

## CFS Edge Super and Pension

# Summary of material changes

This document is a summary of important changes we've made to CFS Edge Super and Pension. The most recent Product Disclosure Statement (PDS) for CFS Edge Super and Pension is available online at [cfs.com.au/cfsedge](https://cfs.com.au/cfsedge) under 'Offer documents'. You can also request a copy of the PDS and the relevant FSG from your adviser or by calling us on 1300 769 619.

Date of notification	Nature of event or change
21 October 2024	<p>Notification to members about the following:</p> <ul style="list-style-type: none"> <li>• Changes to the Standard Risk Measure (SRM) for the Australian fixed interest, Diversified fixed interest, and Low volatility share investment categories.</li> <li>• Increase to the diversification limit for the Diversified real return investment category.</li> <li>• Increase to the Australian listed securities brokerage fee from 1 December 2024.</li> <li>• We may be required to manage a model portfolio's cash shortfall in certain circumstances.</li> <li>• Changes to the CFS Edge Non-advised Investor policy.</li> <li>• Introduction of new cash management features and Family fee aggregation for percentage-based advice fees (dependent on eligibility).</li> </ul>
13 May 2024	<p>Notification to members that we can no longer claim a tax credit on our members' behalf for the fees that they pay to their adviser and that the full amount of GST will be charged on all adviser service fees, including the model portfolio fee and portfolio service fee on MDAs from June 2024.</p>
20 February 2024	<p>Notification to members about the introduction of the Accelerate Series Separately Managed Accounts (SMAs) which may allow members who invest in these options to be eligible for the following ongoing administration fee discounts:</p> <ul style="list-style-type: none"> <li>• Accelerate 100 = 100% administration fee discount</li> <li>• Accelerate 30 = 30% administration fee discount</li> </ul>
13 November 2023	<p>Notification to members about the following:</p> <ul style="list-style-type: none"> <li>• CFS Edge members can now invest in international listed securities across 15 major stock exchanges, including the New York Stock Exchange and the NASDAQ, and buy and sell 10 currencies, including US dollars, Euros and GB pounds, all through their CFS Edge account.</li> </ul>

- New fees will apply to international listed securities and foreign currency only. All other fees and costs for CFS Edge remain unchanged.

18 September 2023

Notification to members about the following:

- CFS Edge members can now invest in international listed securities across 15 major stock exchanges, including the New York Stock Exchange and the NASDAQ, and buy and sell 10 currencies, including US dollars, Euros and GB pounds, all through their CFS Edge account.
- New fees will apply to international listed securities and foreign currency only. All other fees and costs for CFS Edge remain unchanged.

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 (CFS) is Superannuation and Investments HoldCo Pty Limited ABN 64 644 660 882 and its subsidiaries, which includes AIL. The investment performance and the repayment of capital of AIL products are not guaranteed.

This document 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](http://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), and Financial Services Guide (FSG) carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. The PDS and FSG can be obtained from [cfs.com.au/cfsedge](http://cfs.com.au/cfsedge) or by calling us on 1300 769 619.