

## Cash Rates

### Your cash account

When you join ClearView WealthSolutions Superannuation and Retirement Income or ClearView WealthSolutions Investments, a cash account is automatically established for you. The cash account represents the cash in your account (excluding any cash held in managed portfolios) and is used to settle all transactions relating to the investments held within your account and deduct any fees and charges applicable. Your cash account is an interest earning account.

When you first open an account, you direct us to invest your money in your cash account until we receive investment instructions from your adviser.

The cash in your cash account and in your managed portfolios is held by a custodian (or sub-custodian), in an account with ME Bank Limited, ABN 56 070 887 679, AFSL and Australian Credit Licence 229500 (ME)<sup>[1]</sup> and other authorised deposit-taking institutions (ADIs) we use from time to time.

We will not withdraw any part of your cash holdings except at your direction (which may include a standing instruction).

You can find out more information about the cash holdings in your cash account by referring to the most recent copy of the WealthSolutions Product Disclosure Statement or IDPS Guide which is available to you, free of charge, from your adviser or by contacting HUB24 Custodial Services Ltd (the administrator of WealthSolutions Superannuation and Retirement Income and WealthSolutions Investments) on 1300 854 994.

### Cash rates

The cash rate applies to the cash account, which must be maintained when investing in the product. The interest rate is calculated daily and paid monthly on a positive balance in your cash account. Information on the current interest rate payable in respect of your cash account (including any cash held in managed portfolios) can be found on InvestorHUB.

1. ME Bank, ABN 56 070 887 679, AFSL and Australian Credit Licence 229500 (ME) has consented to being named on this page in the form and context in which their name is included and have not withdrawn their consent.