

Corporate profile



October 2024

Achieving peace of mind for Australians and their families

About ClearView

ClearView Wealth Limited (ClearView) is an ASX-listed life insurance business committed to partnering with financial advisers to help Australians and their families achieve peace of mind about their future while being a positive force for our people, partners, customers and community.

Proudly Australian and a challenger brand in the financial advice market, we strive to be easy to do business with through our flagship product, ClearView ClearChoice (**ClearChoice**).

And we are growing. As at 30 June 2024, the ClearView group reported \$341.9 million in in-force premiums, with group underlying NPAT rising by 25% to \$25.3 million.

Our story

ClearView began as NRMA Life in 1976, providing life insurance to NRMA customers. Since 2010, we've operated as ClearView and have evolved into a reputable business with a strong growing national presence across Australia.

Our strategic plan is centred around simplification, technology transformation, and improving adviser accessibility. Backed by strong financial performance, this approach will help us continue to grow.

Focussed on what we do best: Advised life insurance

“Our customers are at the heart of everything we do. We’re dedicated to providing a personalised approach to protect what matters most to them in their journey through life.”

Nadine Gooderick

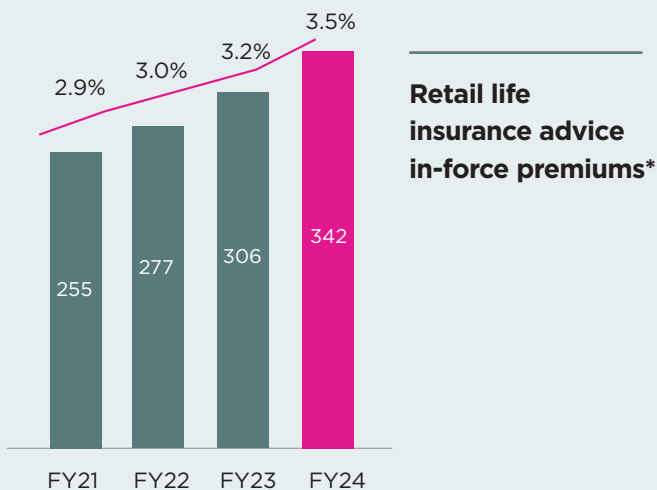
ClearView Managing Director

\$341.9m

Life in-force premiums*



Partnering with over **5,000*** advisers to help meet their clients’ life insurance needs



● Advice in-force ● In-force market share

1976

NRMA Life

2010

ClearView Wealth Limited established

2011

Launch of LifeSolutions and WealthSolutions

2014

WeathFoundations launched and Matrix Planning Solutions acquired by ClearView

2017

Sony Life becomes a strategic shareholder

2019

Launch of LaVista Licensee Solutions

2021

ClearView launches flagship product, ClearChoice and new Product Administration System

ClearView announces the sale of its financial advice businesses to Centrepont Alliance

2023

Leadership change: Nadine Gooderick appointed as Managing Director

ClearView commences Wealth Management exit

2024

ClearView continues expanding its life distribution footprint

*Numbers current as at 30 June 2024

Five reasons to consider ClearView

1

A flexible, fair and unique product

Our ClearView ClearChoice product offers a range of options including life, total and permanent disability, income protection, trauma insurance and business expense cover including accident-only alternatives and is designed to be flexible, allowing it to be tailored to an individual's evolving needs.

We pride ourselves on being easy to do business with, dedicated to making end-to-end experiences simple and efficient. Our product is highly rated by research houses and backed by exceptional service, with a holistic approach that includes support for recovery, rehabilitation and return-to-work.

2

An experienced underwriting team, focussed on finding solutions

We take a customer-first approach to underwriting, recognising that everyone's needs are unique. Whether individuals have specific health conditions or lifestyle needs, our underwriting team will work closely with advisers to put the appropriate cover in place.

With an average of 20 years' experience, our underwriting team is rated among the top 3 for ease of underwriting* by advisers based on our easy-to-use systems, availability and speed of tele-underwriting, and ongoing support.

3

We're here to pay claims

ClearView takes its commitment to pay claim entitlements seriously. Our claims philosophy is to pay all genuine claims as quickly as possible, ensuring that ClearView customers and their families know what to expect when making a claim. We understand that making a claim is often a difficult time for families. We'll handle each claim with compassion and care, taking the time to listen to each unique circumstance.

In the 2024 financial year, ClearView paid over \$134 million in claims to 1,040 claimants across all our products.

4

Continued adviser support, strengthening relationships

We believe relationships matter. Our knowledgeable and responsive business development managers, underwriters and administrative support are all based in Australia (not offshore) with direct access to dedicated key decision makers in ClearView, meaning faster turnaround times and better service.

Our experienced team stays up-to-date with the latest industry trends, providing personalised support to advisers and their clients when they need it most.

5

Business support for advisers and an industry voice

ClearView is committed to supporting advisers with engaging tools and resources to help grow and service their clients. From personal development sessions and technical education to marketing support, we offer practical solutions to help streamline business operations and improve client retention.

We're also a vocal advocate for advisers. As a member of the Council of Australian Life Insurers (CALI) we continue to promote the value of advice, advocating for stable life insurance commission rates and improved simplification in the advice process.

*Source: Adviser ratings 2023 Life Insurance Study

We're here to pay claims



\$134.88m

Total paid claims in FY24.



Average time on claim (IP products)
As at 30 June 2024



9 months

Average claim age



46 43

IP claims



52 50

Trauma claims

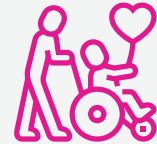


66 65

Death claims

Benefits paid to around

1,040
customers and their families



Based on our unique insured ID for claims reported during 2024

\$353.2m

in net assets and

\$523m

in net cash and investment reserves

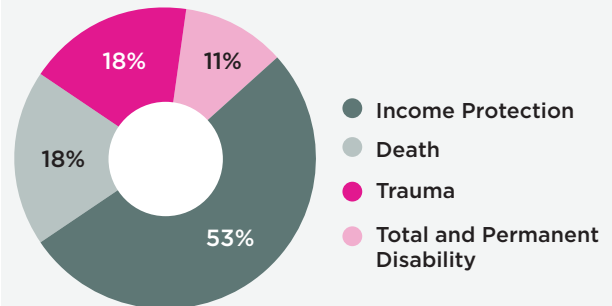
 **Swiss Re**

75%

of life insurance portfolio is reinsured with Swiss Re

As at 30 June 2024

Notified claims in FY24



*Numbers current as at 30 June 2024



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