ClearView LifeSolutions PDS Update Effective 5 June 2025

5 June 2025

This Product Disclosure Statement and Policy Document (**PDS**) Update relates to the ClearView LifeSolutions PDSs dated 30 November 2011 to 5 April 2021 inclusive (each a PDS). This PDS Update forms part of the policy terms with effect from 5 June 2025 and should be read together with the PDS.

Why is the PDS being updated?

We have improved two trauma definitions.

Trauma Condition	Summary of the change
Coronary artery angioplasty, triple vessel	Requirement for angioplasty be undertaken specifically on three main coronary arteries (left anterior descending, left circumflex, right coronary) has been improved to any three or more coronary arteries. The number of procedures (two) and time between treatments (two months) have improved to multiple procedures no more than three months apart.
Major head trauma – significant permanent impairment	New criteria has been added to allow assessment of at least 25% of whole person impairment; as an alternative to the current one of the 'Activities of Daily Living' criteria. This change only applies to policies under the PDS dated 5 April 2021 (earlier PDSs already include a whole person impairment criteria).

Provision for Upgrade

As outlined in your ClearView LifeSolutions PDS, these product enhancements will be made available to you. These enhancements will not result in any increase in your premium.

The enhancements will not apply to current claims or to any claims resulting from medical conditions, sickness, injury or disability which occurred before these enhancements came into effect

Where a future product enhancement has been made available, we will assess your claim under the terms which are most favourable to you. Alternatively, we will accept your instruction to assess your claim against either the original or the enhanced terms.

The following table provides the updated trauma definitions that apply in full.

ClearView LifeSolutions PDS Update

Effective 20 August 2026

This Product Disclosure Statement and Policy Document (**PDS**) Update relates to the ClearView LifeSolutions PDSs dated 30 November 2011 to 5 April 2021 inclusive (each a PDS). This PDS Update forms part of the policy terms with effect from 20 August 2026 and should be read together with the PDS.

Why is the PDS being updated?

Zurich Financial Services Australia Limited (**Zurich**) is pleased to announce that, on 20 August 2026, it successfully completed the acquisition of all shares on issue in ClearView Wealth Limited (**ClearView**), following implementation of a members' scheme of arrangement under Part 5.1 of the *Corporations Act 2001 (Cth)* between ClearView and its shareholders. As a result of implementation of the scheme, ownership of ClearView and each of its subsidiaries, including ClearView Life Assurance Limited, a registered life company, has transferred to Zurich.

Location of update	
Life Solutions PDS dated 5 April 2021, page 3	The content on this page is removed

Important information

This document is prepared by ClearView Life Assurance Limited (ABN 12 000 021 581, AFSL 227682) (ClearView). The information is general in nature, it does not take into account your objectives, financial situation or needs. Before determining whether to apply for or hold the product(s) you should read the Product Disclosure Statement and Policy Document (PDS) and consider the appropriateness of the product(s) to your circumstances. For full terms and conditions of ClearView LifeSolutions, refer to the PDS. A copy of the PDS can be obtained by calling us on 132 979 or on our website at www.clearview.com.au/pds.

ClearView LifeSolutions is issued by ClearView Life Assurance Limited (ABN 12 000 021 581, AFSL 227682.

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Location of definition update	The trauma definition* below is removed	It is now replaced with
Page 91 under **Coronary Artery Angioplasty - Triple Vessel**	Undergoing angioplasty to each of the three main coronary arteries (left anterior descending, left circumflex, right coronary). Each of these arteries must have been assessed and stented in the same procedure or via two procedures no more than two months apart.	Undergoing of balloon angioplasty (or other similar intra-arterial catheter procedure) with or without the use of stent to three or more coronary arteries. Each of these arteries must have been assessed and had angioplasty treatment in the same procedure or via multiple procedures no more than three months apart.
Page 94 under **Major Head Trauma – Significant Permanent Impairment**	Injury to the head resulting in neurological deficit causing a total and irreversible inability to perform without the assistance of another person at least one of the 'Activities of Daily Living' (as defined under Loss of Independent Existence).	Injury to the head resulting in neurological deficit causing either: • a total and irreversible inability to perform without the assistance of another person at least one of the 'Activities of Daily Living' (as defined under Loss of Independent Existence); or • a permanent impairment of at least 25% of whole person impairment as defined in the 5th edition of the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', or an equivalent guide to impairment.

*For comparison purposes only, the trauma definition provided in the table above is based on the definition in the latest definition as set out in the LifeSolutions PDS dated 5 April 2021. The trauma definition in earlier versions of the LifeSolutions PDS may differ.

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ClearView LifeSolutions is issued by ClearView Life Assurance Limited (ABN 12 000 021 581, AFSL 227682.

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ClearView ClearChoice PDS update

Effective 26 April 2026

This Product Disclosure Statement and Policy Document (**PDS**) Update relates to the ClearView ClearChoice PDS dated 13 May 2024 which includes the policy terms and conditions, provides information about two separate financial products:

- A life insurance product, ClearView ClearChoice issued by ClearView Life Assurance Limited (ClearView); and
- A risk-only superannuation interest, ClearView ClearChoice Super issued by HTFS Nominees Pty Limited (Trustee).

This PDS Update forms part of the policy terms with effect from 26 April 2026 and should be read together with the PDS. 'We/us/our' refers to ClearView, except where reference is specifically to the Trustee as issuer of ClearView ClearChoice Super. 'You/your' refers to the person insured or the policy owner, as the context requires. If you have cover in ClearChoice Super, 'you/your' refers to the person insured as a member of the Fund.

Why is the PDS being updated?

We have updated our explanation of Premium Refunds for greater clarity, improved flexibility in how you can structure Accidental TPD Cover and increased the maximum entry age for Trauma Cover.

Product	Updated items	Summary of the change
ClearView ClearChoice and ClearView ClearChoice Super	**Premium refunds**	Provide clarity on when premium refunds may be offset against future premium
ClearView ClearChoice and ClearView ClearChoice Super	**Linked Accidental TPD Cover**	Allow Accidental TPD to be linked to Life Cover
ClearView ClearChoice	**Trauma Cover**	Maximum entry age increased to age 63

The table below provides the updated term that apply in full to the PDS effective 26 April 2026.

Location of update	Current	Effective 26 April 2026
Page 24 under **Premium refunds**	If a refund becomes payable because your cover comes to an end or you have made an alteration to your policy which reduces the cost of your insurance, we will calculate the premium refund as follows: • For monthly premium payment, based on the next premium instalment date • For annual premium payment, based on a pro-rata to the equivalent billing date in the next month If your cover is held inside super, refer to page 99 for more information about premium refunds.	If a refund becomes payable because your cover comes to an end or you have made an alteration to your policy which reduces the cost of your insurance, we will calculate the premium refund as follows: • For monthly premium payment, based on the next premium instalment date • For annual premium payment, based on a pro-rata to the equivalent billing date in the next month If for any reason you are entitled to a premium refund and the policy is continuing, we may offset the refund against future premium that is due on that same policy. We will only do this if we are unable to refund the premium to the source of payment or if it would otherwise be reasonable in the circumstances for us to offset the premium refund. For example, without limitation, we may offset a premium refund due to you against future premium if you have not responded within a reasonable time to our request that you provide details of an account we can transfer the refund to. If your cover is held inside super, refer to page 99 for more information about premium refunds.
Page 6 under **Product Structure Combinations**	• Standalone Life Cover • Life Cover linked or flexi-linked with TPD Cover (TPD Cover must not exceed the Life Cover benefit amount) • Life Cover linked or flexi-linked with Trauma Cover (Trauma Cover must not exceed the Life Cover benefit amount) • Life Cover linked or flexi-linked with TPD Cover and Trauma Cover (TPD Cover and Trauma Cover must each individually not exceed the Life Cover benefit amount)	• Standalone Life Cover • Life Cover linked or flexi-linked with TPD Cover or Accidental TPD Cover* • Life Cover linked or flexi-linked with Trauma Cover* • Life Cover linked or flexi-linked with TPD Cover or Accidental TPD and Trauma Cover* *linked or flexi-linked cover cannot exceed the cover to which it is linked
Page 9 under **Product Structure Combinations**	• Standalone Accidental TPD Cover • Accidental TPD Cover linked or flexi-linked to Accidental Death Cover (Accidental TPD Cover must not exceed Accidental Death Cover benefit amount)	• Standalone Accidental TPD Cover • Accidental TPD Cover linked or flexi-linked to Accidental Death Cover* • Accidental TPD Cover linked or flexi-linked to Life Cover* *linked or flexi-linked cover cannot exceed the cover to which it is linked

Location of update	Current	Effective 26 April 2026
Page 34 under **When Life Cover benefit amount is reduced**	Your Life Cover benefit amount will be reduced by any amount paid: • under this cover for *terminal illness*; • under this cover for the Immediate Expenses Benefit; • for TPD Cover that is linked or flexi-linked to your Life Cover; and • for Trauma Cover that is linked or flexi-linked to your Life Cover.	Your Life Cover benefit amount will be reduced by any amount paid: • under this cover for *terminal illness*; • under this cover for the Immediate Expenses Benefit; • for TPD Cover or Accidental TPD Cover that is linked or flexi-linked to your Life Cover; and • for Trauma Cover that is linked or flexi-linked to your Life Cover.
Page 42 under **When Accidental TPD Cover ends**	Accidental TPD Cover will end on the earlier of the: • date of your death; • date when all entitlements under the cover are paid; • for Accidental TPD Cover linked or flexi-linked to Accidental Death Cover, the date when the Accidental Death Cover ends; • policy anniversary immediately after you turn age 70; or • date when the policy ends	Accidental TPD Cover will end on the earlier of the: • date of your death; • date when all entitlements under the cover are paid; • for Accidental TPD Cover linked or flexi-linked to Accidental Death Cover, the date when the Accidental Death Cover ends; • for Accidental TPD Cover linked or flexi-linked to Life Cover, the date when the Life Cover ends; • policy anniversary immediately after you turn age 70; or • date when the policy ends
Page 11 under **Maximum entry age**	• 60 (variable age-stepped premium) • 55 (variable premium)	• 63 (variable age-stepped premium) • 55 (variable premium)

Important information

This document is jointly issued by ClearView Life Assurance Limited (ABN 12 000 021 581, AFSL 227682) (ClearView) and HTFS Nominees Pty Limited ABN 78 000 880 553, AFSL 232500 as trustee of the HUB24 Super Fund ABN 60 910 190 523 (Trustee) . The information is general in nature, it does not take into account your objectives, financial situation or needs. Before determining whether to apply for or hold the product(s) you should read the Product Disclosure Statement and Policy Document (PDS) and consider the appropriateness of the product(s) to your circumstances. For full terms and conditions of ClearView ClearChoice and ClearView ClearChoice Super, refer to the PDS. A copy of the PDS can be obtained by calling us on 132 979 or on our website at www.clearview.com.au/pds. ClearView ClearChoice is issued by ClearView Life Assurance Limited (ABN 12 000 021 581, AFSL 227682. ClearView ClearChoice Super is issued by HTFS Nominees Pty Limited ABN 78 000 880 553, AFSL 232500 as trustee of the HUB24 Super Fund ABN 60 910 190 523. This product has been designed to meet certain objectives, financial situations and needs, which are described in our Target Market Determination available at **www.clearview.com.au/tmd**.

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ClearView ClearChoice PDS update

Effective 20 August 2026

This Product Disclosure Statement and Policy Document (**PDS**) Update relates to the ClearView ClearChoice PDSs dated 13 May 2024. This PDS Update forms part of the policy terms with effect from 20 August 2026 and should be read together with the PDS.

Why is the PDS being updated?

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Location of update	
Page 4	The content on this page is removed

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