27 November 2018

The Manager
Companies Announcement Office
Australian Securities Exchange
Level 4, 20 Bridge Street
Sydney NSW 2000

Dear Sir/Madam,

Macquarie Emerging Leaders Forum Presentation

ClearView Wealth Limited Managing Director, Mr Simon Swanson, will this afternoon deliver the attached presentation at the Macquarie Emerging Leaders Forum in Melbourne.

ENDS

For further information please contact:
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About ClearView

ClearView is an ASX-listed diversified financial services company which partners with financial advisers to help Australians protect and build their wealth, achieve their goals and secure a comfortable financial future. The group's three business segments: Life Insurance, Wealth Management and Financial Advice are focused on delivering quality products and services.

For more information visit www.clearview.com.au

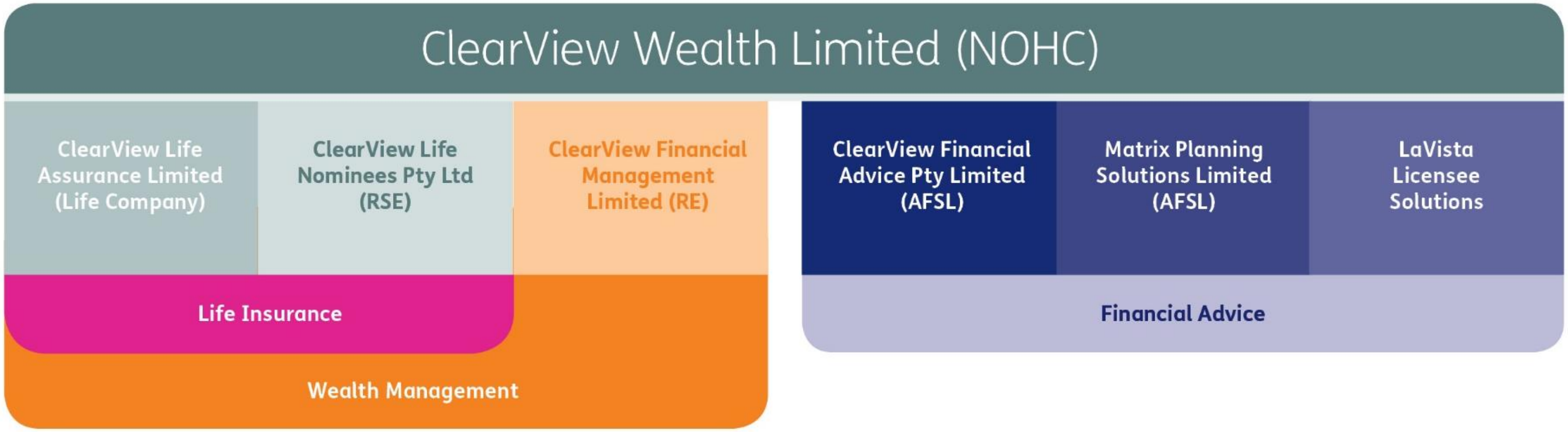
Macquarie Emerging Leaders Forum

Melbourne 27-28 November, 2018

Simon Swanson
ClearView Wealth Limited

ClearView

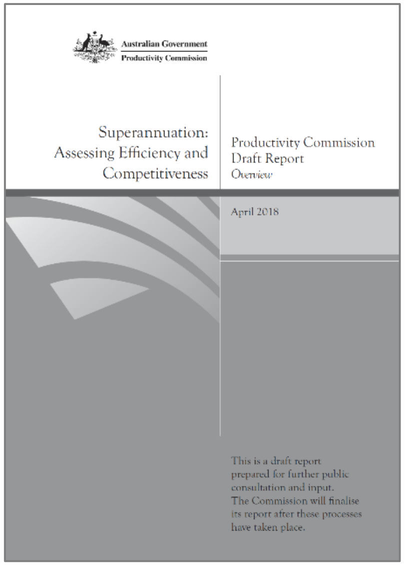
Company snapshot

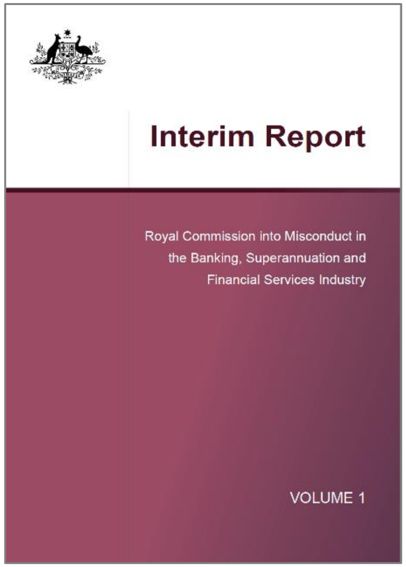


- Regulated as a Non-Operating Holding Company (NOHC) by APRA under the Life Insurance Act 1995
- Via its subsidiaries, holds an APRA life insurance licence, an APRA registrable superannuation entity (RSE) licence, an ASIC funds manager responsible entity (RE) licence and operates two financial advice Australian Financial Services Licensees (AFSLs)
- Operates in 3 segments: Life Insurance, Wealth Management and Financial Advice
- Created in its current form in 2010 with objective of building a challenger in the life insurance and wealth management markets:
    - Over consolidation opened up an opportunity for a fresh, new entrant focused on financial advisers (IFAs)
    - Incumbents are tied up in legacy issues – multiple systems and pricing issues on profitable back books
    - Cross sell ability to capitalise on growing convergence of life insurance and superannuation – integrated licence structure of ClearView seen as a competitive advantage
    - Deliberate strategic decision not to participate in Group Life – incumbents have exposure through large group schemes
- Strategy focused on building strong relationships with IFAs through a focus on product and service, with a phased roll out over time

Recent developments – Four Landmark Inquiries

- Unprecedented regulatory and media scrutiny
- Once-in-a-generation change
- Consolidation and disruption
- Shifting consumer expectations
- Protecting Your Super package
- Open Approved Product Lists (APLs)





ClearView Strategy

- Diversified financial services company with no material legacy
- Partners with financial advisers
- Continued investment in products and technology to drive efficiencies
- LifeSolutions
  - Product upgrade in October – Improved, consistent trauma definitions
  - Product repricing and repositioning February 2019
- Wealth Management product enhancements and repricing – strengthens competitive position in market
- LaVista Licensee Solutions

Operating Environment

- Challenging market conditions led to weak new life insurance sales across the industry in September quarter
- Heightened claims and lapse volatility, expected to fall in line with longer term assumptions over time
- Continued double-digit growth in ClearView inforce portfolio, a key profit driver
- Wealth Management product enhancements and repricing expected to improve inflows
- We maintain a positive outlook for the business over the longer-term

Thank you

Simon Swanson
ClearView Wealth Limited