

**COVER-MORE Group Limited**  
**ABN 79 166 776 334**  
**Appendix 4E**  
**for the year ended 30 June 2016**

## Cover-More Group Limited

ABN 79 166 776 334

### Appendix 4E

## Appendix 4E Final report For the year ended 30 June 2016

Name of entity

**Cover-More Group Limited**

The following information must be given to ASX under listing rule 4.3.

ABN:	79 166 776 334
Year ended (reporting period)	30 June 2016
Year ended (previous corresponding period)	30 June 2015

### Results for announcement to the market

	2016 \$'000	2015 \$'000	Movement up/(down) \$'000	Movement %
Revenues from ordinary activities	220,297	220,241	56	0.03
Profit from ordinary activities after tax attributable to members	18,679	25,753	(7,074)	(27.47)
Net profit attributable to members	18,679	25,753	(7,074)	(27.47)

The profit after income tax has decreased to \$18.679 million in 2016 mainly due to: higher underwriter payments for the Travel Insurance portfolio in Australia; higher overheads; lower Medical Assistance margins due to the impact of the Bali ash clouds and the timing required to adjust labour mix to evolving business needs; and business expansion costs as the Group invests in building out new businesses, markets and opportunities.

## Dividends (distributions)

	Amount per security Cents	Franked amount per security (%)
<b>2016</b>		
<b>Year-end</b>		
Final dividend	2.6	100
<b>Half-year</b>		
Interim dividend	2.1	100
<b>2015</b>		
<b>Year-end</b>		
Final dividend	4.1	100
<b>Half-year</b>		
Special dividend	1.8	100
Interim dividend	3.2	100

On 18 August 2016 the directors declared a final ordinary dividend (fully franked) for the year ended 30 June 2016 of \$8.256 million (2.6 cents per share) to be paid on 14 October 2016.

Record date for determining entitlements to the dividend	26 August 2016
Payment date for dividends	14 October 2016

There is no active dividend reinvestment plan.

## Review and results of operation

Refer to the accompanying Annual Report for the Consolidated Income Statement, Consolidated Statement of Comprehensive Income, Consolidated Balance Sheet, Consolidated Statement of Changes in Equity, Consolidated Statements of Cash Flows, and Notes to the Consolidated Financial Statements.

Also refer to the Directors' Report and Group Chief Executive Officer's Review in the accompanying Annual Report for details on the result, including segment results and significant features of operating performance, for the year ended 30 June 2016.

## Net tangible assets per security

	2016 Cents per share	2015 Cents per share
Net assets per security	62.6	63.4
Net tangible asset backing per ordinary security	(14.2)	(15.0)

Refer to the Consolidated Balance Sheet and related notes in the accompanying Annual report.

## Control gained or lost over entities

None.



## Details of associates and joint venture entities

None.

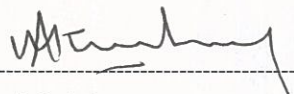
## Earnings per share

	2016 Cents per share	2015 Cents per share
Basic earnings per share	5.9	8.1
Diluted earnings per share	5.9	8.1

## Compliance Statement

The information provided in this report has been prepared in accordance with Australian Accounting Standards, Australian Accounting Interpretations, other authoritative pronouncements of the Australian Accounting Standards Board and the *Corporations Act* 2001. It also complies with International Financial Reporting Standards as issued by the International Accounting Standard Board.

The Cover-More Group Limited Annual Report for the year ended 30 June 2016 has been subject to audit by our external auditors. A copy of the independent audit report to the members of Cover-More Group Limited is included in the accompanying Annual Report.



Mark Steinberg  
Company Secretary

18 August 2016  
Sydney