

Our business – strong momentum, solid performance and growth profile

Strong track record of top-line growth with new business run rate of $3m+ per month continuing into 1Q26 (up 13% vs PCP). ClearChoice premiums are up 47% (vs PCP) as portfolio mix shifts increasingly towards flagship product

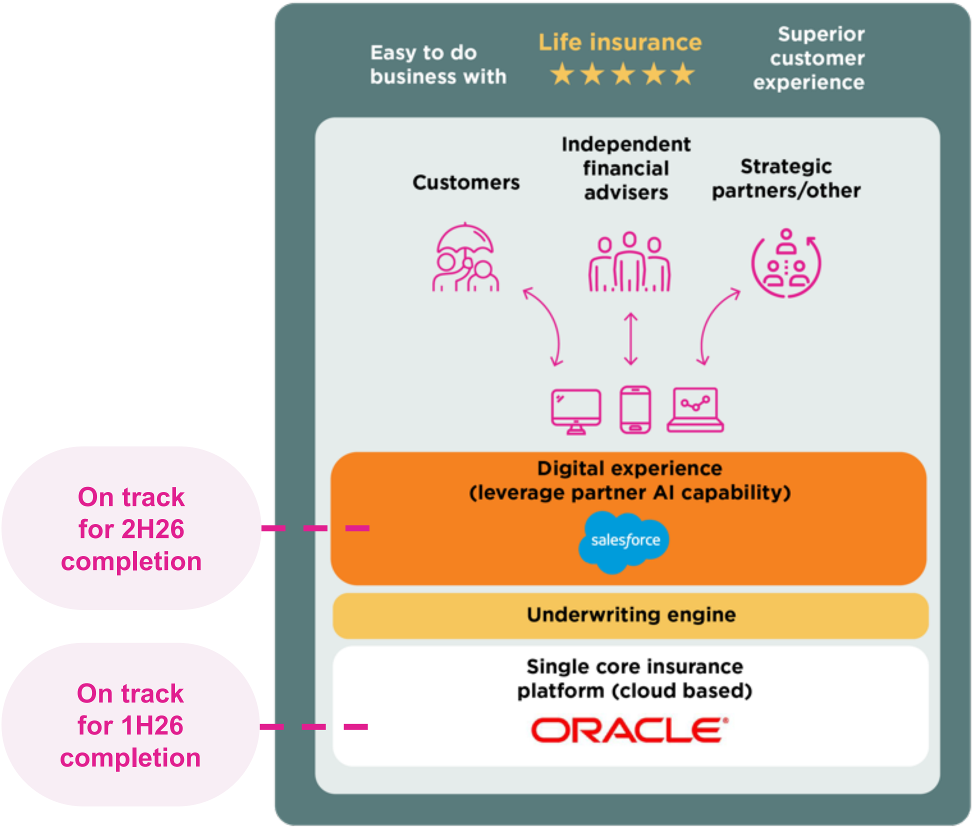






Technology-led – full transition to a single modern cloud-based platform drives future agility, efficiency, and speed to market

ClearView Platform



The ClearView Difference

ClearView

- Better adviser and customer experience
- Modern cloud platform
- Single customer view
- Real time data driven analytics (including AI capability)
- Leveraging technology investment of global third-party providers
- Future proof technology that has capability for multi-channel and product expansion
- Efficiency, agility and lower cost to serve (larger players operate legacy platforms)
- Cohesive team with deep life insurance expertise

Future focus – technology, culture, and people driving performance and growth

- Adviser and customer digital experience – progressing to plan for 2H26 delivery
- Cost to income ratio expected to continue to improve, with efficiencies driving scalable growth
- Focus on automated underwriting STP[1] rates - enhancements and efficiency – STP[1] increase of ~4-5% over PCP
- The ClearView Way embedded – Our Culture, Our People, Our Technology enabling the best customer and adviser experience
- AI roadmap and delivery plan underway

1. STP is straight through processing

Dynamic challenger ethos – reimagining the future of life insurance

Leveraging intelligent use of data and AI to drive sustainable growth, customer trust, and increasing efficiency

Enriched data driving more sophisticated insights

Advanced Analytics driving experience

Predictive analytics and sales / channel effectiveness

AI and automation driving performance and lower cost to serve

Intelligent Underwriting

Disclaimer

Important notice and disclaimer

Summary information

This investor presentation (Presentation) contains information about ClearView Wealth Limited (ACN 106 248 248) and its subsidiaries (ClearView) and its activities as at the date of this Presentation. The information in this Presentation is summary information only and is not purported to be complete. The information contained in this Presentation is intended to be read by a professional analyst or investor audience and considered in conjunction with a verbal presentation.

Future performance

This Presentation contains certain forward-looking statements. The forward-looking statements contained in this Presentation involve known and unknown risks and uncertainties and other factors, many of which are beyond the control of ClearView, and may involve significant elements of subjective judgement and assumptions as to future events which may or may not be correct. A number of factors may result in actual results differing from projections and forecasts including without limitation, changes in business performance, operating environment, regulation and market factors. Undue reliance should not be placed on forward-looking statements. Except as required by law, ClearView assumes no obligation to update or revise such information to reflect any change in expectations, beliefs, hopes, intentions or strategies. No representations, warranty or assurance (express or implied) is given that the occurrence of the events expressed or implied in any forward-looking statements in this Presentation will actually occur. Please note past performance is not an indicator of future performance.

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Pro-forma financial information

ClearView uses certain measures to manage and report on its business that are not recognised under Australian Accounting Standards. These measures are referred to as non-IFRS (“International Financial Reporting Standards”) financial information. ClearView considered that this non-IFRS financial information is important to assist in evaluating ClearView’s underlying performance. The information is presented to assist in making appropriate comparisons with prior periods and to assess the underlying performance of the business.

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