



Appendix 4D

for the six months ended 31 December 2022

Appendix 4D Half year report

ClearView Wealth Limited ABN 83 106 248 248

Name of Entity	ClearView Wealth Limited
ACN	106 248 248
Period ended (reporting period)	31 December 2022
Period ended (previous corresponding period)	31 December 2021

The ASX Appendix 4D of ClearView Wealth Limited and its subsidiaries (**ClearView**) for the half year ended 31 December 2022 is filed with the Australia Securities Exchange (**ASX**) under ASX Listing Rule 4.2A.3. It should be read in conjunction with the ClearView Half Year Condensed Financial Report, Investor Presentation and all other information concerning ClearView filed with the ASX.

Results for announcement to the market

(Amount and percentage change up or down from the previous corresponding period)

	31 December 2022	31 December 2021	Change	Change
	\$'000	\$'000	\$'000	%
Revenue from ordinary activities ¹	182,069	193,615 ²	(11,546)	(6%)
Profit from ordinary activities after tax attributable to members from continuing operations	8,448	7,810	638	8%
Profit from ordinary activities after tax attributable to members from discontinued operations	-	10,437	(10,437)	(100%)
Net profit for the period attributable to members	8,448	18,247	(9,799)	(54%)

1 Revenue from ordinary activities discloses revenue from continuing operations and includes amounts attributable to shareholders, policyholders and external unitholders. The amount is the aggregate of net life insurance premium revenue of \$99.7 million (HY22: \$91.1 million), fee and other revenue of \$13.4 million (HY22: \$17.1 million²) and investment income of \$68.9 million (HY22: \$85.3 million).

2 Certain items have been reclassified from the prior period's report to conform to the current period's presentation basis.

Refer to the ClearView Half Year Condensed Financial Report and Investor Presentation for commentary on the above results.

Dividends

Final and interim dividends per security	Record date	Paid or payable on	Amount per share (cents)	Franked amount per share (cents)
Ordinary Shares				
2022 Final ordinary dividend - paid	8 September 2022	23 September 2022	2.00	2.00

A final fully franked dividend for FY22 of \$13.2 million (FY21: \$6.6 million) was declared and paid.

No interim dividend was declared in HY23 (HY22: nil).

There is no conduit foreign income component distributed in relation to the 2022 dividends. There is no Dividend Reinvestment Plan in operation.

Net tangible assets per security

	31 December 2022 (cents)	30 June 2022 (cents)
Net tangible assets per security ¹	68.5	70.0

- 1 Net tangible assets per security have been determined using the net assets on the balance sheet including right-of-use assets, ESP loans², adjusted for intangible assets and goodwill.
- 2 ESP loans are a limited recourse loan that is accounted for as an option and not reported as receivable on the Balance Sheet as at the reporting date. Based on the 90 day VWAP share price of 50 cents (30 June 2022: 75 cents) per share at 31 December 2022, of the remaining 18.1 million (30 June 2022: 18.1 million) ESP shares on issue (and included in the total shares on issue of 661.1 million (30 June 2022: 661.1 million)), 3.8 million (30 June 2022: 13.4 million) ESP shares are considered to be in the money with a ESP loan recoverable balance of \$1.8 million (30 June 2022: \$8.0 million). 14.3 million (30 June 2022: 4.7 million) out of the money ESP shares would therefore be bought back and cancelled at the lower of the issue price or the ESP loan value, thereby reducing the shares on issue to 646.7 million (30 June 2022: 656.4 million) shares. As such, \$1.8 million (30 June 2022: \$8.0 million) of ESP loans have been added to the net tangible assets and 646.7 million (30 June 2022: 656.4 million) shares on issue have been used for the purposes of calculating the net tangible assets per security.

Details of entities over which control has been gained or lost during the period

The following non-operating entities were deregistered with ASIC, with the effective date being 3 August 2022:

- Matrix Planning Investments Pty Limited; and
- Affiliate Financial Planning Pty Limited.

There were no other entities over which control was gained or lost during the half year ended 31 December 2022.

Details of associates and joint ventures

Associate	31 December 2022		30 June 2022	
	Holding %	Profit contribution %	Holding %	Profit contribution %
Centrepoint Alliance Limited	24.5	19.9	24.5	2.5

There were no joint ventures as at 31 December 2022 or 30 June 2022.

ASX Appendix 4D disclosures index

Description of disclosure	Rule 4.2A.3 item	Cross reference
Details of the reporting period and the previous corresponding period	1	Refer to above
Results for announcement to the market	2	Refer to 'Results for announcement to the market' above
Net tangible assets per security	3	Refer to 'Net tangible assets per security' above
Entities over which control has been gained or lost during the period	4	Refer to 'Details of entities over which control has been gained or lost during the period' above
Details of the individual and total dividends or distributions and dividend or distribution payments	5	Refer to 'Dividends' above
Details of any dividend or distribution reinvestment plans in operation and the last date for receipt of an election notice for participation in any dividend or distribution reinvestment plan	6	Refer to 'Dividends' above
Details of associates and joint ventures	7	Refer to 'Details of associates and joint ventures' above

Description of disclosure	Rule 4.2A.3 item	Cross reference
Foreign entities	8	Not applicable
Audit opinion	9	ClearView Half Year Condensed Financial Report: Independent auditor's report

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