

Business Benchmarking Report

As at 31 July 2026

Important information

Adviser Use Only

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Your dashboard



Client

52% Male 45% Female
3% Trust / Companies

Accounts as at end of Jul 2026

2.8K (FirstChoice)
▲ 612 New: 873 Lost: 261 ²

59 (CFS Edge)
▲ 3 New: 27 Lost: 24 ²

Clients as at end of Jul 2026 ¹

2.5K (FirstChoice)
▲ 519 New: 679 Lost: 160 ²

58 (CFS Edge)
▲ 3 New: 28 Lost: 25 ²

Average client age

50
▲ .2

Average client tenure

3.8 years

Funds under advice (FUA)

FUA as at end of Jul 2026

\$649.5 millions (FirstChoice)
▲ 41%

\$36.9 millions (CFS Edge)
▼ 5%

Average client balance ³

	Male	Female
\$269K		
▲ 9%	\$263K	\$267K

Average account balance

\$237K
▲ 8%

FirstChoice	\$229K	▲ 11%
CFS Edge	\$625K	▼ 10%
Super	\$201K	▲ 10%
Pension	\$368K	▲ 8%
Investments	\$355K	▲ <1%

Client super account

With SG contribution ⁴

76%

With regular contribution ⁵

18%

With once off contribution ⁵

14%

Revenue

Last 12 months

\$4,833K

Financial year to date

\$334K
▼ 6%

Fee paying client rate

66%
▲ 0%

▲▼ Comparison with measures as at 30 June 2025; with exception to revenue FYTD, which is compared to the same date 1 year prior

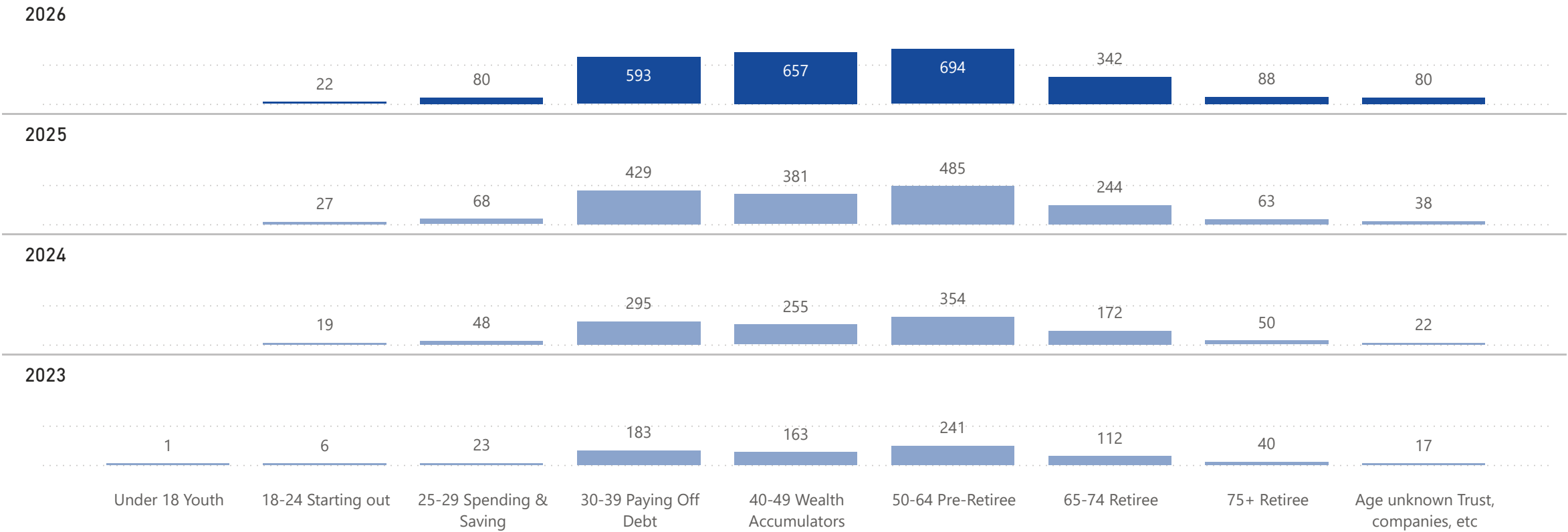
¹ Figure is based on count of unique customer number
² New and lost figures are based on number of accounts that are still open at the end of the period, and reflect number of accounts/clients either new or lost to your business
³ Accounts with shared ownership is only counted once with primary account holder
⁴ Figure is based on number of super accounts with a recorded SG contribution over the last 12 months; not applicable to CFS Edge
⁵ Figure is based on number of super accounts with recorded additional employer, salary sacrifice or member contributions over the last 12 months; not applicable to CFS Edge

Your dashboard



How is your client base changing

Clients by age over time



▲▼ Number of clients in 2026 compared to 2023, 2024 or 2025, depending on how far back in this period data was available for

¹ Number of clients is based on count of unique customer number

² 2023-2025 measures are as at 31 January

³ 2026 measures are as at 31 July

Your dashboard (FirstChoice)



How does your business compare

Average client age



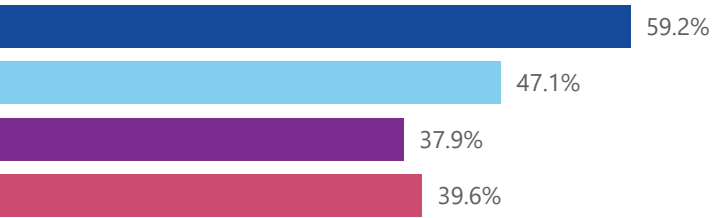
% with beneficiary



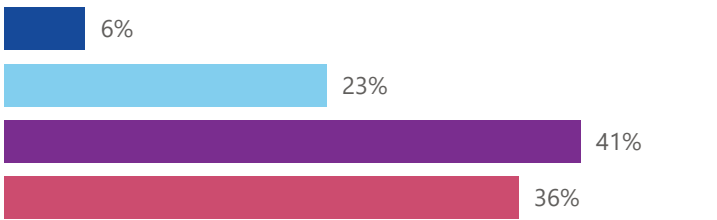
% with email statement preference



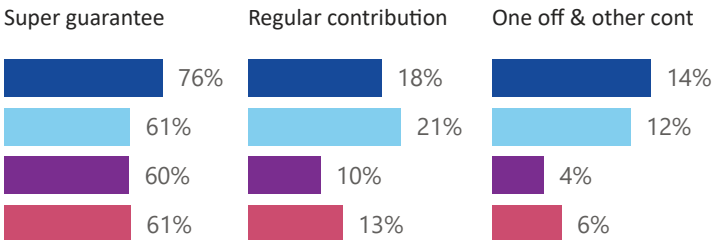
% using FNI or CFS app last 3 months



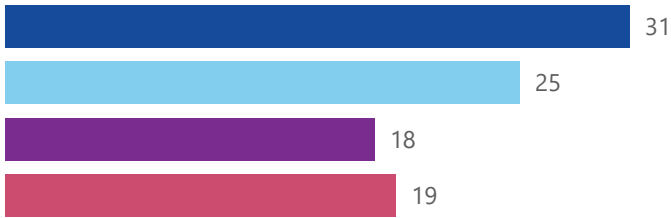
% with insurance under 65 ¹



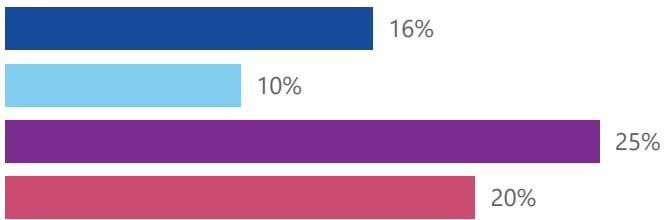
% Super account contribution



logins to FNI per client last 3 months



% of clients over 67 with only super ²



- Your business
- Top 20% adviser
- NSW/ACT
- National

¹ The metric '% with insurance under 65' is applicable to those aged 65 or younger and for super products only

² The metric '% of clients over 67 with only super' is the number of clients aged over 67 with only super products as a percentage of those over 67 with super or pension products

Metrics for FNI or CFS app usage (last 3 months), FNI logins per client (last 3 months), insurance under 65, email statement preference, super contribution rate – these are not currently included or applicable for CFS Edge

Adviser and client calls last 12 months



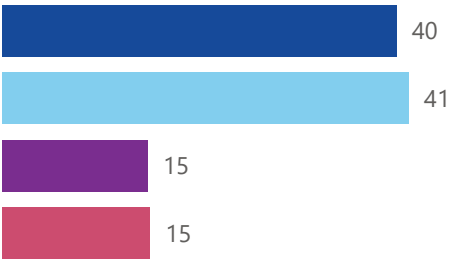
Who is getting in touch

Adviser calls (inbound)

Your business

398

Average per adviser

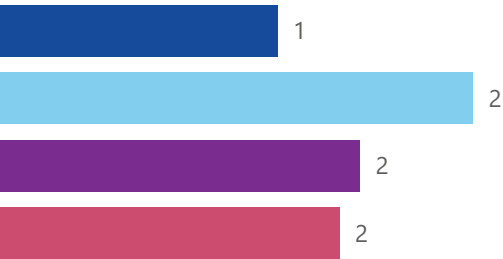


Support calls (outbound)

Your business

7

Average per adviser

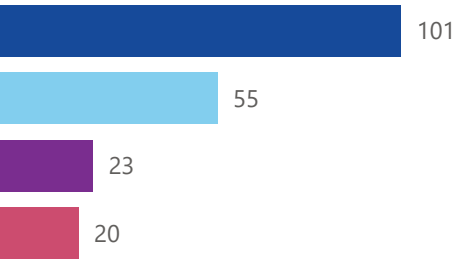


Client calls (inbound)

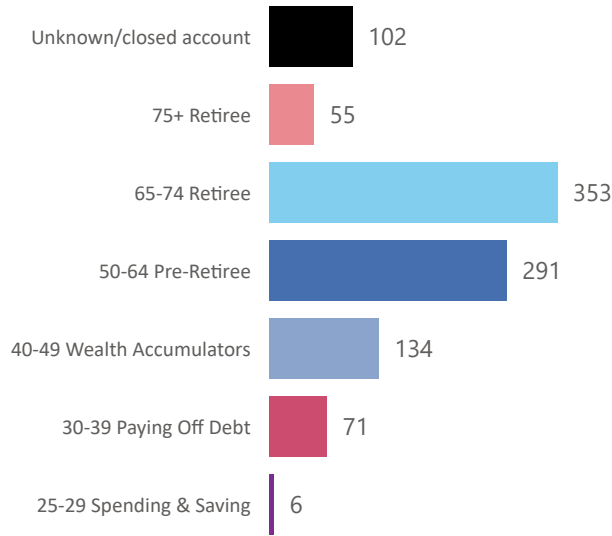
Your business

1,012

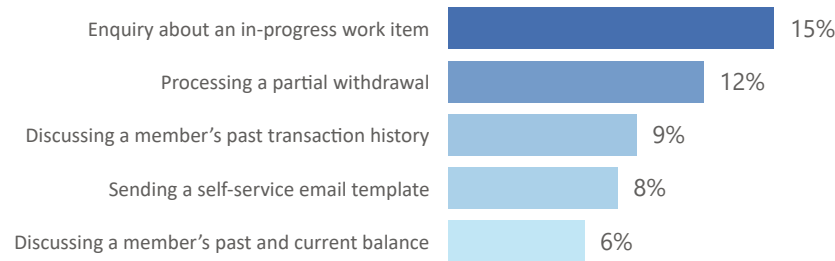
Average per adviser



Clients inbound call by age



Top 5 member call topics (last 5 months, % of total calls)



- Your business
- Top 20% adviser
- NSW/ACT
- National

Some accounts have an unknown date of birth, including some accounts that are trusts, companies etc. Furthermore, age segments are not shown for client inbound calls for accounts that have been closed. The age segment for the client inbound calls for these accounts are labelled as Unknown/closed account. The top 5 member call topics are for FirstChoice and are static, based on call activity from July 2025 to January 2026.

Geographic summary



Where are your clients located

Accounts by state



Top 5 suburbs by FUA



Table - Top 5 suburbs by FUA

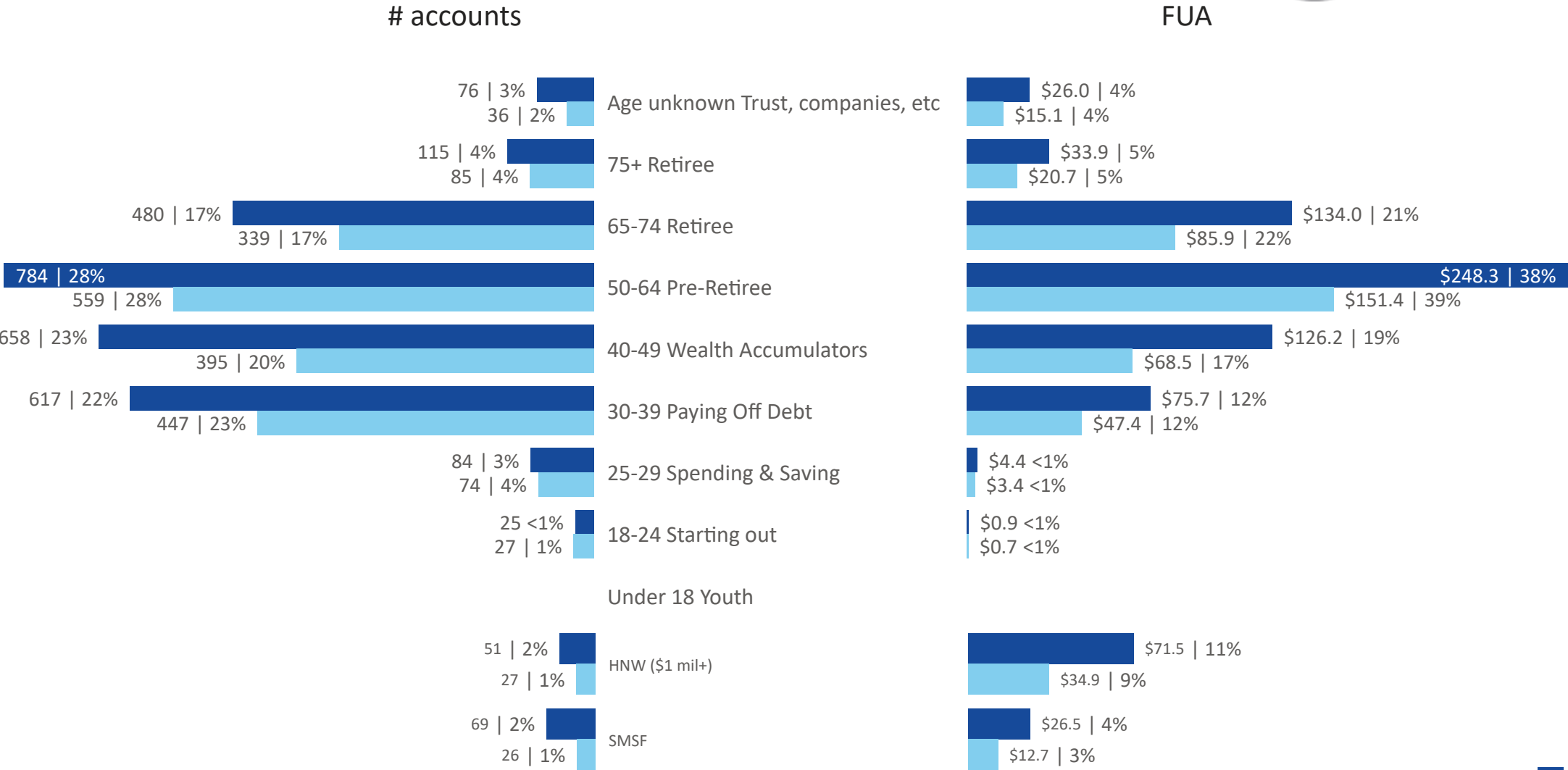
Suburb	FUA	Client count	Account count	Average account balance	Average age	Average client tenure
TenX Point	\$30.9M	8	10	\$3,085.9K	63	5.1 years
FirstChoice Bay	\$12.0M	32	42	\$286.2K	63	6.7 years
Edgeview Heights	\$5.3M	15	18	\$294.1K	51	2.9 years
CFS Park	\$5.0M	17	19	\$264.0K	47	1.5 years
FirstTech Hills	\$5.0M	15	17	\$294.0K	55	7.1 years

Accounts without latitude or longitude data for the suburb have been excluded from this page

Accounts and funds under advice



How accounts and FUA have changed



High Net Worth & SMSF accounts are shown separately but are also included in the relevant age segment totals

Advice fees per account peer comparison



Top 20% advisers nationally

Ongoing advice fees

Balance segment	Accounts	You	Peer	Var to peer
< 100,000	302	\$600	\$658	(\$58)
100,000 - 249,999	560	\$1,303	\$1,553	(\$250)
250,000 - 499,999	498	\$2,104	\$2,434	(\$329)
500,000 - 999,999	219	\$2,864	\$3,666	(\$802)
1,000,000 - 1,999,999	46	\$3,222	\$5,782	(\$2,559)
2,000,000 - 2,999,999	3	\$2,582	\$9,160	(\$6,578)
3,000,000+	0	\$0	\$17,658	(\$17,658)
Total	1,628	\$1,684	\$2,150	(\$465)

Age segment	Accounts	You	Peer	Var to peer
Under 18 Youth	0	\$0	\$5,500	(\$5,500)
18-24 Starting out	6	\$291	\$376	(\$85)
25-29 Spending & Saving	28	\$390	\$638	(\$248)
30-39 Paying Off Debt	274	\$1,064	\$1,151	(\$88)
40-49 Wealth Accumulators	327	\$1,415	\$1,725	(\$310)
50-64 Pre-Retiree	533	\$1,813	\$2,185	(\$372)
65-74 Retiree	313	\$2,185	\$2,303	(\$118)
75+ Retiree	100	\$2,306	\$2,238	\$69
Trust, companies, etc	47	\$2,004	\$3,527	(\$1,524)
Total	1,628	\$1,684	\$2,150	(\$465)

One-off advice fees

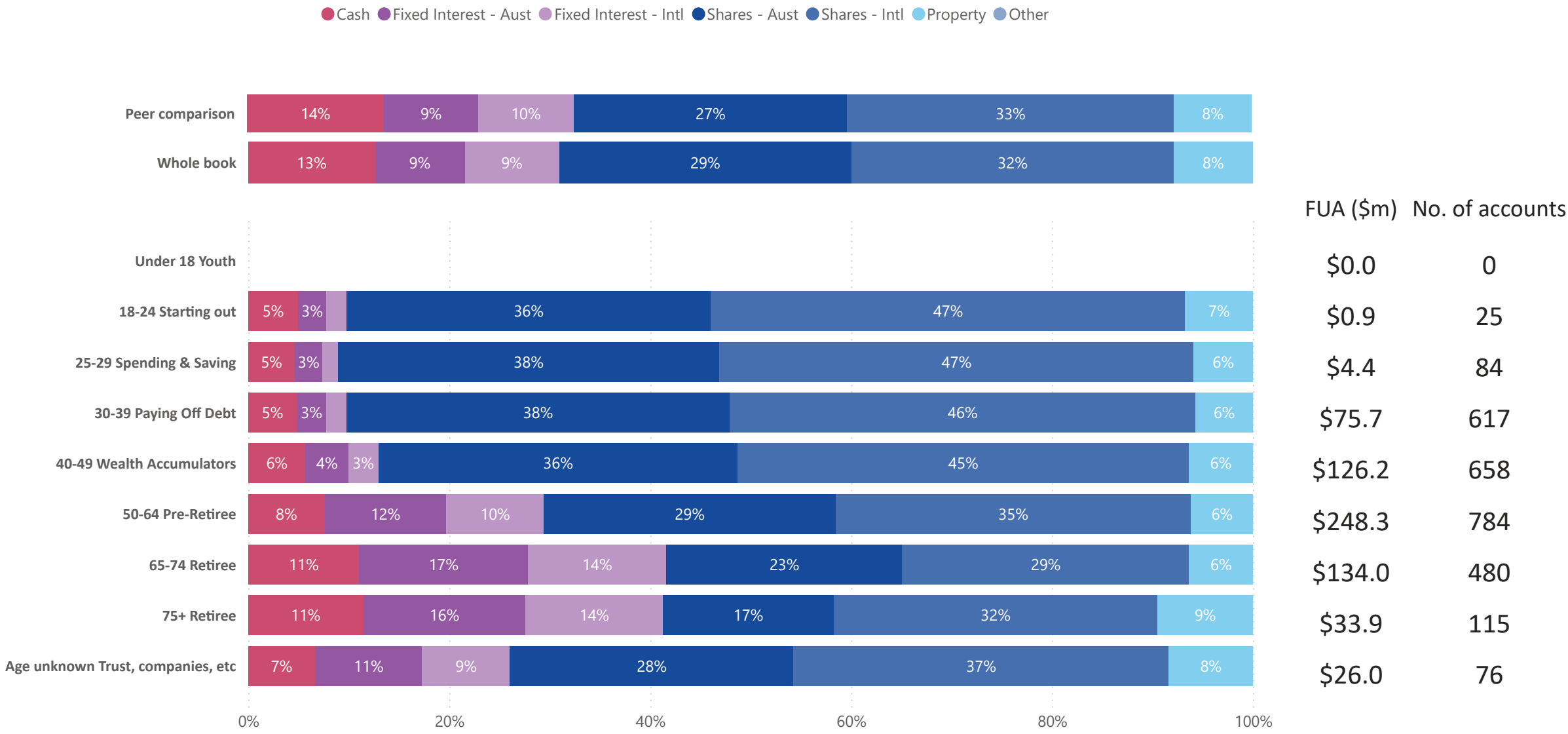
Balance segment	Accounts	You	Peer	Var to peer
< 100,000	236	\$1,458	\$1,515	(\$57)
100,000 - 249,999	254	\$2,433	\$1,991	\$443
250,000 - 499,999	161	\$3,065	\$2,373	\$692
500,000 - 999,999	71	\$3,696	\$2,871	\$825
1,000,000 - 1,999,999	21	\$5,088	\$3,757	\$1,331
2,000,000 - 2,999,999	3	\$7,120	\$5,265	\$1,855
3,000,000+	0	\$0	\$4,589	(\$4,589)
Total	746	\$2,475	\$2,169	\$306

Age segment	Accounts	You	Peer	Var to peer
Under 18 Youth	0	\$0		\$0
18-24 Starting out	6	\$535	\$1,144	(\$609)
25-29 Spending & Saving	24	\$1,545	\$1,654	(\$109)
30-39 Paying Off Debt	173	\$1,912	\$2,001	(\$89)
40-49 Wealth Accumulators	172	\$2,346	\$2,150	\$195
50-64 Pre-Retiree	233	\$2,798	\$2,345	\$454
65-74 Retiree	95	\$3,014	\$2,174	\$840
75+ Retiree	14	\$3,457	\$1,913	\$1,544
Trust, companies, etc	29	\$2,939	\$3,019	(\$80)
Total	746	\$2,475	\$2,169	\$306

Asset class by age segment



% of total FUA



Thank you.