

December 2025

Colonial
First State

CFS Edge

Enhancing the client experience



Disclaimer

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee of the Avanteos Superannuation Trust ABN 38 876 896 681 and issuer of CFS Edge Super and Pension. Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the Investor Directed Portfolio Service (IDPS) operator, administrator and custodian of the Avanteos Wrap Account Service and issuer of CFS Edge Investments.

This presentation is given by a representative of AIL and CFSIL. The presenter doesn't receive specific payments or commissions for any advice given in this presentation. The presenter, other employees and directors of AIL and CFSIL receive salaries, bonuses and other benefits. AIL and CFSIL receives fees for investments in its products. Colonial First State (CFS) is Superannuation and Investments HoldCo Pty Limited ABN 64 644 660 882 and its subsidiaries which include AIL and CFSIL. The investment performance and the repayment of capital of AIL and CFSIL products are not guaranteed

This presentation may include general advice but does not consider your individual objectives, financial situation, needs or tax circumstances. You can find the Target Market Determinations (TMD) for our financial products at www.cfs.com.au/tmd, which include a description of who a financial product might suit. You should read the relevant Product Disclosure Statement (PDS), Investor Directed Portfolio Service Guide (IDPS Guide) and Financial Services Guide (FSG) carefully and assess whether the

information is appropriate for you and consider talking to a financial adviser before making an investment decision. The IDPS Guide and FSG can be obtained from your adviser, cfs.com.au/cfsedge or by calling us on 1300 769 619.

This presentation is based on current requirements and laws as at the date of publication. Published as at 15 December 2025.

This presentation cannot be used or copied in whole or in part without AIL and CFSIL's written consent.

Latest enhancements on CFS Edge

CFS have made a variety of changes to enhance your experience on CFS Edge.



Performance reporting enhancements

Improved performance reporting so you can see and compare your investment performance with ease.



Notification enhancements

Significant notification enhancements to help reduce noise and improve transparency.



Outgoing payment display & narration enhancements

We can tailor how your outgoing payments from CFS Edge are displayed in your CFS Edge reporting and bank statements.

Performance reporting enhancements

On your investor portal:

- The Performance widget display is now cumulative, after tax and fees.
- On the Investments>Performance tab, when an investment has been held for a period greater than one year, the returns are now displayed as **annualised**.

Performance



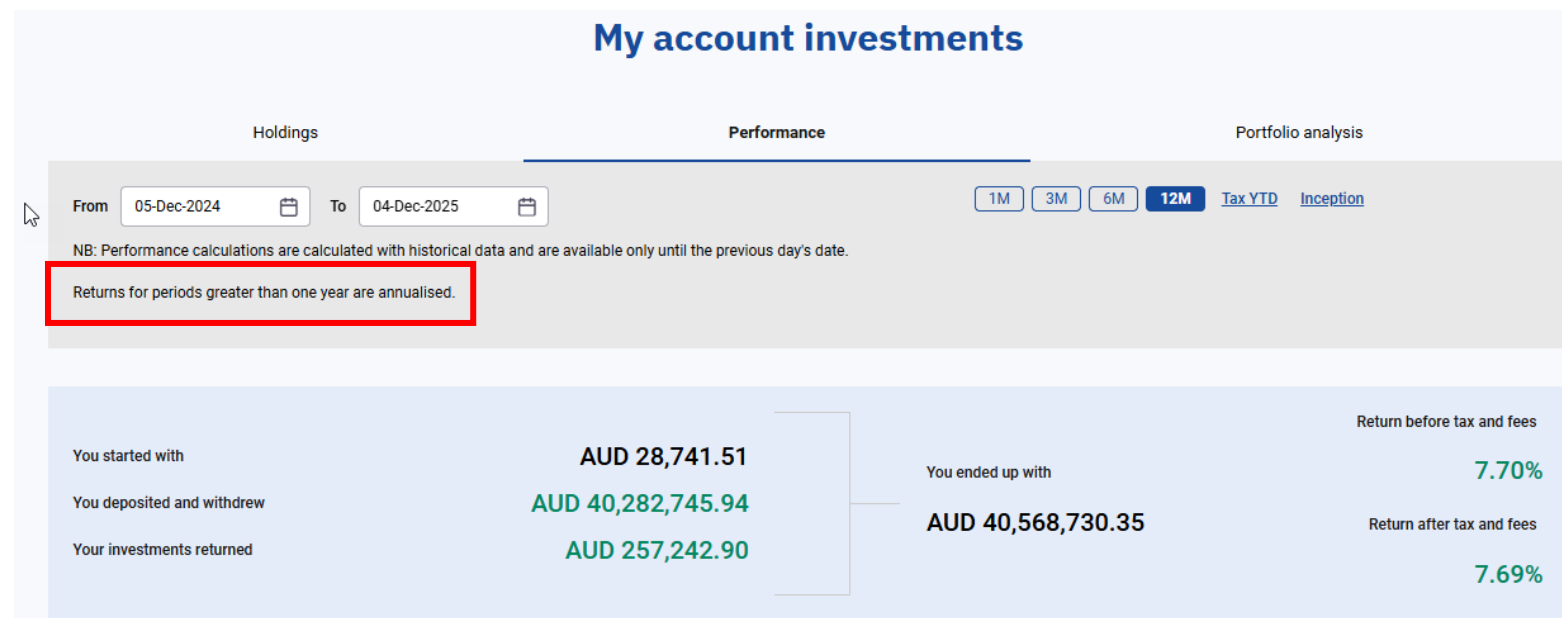
Increase of

▲1.86%

over the last 3 months

* Performance calculated is cumulative since the 5th of September. The performance shown above is the internal rate of return after tax and fees.

[View performance](#)



Notification enhancements – how to customise

- All non-mandatory notifications have now been turned off to reduce noise in your inbox - you will now only receive notifications that CFS is obligated to send to you.
- However, you can still customise your preferences anytime through the Investor Portal.
- Your adviser will continue to receive additional notifications relevant to your account - we encourage you to discuss with them what notifications you may want to receive.

Notifications

My inbox **Settings**

Notifications preferences

Changing the below status will control what notifications you will receive from the platform

Action required notifications

🔔 8 of 12 notifications enabled

Information only notifications

🔔 11 of 11 notifications enabled

Update notifications

🔔 4 of 4 notifications enabled

Notification frequency

Turn on email or SMS reminders when you have unread notifications

Action required notifications

📧 Email reminders: New

Information only notifications

📧 Email reminders: New

Update notifications

📧 Email reminders: New

Customise your notifications - you can set the frequency for notifications and set your preference for non-mandatory notifications:

Step 1: Navigate to 'Settings'

Step 2: Select 'Customise'

Step 3: Select the notifications you'd like turned on

Step 4: Select 'Save'

Step 5: 'Customise' notification frequency

Customise

Customise

Customise

Action required notifications - customise

Choose which types of Action required notifications you want to receive.

Notification type 9 of 12 selected

☐

Action Required Mandatory

Action Required - Adhoc Notification ☐

Action Required - Insufficient funds/holdings for regular trade ☐

Address update required ☐

Authorisation required for one-off withdrawal to new bank account ☒

Consent required - advice fee for your account ☒

Corporate action amended - Elective ☒

Email update required ☒

Insurance notification ☐

Item requires your authorisation ☐

New corporate action - Elective ☒

Recent order rejected ☒

Cancel **Save**

Outgoing payment display and narration enhancements

We have changed how outgoing payments from CFS Edge are displayed.

If you hold an IDPS account, we can tailor how your outgoing payments are displayed in your Edge reporting and bank statements.

For Super and Pension members, it is now easier to identify when a payment has been made to your account from CFS Edge with clearer explanations: *CFS Edge Pension / CFS Edge Lump sum*.

Withdrawal

Withdrawal options

Withdrawal details

| | | |
|-----------------|------------------|-----------------------------------|
| Portfolio value | Available Cash ? | Maximum partial withdrawal amount |
| \$206,849.46 | \$-218.96 | \$196,849.46 |

Withdrawal frequency *

One-off

RTGS

☐

Cash amount *

\$

Withdrawal method *

Direct credit

Destination account *

Nominated withdrawal account

Third party account

Edge reporting narrative *

OneOff withdrawal

Payee bank narrative *

CFSEdge withdrawal

Limited to 50 characters for Edge Reporting and 18 for Bank Narration. Special characters such as * #- () can't be used

Thank you.