

December 2025

Colonial
First State

CFS Edge

Enhancing the platform experience



Disclaimer



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December enhancements

1

Better reporting to enable simpler performance conversations with your clients

2

Reduced volume of client notifications freeing up client inboxes and preventing unnecessary concerns

3

Reduced need for input from you or your clients (upon reaching 65) when converting from TTR to account based pension

4

Greater visibility of work in progress on your clients' accounts and additional flexibility to manage workflow items in work tracker

5

More flexibility in preparing for client meetings – prepare onboarding documents with advice fees up to 60 days in advance

6

Removal of unnecessary approval steps when updating account names, to support greater efficiency in your business

7

Greater clarity that client payments are coming from CFS Edge, as well as what they relate to, avoiding any confusion

8

Simplified onboarding process by giving you the account number upfront to reduce the need for re-work

9

Alert users of non-concessional contributions before processing a partial rollover, to prevent a missed NOI claim

10

For Withdrawals, visibility of maximum amount payable on the account to ensure any cash required to cover liabilities is left behind

11

Enhanced reporting to give you greater visibility of wholesale clients' status and expiry

12

Quicker access to manage advice fee arrangements directly from the Actions menu

13

Change of beneficial ownership for off-market transfers 'Valuation date' is now 'Consideration date,' and can be set up to 30 days prior

14

Introduced new default columns in Holdings page - you will continue to be able to customize them using the 'Table editor'

15

We are updating the order pad and the Strategies page to meet regulatory commitments

Performance reporting enhancements

- In response to adviser feedback, when an investment has been held for a period greater than one year the returns will be displayed as **annualised** by default on the adviser and client portals as well as in the performance reports. These returns are currently shown as **cumulative**.
- You now have the option to see the cumulative returns by adjusting the performance timeframe via the settings cog on the Performance screen.



Select performance calculation method:

☒ Internal Rate of Return (IRR) ≡

Performance timeframe:

☒ Annualised ≡

☐ Cumulative ≡

Select fees and/or tax to include:

☒ Return after platform fees, advice fees and tax ≡

☐ Return before fees and tax ≡

☐ Return before fees and after tax ≡

Update

Notification enhancements

Significant notification enhancements for advisers and their clients to help reduce noise, improve workflow and transparency.

New



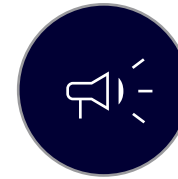
Advice fee renewals

Letting you know 60 days and 30 days ahead of any fee arrangements expiring



Term deposit maturity

Giving you 28 days' notice of any upcoming term deposit maturities, as well as on the maturity date



Notice of intent claimed

Letting you know when a notice of intent has been successfully completed



Lost members

New notification to track clients with returned mail/email

Improved



Unsuccessful withdrawals

Improved messaging and consistency for pension payments and ad hoc/regular withdrawals

Less



Client notifications

Reducing noise in your clients' inboxes by turning off all non mandatory notifications



Corporate actions

Split between elective and mandatory for adviser and client

Notification enhancements – Client notifications

We've turned off all non-mandatory notifications, so clients receive only important updates, while their adviser continues managing day-to-day notifications on their account. Clients can customise their preferences anytime through the Investor Portal.

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: NeverSMS reminders: Never

Information only notifications

Email reminders: NeverSMS reminders: Never

Update notifications

Email reminders: NeverSMS reminders: Never

Customise 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

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

Mandatory

☒

Corporate action amended - Elective

☒

Email update required

☒

Insurance notification

Mandatory

☐

Item requires your authorisation

Mandatory

☐

New corporate action - Elective

☒

Recent order rejected

☒

Cancel

Save

Streamlined TTR process

Clients who hold a transition to retirement account on CFS Edge will now automatically transition to an account-based pension when they reach age 65.

The day prior to the client's 65th birthday, CFS Edge will initiate a TTR Retirement Event conversion.

1

Pre-conversion – Adviser

We'll notify you 30 days prior to the client's 65th birthday.

2

Post conversion - Adviser

We'll let you know that the account has been converted to an account-based pension.

3

Post conversion - Client

We'll also let your client know that their account has been converted to an account-based pension.

Work tracker enhancements

To help you be more efficient, we've updated the default page to 'Client and account authorisations'

We're also showing more work items:

- Now 20 results (5 previously)
- Now 30-day date range (2 weeks previously)
- Allowing you to delete drafts.

Work tracker

Work in progress Authorisations Actions

Client and account authorisations Account opening Client updates External transfer Users

Opened within last week 2533 Recently updated 381 Completed 4582

Filter 1

Last update: Last 30 days - Now Status: Draft X Clear filters

Tasks (3758) 3

Activity name	Client name(s)	Account name/ID	Owner	Assignee	Name
Withdrawal	Leigh Crook (+2)	CF1020501	Miss Melanie Lucas	Miss Melanie Lucas	Withdrawal
Deposit Buy	Eva Glencross (+1)	CF1020903-001	Duplicated User	Duplicated User	Deposit Buy
Recontribution strategy	Donna Client	Donna Client 001-0000266928 CF6134163	Scott Lei	Scott Lei	Create Super Transfer - Donna Client- CF6134163 [wflid:d508989cccb60a99d28efd3c1ea3223c]

Status	Adviser	Practice	Licensee	Actions
Draft	CFSNGG0000001 Name	Company-CFSNGG	Network-CFSNET00038	View 2
Draft	CFSNFM0000005 Name	Company-CFSNFM	Network-CFSNE	View Resume Delete
Draft	John Adviser	Autobym	Autoby	Delete
Draft	CFSNEX0000001 Name	Company-CFSNEX	Network-CFSNET00005	View 3

1

New Completed quick filter helps you find your most recent tasks

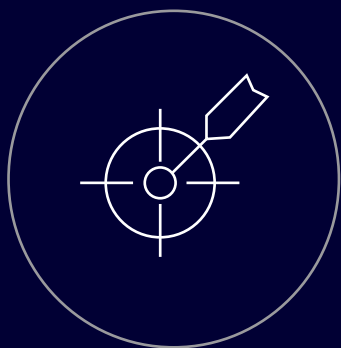
2

Ability to clean up your work tracker by deleting unsubmitted items you no longer need" or similar

3

'Accounts' has been renamed 'Accounts name/ID'

Flexibility for Ongoing advice fees



During onboarding, you can now elect to commence a new ongoing fee arrangement with a reference date set up to 60 days before the scheduled client meeting.

Account fees and charges

Advice fee structure

No fees | Fixed-term fees | **Ongoing fees**

Would you like to use an existing fees template?

No | Yes

Which fees would you like to include?

☒ Advice fees

☒ Model portfolio fees

Advice fees

Reference date ? *

15-Dec-2026



Commencement date ?

15-Dec-2025



Next reference date

15th December 2026

Consent expiry date ?

14th May 2027

Charge frequency *

Monthly



Reference date

Select current date + 1 year + 60 days

A pop-up notification informs you and your team that the application form can be generated, however, it cannot be uploaded, or use digital consent, until the reference date is within 1 year.

Commencement date

When an ongoing fee arrangement is selected, Edge automatically applies a commencement date of today's date. If a future reference date is entered, you will be automatically notified that the date is out of range, and the commencement date will adjust accordingly.

Sign up and documents

The submit button will become available once the reference date is within 12 months, ensuring your client's signature falls within the required timeframe.


Increased character limit for CFS Edge account names

The CFS Edge **Account name** field now allows **100 characters**.

You can also update existing **account names** via **Settings > General > Account name** field.



Updating the account name does not require client authorisation.

 **Details**

Account name	Mr John Smith Family Trust Trading as XYZ Accounti
Account type	Member
Legal entity sub type	Pension

Outgoing payment display and narration

We've enhanced how outgoing payments from CFS Edge are displayed.

They now use member-friendly language for better clarity, and you have the flexibility to customise narrations to suit your needs.



IDPS – Customise your withdrawal notification text for Edge reporting and bank statements.



Super and Pension members will see more member friendly payment summaries:
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

Paper-based onboarding PDF consent forms now display account numbers

We have simplified the onboarding process by pre-generating an account number up front to reduce the need for re-work. Forms that will show the account number include the application form, non-lapsing beneficiary nomination form and the asset transfer in letter.

Application form



CFS Edge Super

New account request

Thanks for choosing CFS Edge Super. Please review your details in the application below and confirm they're correct, then read and accept the declaration by signing and dating this form and returning it to your adviser to complete your application request.

PDS dated: 5 October 2024
Application dated: 23 June 2025
Account number: CF6123456

Applicant details

Member details

Title:

Platform warning on partial rollovers – Notice of intent (NOI) to claim a tax deduction

An alert will display when requesting a partial rollover, if there are personal non-concessional contributions on an account that have not had a Notice of Intent applied.



The alert will not display when a member is not eligible for a Notice of Intent claim.



The alert displays at the top of the Super 'Rollover Out' journey when the account fulfils one of the following conditions:

- Possibility of Notice of Intent claim or
- Notice of Intent claim in progress
- A similar validation is provided on the Super transfer screen.

Hint: To view your client's contribution summary, navigate to Clients>Product Details > Contribution summary

The screenshot shows the 'Withdrawal Request' form with a red box highlighting a warning message at the top: "This member may be eligible to submit a Notice of Intent (NOI) to claim a tax deduction. If the rollover is processed before processing the NOI claim this claim amount will be lost". Below the warning, the 'Rollover request' section is visible, showing fields for Portfolio value (\$1,178,375.46), Available cash (\$2,840.61), Rollover type (Full/Partial), USI, Fund name, Fund member number (optional), and Rollover amount. A red arrow points from the warning message to the 'Rollover amount' field. On the right, the 'Withdrawal Request' sidebar shows a progress bar with three steps: 1. Withdrawal Options, 2. Investments to sell, and 3. Review and submit. The 'Next step' button is highlighted.

“This member may be eligible to submit a Notice of Intent (NOI) to claim a tax deduction. If the rollover is processed before processing the NOI claim, this claim amount will be lost.”

Visibility of maximum amount payable on a client's account

The new '**Maximum partial withdrawal amount**' field in the Rollover Wizard helps ensure there is enough assets in your client's account to cover upcoming liabilities.

Upcoming liabilities include:

- Interest
- Estimated tax
- Rebates
- Outstanding pension payments (to June 30)
- Admin & account keeping fees (incl. model fees)
- Advice fees
- Any ad-hoc fees charged but not deducted
- Insurance
- Product minimum

Withdrawal

Withdrawal options

Withdrawal details

Portfolio value

\$81,897.69

Available Cash [?]

\$44,697.21

Maximum partial withdrawal amount

\$71,901.40

Withdrawal frequency *

One-off

RTGS

☐

Cash amount *

\$

Wholesale evidence expiry date added to the Client Details report

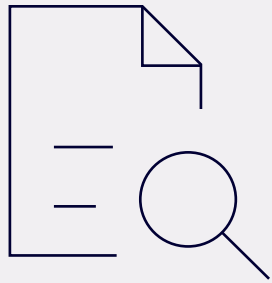


Client Details report

The wholesale evidence expiry date has been added so that you can easily track when a client's wholesale status is expiring and take timely action.

	Residential Address	Post Code	DOB	Date of Incorporation	Gender	Email Address	Mobile Number	Home Number	Business Number	Sophisticated Investor	Effective Date	Expiry Date
12	18 , address6, VIC	BL78 3EY	11-Oct-1964		Male	test20403@fnz.com	01431458349	01431458349		No		
13	18 , address6, VIC	BL78 3EY	11-Oct-1964		Male	test20403@fnz.com	01431458349	01431458349		No		
14	18 , address6, VIC	BL78 3EY	19-Sep-1971		Female	test20404@fnz.com	01147270126	01147270126		No		
15	276 , address6, VIC	CT4 2LE	17-Aug-1994		Female	test23579@fnz.com	01247341825			No		
16	26 , address6, VIC	LN11 9JR	19-Jun-2000		Female	test23580@fnz.com	01338214031			No		
17	981 , address6, VIC	RH8 7HR	14-Jun-1973		Female	test28383@fnz.com	01361009255	01361009255		No		
18	35 , address6, VIC	WR2 3SM	30-Nov-1982		Male	test38979@fnz.com	01834900305			No		
19	35 , address6, VIC	WR2 3SM	30-Nov-1982		Male	test38979@fnz.com	01834900305			No		
20	35 , address6, VIC	WR2 3SM	11-May-1987		Female	test38980@fnz.com	01129439738			No		
21	30 , address6, VIC	SN5 5EH	11-Jan-1957		Female	test39421@fnz.com	01638392023			No		
22	9 , address6, VIC	SK15 1WH	19-Jan-1957		Female	test39422@fnz.com	01552937285			No		
23	65 , address6, VIC	WS12 4CP	21-Mar-1951		Female	test42443@fnz.com	01646746848	01646746848		No		
24	18 , address6, VIC	SN16 9YH	30-Jul-1971		Female	test42683@fnz.com	01935511399			No		
25	49 , address6, VIC	RH19 4VV	29-Dec-1992		Female	test43152@fnz.com	01009911278			No		
26	86 , address6, VIC	AB22 8WF	08-Jul-1974		Male	test46959@fnz.com	01582039449			No		

Action menu changes



The **Actions** menu
has been
expanded to
include:

- Manage fee arrangements
- Manage insurance policies (re-ordered)

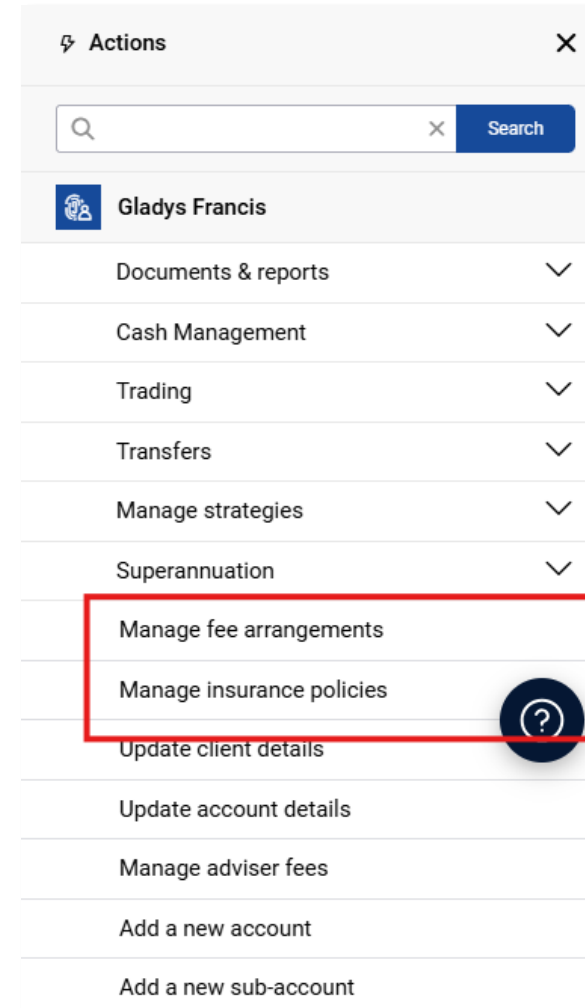


Table Settings on Holdings Page

New default columns in Holdings page

- Investment name
- Investment code
- Quantity
- Currency
- Market price (local)
- FX rate (price)
- Market Value (AUD)
- Account % allocation

** This change will not affect users who've previously customised their settings*

You will continue to have the ability to customise using the 'Table editor'

Table editor



Please select to display and reorder by dragging the handles if necessary.

Investment code	<input checked="" type="checkbox"/>
Quantity	<input checked="" type="checkbox"/>
Currency	<input checked="" type="checkbox"/>
Market price (local)	<input checked="" type="checkbox"/>
FX rate (price)	<input checked="" type="checkbox"/>
Market value (local)	<input type="checkbox"/>
Market value (AUD)	<input checked="" type="checkbox"/>
Account % allocation	<input checked="" type="checkbox"/>
FX rate (cost)	<input type="checkbox"/>

To view cost base and unrealised gain/loss details, navigate to the **Tax** page.

Consideration date – Change of Beneficial Ownership (CBO) for off-market transfers

- This change only applies to CBO for off-market transfers into IDPS and Super
- ‘Valuation date’ is now ‘Consideration date’ and allows you to enter a date 30 days prior
- This date will flow through to transfer paperwork and when the asset is received
- Tax parcels also use the consideration date

Investment breakdown

[Download CSV template](#)[Upload CSV](#)[Add investment](#)

Investment	Type	Units held	Value	Remove
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Consideration date

13-Nov-2025



Asset transfer total value at consideration date

\$

Estimated asset transfer value at consideration date

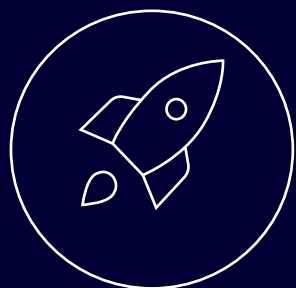
\$

Is this an account closure request?

Yes

No

Staying safe – meeting your regulatory commitments



We've updated the order pad and Strategies page in CFS Edge to align with regulatory commitments.

ADVISER USE ONLY

Processes / trade scenarios included

- Domestic buy
- Regular buy
- Deposit buy
- Switch
- Regular deposit buy
- Investment strategy
- Super Contribution
- Adviser model edit

How it works

- When entering order instructions, but prior to submitting it, you must acknowledge that you have provided personal advice for the transaction being submitted.
- This applies to purchases of investments that require a Targeted Market Determination (TMD)

Buy Investments

Review and submit

This order basket will utilise 3.76% of the available cash to transact.

Order valuation currency: AUD
Account to invest within: Gemma Clarke CFS020605

Your buy orders

Investment name	Investment code	Est. unit	Limit price	Options	% allocation	Est. brokerage	Est. net \$ amount
General Investment Account 002							
Vanguard Ethically Conscious GLB Agg Bond INDEX (Hedged) ETF	VERI.XASX.AU	22.00		Good For day	3.76%	\$ 20.00	\$ 980.00

Buy Investments

1. Investments to buy ☒

2. Review and submit ☐

Exit and cancel Save and resume later

Submit

☐ I confirm that the investor has received personal advice for each transaction being submitted and has given informed consent to implement this advice. Otherwise, I confirm that the transactions are only on the Edge IDPS and that I have provided satisfactory evidence to CFS that the investor is a wholesale client.

A new mandatory checkbox will appear on the review and submit screen (for trades) and Cash strategy>Investment strategy / Super Contribution strategy

Thank you.