

# ClearView LifeSolutions

## Update pursuant to ASIC Corporations (Updated Product Disclosure Statements) Instrument 2016/1055

Date issued 5 October 2021

The information in this notice dated 5 October 2021, provides updates which are not materially adverse to the Product Disclosure Statement (PDS) and Policy Document (PDS and Policy Document) dated 5 April 2021 which includes the policy terms and conditions and provides information about two separate financial products:

- ClearView LifeSolutions, issued by ClearView Life Assurance Limited ABN 12 000 021 581, AFSL 227682 (ClearView); and
- ClearView LifeSolutions Super, issued by HTFS Nominees Pty Limited ABN 78 000 880 553, AFSL 232500 (Trustee) as trustee of the HUB24 Super Fund ABN 60 910 190 523.

This update is issued by ClearView and the Trustee. It should be read together with the PDS and Policy Document which are available at [clearview.com.au](http://clearview.com.au).

### About this update

This update incorporates information on changes to our Complaints Handling Policy to comply with the Australian Securities and Investments Commission's *Regulatory Guide 271 - Internal Disputes Resolution obligations*.

## Changes to the PDS

### 1. Complaints Handling Policy

On page 82 of the PDS and Policy Document, **replace** 'If you have a complaint' and its contents with:

#### **If you have a complaint**

Our customers are important to us. If something goes wrong, we're determined to make it right again. If you have an experience with us that you are not satisfied with, we're here to resolve the issue.

If you have a complaint, please call us on **132 979** or write to:

**Complaints Manager**  
**ClearView Reply Paid 4232**  
**Sydney NSW 2001**

Email: [complaints@clearview.com.au](mailto:complaints@clearview.com.au)

We will acknowledge your complaint within one business day (being Monday to Friday except for public holidays in Sydney NSW) of receiving it, or as soon as practical.

#### **Cover held through ClearView LifeSolutions**

If you are not satisfied with how we respond to your enquiry or complaint or we have not dealt with your complaint within 30 calendar days (or within any extended period you approve), you may contact the Australian Financial Complaints Authority (AFCA).

## Cover held through ClearView LifeSolutions Super

We will give you a progress update on your complaint at least every 20 calendar days (unless an alternative arrangement has been agreed upon) and we aim to address your complaint within 45 calendar days.

We will provide a final response to your complaint in writing or via electronic communication:

- for complaints about superannuation death benefit distributions, within 90 calendar days after the expiry of the 28-day calendar period for objecting to a proposed death benefit distribution; and
- for all other complaints, within 45 calendar days of receiving your complaint.

In exceptional cases where there is no reasonable opportunity for us to respond within the applicable timeframe above because resolution of the complaint is particularly complex or because of circumstances beyond our control which cause complaint management delays, we will need more time to respond to your complaint.

In these cases, before the applicable timeframe above expires, we will provide you with a notice:

- telling you that we need more time;
- setting out our written reasons for the delay;
- clearly communicating our revised expected timeframe; and
- setting out information about your right to take your complaint to the Australian Financial Complaints Authority (AFCA) if you are dissatisfied and the contact details for AFCA.

## Australian Financial Complaints Authority (AFCA)

AFCA provides fair and independent financial services complaint resolution that is free to consumers. You are able to lodge a complaint directly with AFCA, however we encourage you to contact us first so we can resolve the matter with you. You can contact AFCA at:

### Australian Financial Complaints Authority

**GPO Box 3**

**Melbourne**

**VIC 3001**

Phone: **1800 931 678**

Email: **info@afca.org.au**

Website: [afca.org.au](http://afca.org.au)

Time limits may apply, so you should act promptly. To find out more about the time limits that are applicable to your type of complaint, please refer to the AFCA website.

## Need more information?

Please speak to your financial adviser or contact our Service Centre on **132 979**.

ClearView  
GPO Box 4232  
Sydney NSW 2001

Telephone **132 979**

Email: **life@clearview.com.au**

This update is issued by ClearView Life Assurance Limited ABN 12 000 021 581 AFSL 227682 in relation to ClearView LifeSolutions, and HTFS Nominees Pty Limited ABN 78 000 880 553 AFSL 232500 as trustee of the HUB24 Super Fund ABN 60 910 190 523 in relation to ClearView LifeSolutions Super. The information provided in this document is general information only. This information does not take into account your individual objectives, financial circumstances or needs. You should assess whether the information is appropriate for you, having regard to your objectives, financial circumstances and needs. You should consider the Product Disclosure Statement and Policy Document before making a decision about these products.