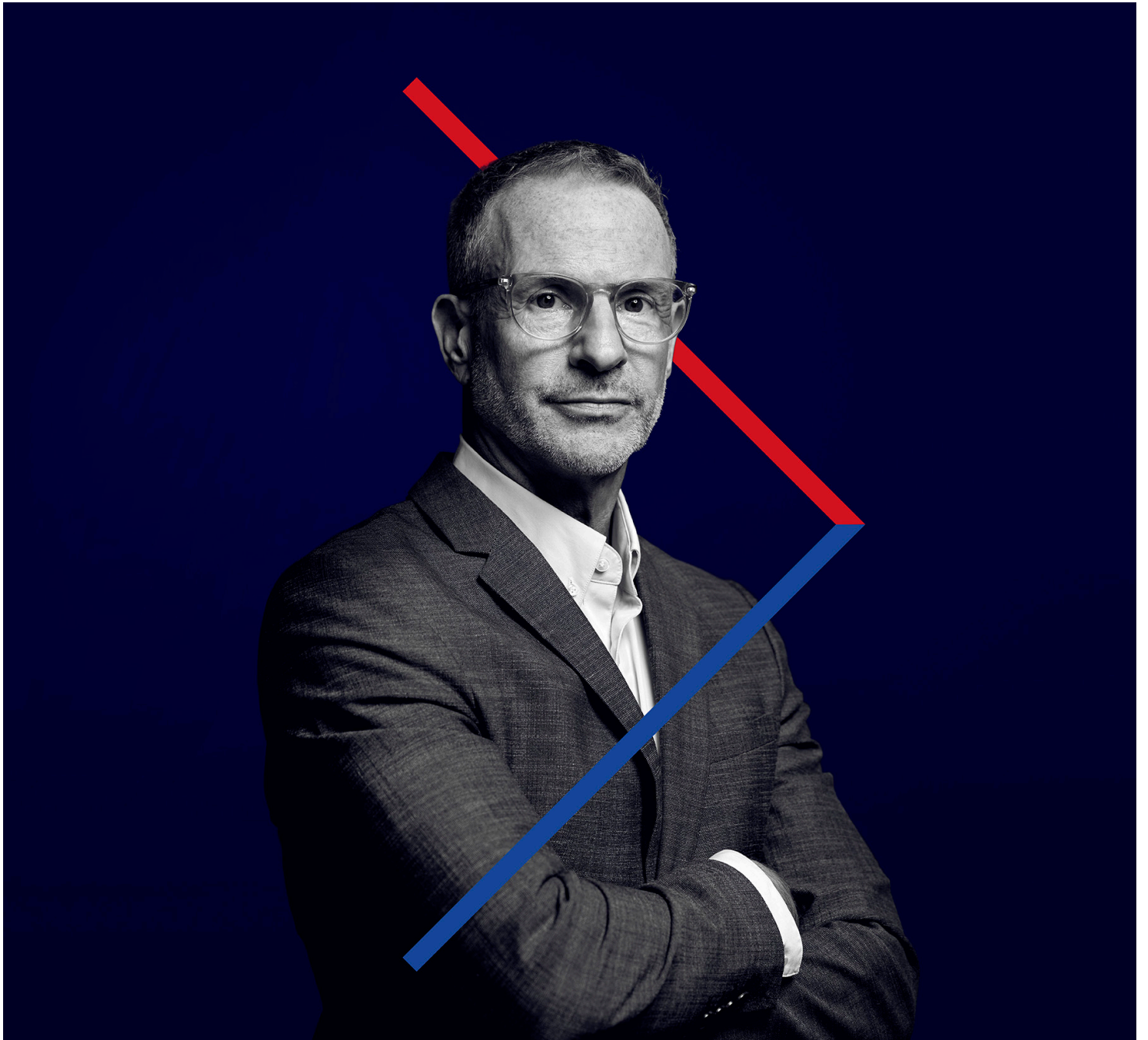


CFS Edge

Product Information Flyer



The purpose of this document is to describe the features and functionality of CFS Edge as of January 2024. As we continue to add features this document will be updated accordingly.

Platform feature	Super	Pension	Investment
Investment choice			
Cash account	Yes	Yes	Yes
Cash management account	N/A	N/A	Macquarie Cash Management Account
Cash interest rate	Variable	Variable	Variable
Contributions go into cash account	Yes	N/A	Yes
Payments paid out of cash account	Yes	Yes	Yes
Term deposits			
Term deposit providers	ANZ, BOQ, NAB	ANZ, BOQ, NAB	ANZ, BOQ, NAB
	Interest paid at maturity • 30 day • 60 day • 90 day • 120 day • 150 day • 180 day • 210 day • 240 day • 270 day • 300 day • 12 month	Interest paid at maturity • 30 day • 60 day • 90 day • 120 day • 150 day • 180 day • 210 day • 240 day • 270 day • 300 day • 12 month	Interest paid at maturity • 30 day • 60 day • 90 day • 120 day • 150 day • 180 day • 210 day • 240 day • 270 day • 300 day • 12 month
	Interest paid annually • 2 year • 3 year • 4 year • 5 year	Interest paid annually • 2 year • 3 year • 4 year • 5 year	Interest paid annually • 2 year • 3 year • 4 year • 5 year
Managed funds			
Number of managed funds	550+	550+	550+
Exchange traded funds			
Number of exchange traded funds	160+ (ASX, Cboe)	160+ (ASX, Cboe)	160+ (ASX, Cboe)
Australian shares			
Number of Australian shares	ASX300 + select approved securities	ASX300 + select	All ASX shares available
International shares			
Number of international share markets	15	15	15
Foreign exchange			
Number of currencies (including AUD)	10	10	10
Managed accounts			
Number of managed account managers	17	17	17
Number of managed accounts	104	104	104

Platform feature	Super	Pension	Investment
Investment capability			
Minimum initial investment	\$20,000	\$20,000	\$20,000
Minimum regular investment	\$100 per month	N/A	\$100 per month
Online trading	Yes - adviser only	Yes - adviser only	Yes - adviser only
Corporate actions	Yes	Yes	Yes
Tax management tools	Yes	Yes	Yes
Access to managed funds research	Yes	Yes	Yes
Access to Australian securities research	Yes	Yes	Yes
Access to international securities research	Yes	Yes	Yes
Access to geared investments	Yes	Yes	Yes
Access to alternative investments	Yes	Yes	Yes
Minimum gain	Yes	Yes	Yes
Maximum gain	Yes	Yes	Yes
First in first out (FIFO)	Yes	Yes	Yes
Parcel specific	Coming soon	Coming soon	Coming soon
Auto cash - sell down to pay fees etc	Yes	Yes	Yes
Managed accounts capability			
Partial switching	Yes	Yes	Yes
Substitution	Yes	Yes	Yes
Blocking	Yes	Yes	Yes
Fixed models available	Yes	Yes	Yes
Floating models available (SMAs and MDAs)	Yes	Yes	Yes
Nest SMA(s) in models	Yes	Yes	Yes
Accelerate admin fee discounts	Yes	Yes	Yes
Contribution types			
Superannuation guarantee contributions	Yes	N/A	N/A
Salary sacrifice contributions	Yes	N/A	N/A
Personal contributions	Yes	N/A	N/A
Non-concessional contributions	Yes	N/A	N/A
Government co-contributions	Yes	N/A	N/A
Low income super contributions	Yes	N/A	N/A
CGT small business rollovers	Yes	N/A	N/A
Spouse contributions	Yes	N/A	N/A
Contribution splitting between spouses	Yes	N/A	N/A
Personal injury proceeds contributions	Yes	N/A	N/A

Platform feature	Super	Pension	Investment
Rollovers	Yes	Yes	N/A
Downsizer contributions	Yes	N/A	N/A
Deposits	N/A	N/A	Yes
Contribution functionality			
SuperStream	Yes	Yes	N/A
Direct debit	Yes	No	Yes
Electronic funds transfer	Yes	No	Yes
BPAY	Yes	No	Yes
Cheque	No	No	No
Retirement options			
Account-based pension availability	N/A	Yes	N/A
Transition to retirement pension	N/A	Yes	N/A
UK pension transfers allowed	N/A	N/A	N/A
Ability to rollover to pension (CGT free)	N/A	N/A	N/A
Pension payment frequency	N/A	Fortnightly, monthly, quarterly, half-yearly and yearly	N/A
Financial adviser support			
Software integration	Available now: AdviserLogic, Iress Xplan, myprosperity Coming soon: BGL, Class	Available now: AdviserLogic, Iress Xplan, myprosperity Coming soon: BGL, Class	Available now: AdviserLogic, Iress Xplan, myprosperity Coming soon: BGL, Class
Financial adviser push notifications & tasks	Yes	Yes	Yes
Lending capability			
Margin lending	N/A	N/A	Coming soon
Insurance capability			
Retail insurance	AIA	N/A	AIA
Life insurance	Yes	N/A	Yes
Total and Permanent Disablement	Yes	N/A	Yes
Income protection insurance	Yes	N/A	Yes
Trauma insurance	No	N/A	Yes
Business expenses insurance	No	N/A	Yes

Platform feature	Super	Pension	Investment
Estate planning			
Non-binding death benefit	Yes	Yes	N/A
Non-lapsing binding death benefit	Yes	Yes	N/A
Reversionary beneficiary	N/A	Yes	N/A
Online functionality			
Online account opening	Yes	Yes	Yes
Access to account information online	Yes	Yes	Yes
Ability to make changes online	Yes	Yes	Yes
Interactive performance reporting	Yes	Yes	Yes
Online reports & statements	Yes	Yes	Yes
Digital signature acceptance	Yes	Yes	Yes
Mobile app access	Yes	Yes	Yes
Third party authorities	Yes	Yes	Yes
Reporting functionality			
Reports available online for advisers	<ul style="list-style-type: none"> • Asset allocation • Capital gain (realised and unrealised) • Cash flow projections • Contribution reporting • Detailed fee report • Income statement • Portfolio performance • Portfolio valuation • Superannuation benefit quote • Transaction listing report (cash and investment) 	<ul style="list-style-type: none"> • Asset allocation • Capital gain (realised and unrealised) • Cash flow projections • Centrelink schedule • Detailed fee report • Income statement • Pension drawdown • Portfolio performance • Portfolio valuation • Superannuation benefit quote • Transaction listing report (cash and investment) 	<ul style="list-style-type: none"> • Account summary • Asset allocation • Capital gain (realised and unrealised) • Cash flow projections • Detailed fee report • Income statement • Portfolio performance • Portfolio valuation • Transaction listing report (cash and investment)
Interactive on-screen reporting	Yes	Yes	Yes
Non-custodial asset reporting	Coming soon	Coming soon	Yes
Performance methodology	Internal rate of return	Internal rate of return	Internal rate of return
Family group reporting	Yes	Yes	Yes
Asset transfer			
External transfer in	Yes	Yes	Yes
External transfer out	No	No	Yes

Administration fees and costs	CFS Edge Super and Pension		CFS Edge Investments	
	Account balance (\$)	Admin fee (% pa)	Account balance (\$)	Admin fee (% pa)
Administration fee ¹	0 – 500,000	0.28	0 – 500,000	0.25
	500,000 – 1,000,000	0.13	500,000 – 1,000,000	0.10
	1,000,000 – 3,000,000	0.05	1,000,000 – 3,000,000	0.05
	Over 3,000,000	Nil	Over 3,000,000	Nil
	Accelerate Series SMA	Administration fee discount (p.a)	Accelerate Series SMA	Administration fee discount (p.a)
Accelerate administration fee discount	Accelerate 30 Accelerate 100	30% 100%	Accelerate 30 Accelerate 100	30% 100%
Account keeping fee pa ²	\$300		\$300	
Transaction fee	Nil		Nil	
Brokerage on trading listed products	Yes		Yes	
International securities holding fee	0.10% p.a. on international listed securities held		0.10% p.a. on international listed securities held	
Foreign currency conversion fee	Up to 0.45% of the trade value		Up to 0.45% of the trade value	
Fee aggregation for family groups	Yes		Yes	

¹ These are the headline administration fees for the service, other fees may also apply for example cash account fee, member activity related fees, investment fees and manual transaction fees. Please refer to 'Investing in Accelerate Series SMAs' in the 'Investing through CFS Super and Pension' section of the CFS Edge offer documents for more information on Accelerate Series SMAs.

² Where you're the account owner of multiple accounts (including super, pension and investments accounts), the account keeping fee will be charged at an investor level rather than for each account you own. The fee will be pro-rated across accounts according to the number of accounts you hold.

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Colonial First State (CFS) is Superannuation and Investments HoldCo Pty Limited ABN 64 644 660 882 and its subsidiaries which include Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) and Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL). CFS is majority owned by an affiliate of Kohlberg Kravis Roberts & Co. L.P. (KKR), with the Commonwealth Bank of Australia ABN 48 123 123 124, AFSL 234945 holding a significant minority interest. AIL will be the issuer of CFS Edge Super and Pension offered under the Avanteos Superannuation Trust ABN 38 876 896 681 and CFSIL will be the issuer of CFS Edge Investments offered under the Avanteos Wrap Account Service which is an investor directed portfolio service (IDPS). The target market determinations (TMD) for the CFS Edge financial products will be made available at www.cfs.com.au/tmd on 23 November 2023, which will include a description of who a financial product might suit. This document provides general information for adviser use only and is not to be handed on to any investor. It doesn't take into account anyone's individual objectives, financial situation, needs or tax circumstances. You should read the relevant Product Disclosure Statement (PDS), IDPS Guide and Financial Services Guide (FSG) before making any recommendations to a client. The PDS, IDPS Guide and FSG will be made available on 27 February 2023 and can be obtained from www.cfs.com.au or by calling us on 1300 769 619. 29443/FS8022/0124