



Appendix 4D

for the six months ended 31 December 2023

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 2023
Period ended (previous corresponding period)	31 December 2022

The ASX Appendix 4D of ClearView Wealth Limited and its subsidiaries (ClearView) for the half year ended 31 December 2023 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 2023	31 December 2022	Change	Change
	\$'000	\$'000	\$'000	%
Revenue from ordinary activities ¹	163,951	Restated ¹ 141,063	22,888	16%
Profit from ordinary activities after tax attributable to members from continuing operations	10,781	9,411	1,370	15%
Profit from ordinary activities after tax attributable to members from discontinued operations	(16,052)	(953)	(15,099)	1584%
Net profit for the period attributable to members	(5,271)	8,458	(13,729)	(162%)

1. Revenue from ordinary activities discloses total insurance revenue recognised in accordance with AASB 17 Insurance Contracts (AASB 17).
2. The comparative figures have been restated to reflect the retrospective application of AASB 17.

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				
2023 Final ordinary dividend – paid	7 September 2023	22 September 2023	3.00	3.00
2024 Interim ordinary dividend – payable	8 March 2024	22 March 2024	1.50	1.50

A final fully franked cash dividend for FY23 of \$19.8 million (FY22: \$13.2 million) was declared and paid.

An interim fully franked cash dividend for HY24 of \$9.9 million (HY23: nil) has been declared subsequent to the half year ended 31 December 2023.

There is no conduit foreign income component distributed in relation to the 2023 and 2024 dividends. There is no Dividend Reinvestment Plan in operation.

Net tangible assets per security

	31 December 2023 (cents)	30 June 2023 (cents)
Net tangible assets per security ¹	52.6	Restated ³ 55.5

- 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.
- ESP loans are a non-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 53.8 cents (30 June 2023: 48.3 cents) per share at 31 December 2023, of the remaining 16.1 million (30 June 2023: 16.6 million) ESP shares on issue, 1.9 million (30 June 2023: 0.8 million) ESP shares are considered to be in the money with a ESP loan recoverable balance of \$0.8 million (30 June 2023: \$0.3 million). 14.2 million (30 June 2023: 15.8 million) out of the money ESP shares could therefore be bought back. As such, \$0.8 million (30 June 2023: \$0.3 million) of ESP loans have been added to the net assets and 646.8 million shares on issue have been used for the purposes of calculating the net tangible assets per security. Treasury shares and performance and restricted rights that can be converted into ordinary shares have been excluded for the purposes of the calculation.
- The comparative figure has been restated to reflect the retrospective application of AASB 17.

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

There were no entities over which control was gained or lost during the half year ended 31 December 2023.

Details of associates and joint ventures

Associate	31 December 2023		30 June 2023	
	Holding %	Profit contribution %	Holding %	Profit contribution %
Centrepont Alliance Limited	0.0	N/A	24.4	Restated ¹ 19.9

- The comparative figure has been restated to reflect the retrospective application of AASB 17.

ClearView fully divested the investment in associate in November 2023 and hold no Centrepont Alliance's shares as at 31 December 2023.

There were no joint ventures as at 31 December 2023 or 30 June 2023.

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

Description of disclosure	Rule 4.2A.3 item	Cross reference
Details of associates and joint ventures	7	Refer to 'Details of associates and joint ventures' above
Foreign entities	8	Not applicable
Audit opinion	9	ClearView Half Year Condensed Financial Report: Independent auditor's report

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