

# CFS Edge

## Performance reporting hints and tips

User guide for CFS Edge Advisers and their support teams

This guide is designed to:

1. Explain the **key differences in how performance is presented and calculated between CFS Edge and Wrap**, and
2. Provide hints and tips on **ways to view and run reports on historical performance** in the Edge platform.



# CFS Edge | Key differences between Wrap and CFS Edge



There are some known differences in the performance calculation and reporting methods used across the Wrap and Edge platforms.

	1. Calculating returns	2. Income reporting
Wrap	<u>Investment performance report</u> : Calculates annualised returns displayed in the Period Return column.	Reports on income accrued within the reporting period i.e. income that has been earned but not yet due or received.
CFS Edge	<u>Portfolio performance report (via Reporting page)</u> : Calculates annualised returns displayed in the Period return column. <u>Performance page (on-screen)</u> : Edge calculates and displays the total returns, i.e. non-annualised returns.	Reports on income due but not received (IDBNR) i.e. income that has become due but not yet received in cash.
What does this mean?	<ul style="list-style-type: none"><li>• If the reporting period is over 12-months, consider the different calculation methods for returns on Edge, and where to reference annualised (Portfolio performance report) vs total returns (Investments&gt;Performance page).</li><li>• If you wish to validate the historic performance data transferred to Edge, generate and refer to the Portfolio performance report via the Reporting page on CFS Edge.</li></ul>	<ul style="list-style-type: none"><li>• The different calculation methods can impact the return calculations, depending on the timing.</li><li>• When comparing, there may be some differences in the short-term view e.g. 3 months, which won't be noticeable in the long-term view e.g. 5 years.</li><li>• If income is accrued and received in the same reporting period, there is no discrepancy in the annual performance reporting from Wrap and Edge.</li></ul>

# CFS Edge | Performance page

The **Performance** page provides three views:

- **Summary:** A visual view of the account(s) portfolio performance for a time period.
- **Contribution:** A breakdown of the different components that make up the account(s) performance over a period of time.
- **Detail:** An investment level performance breakdown, also allowing for account and asset class analysis.

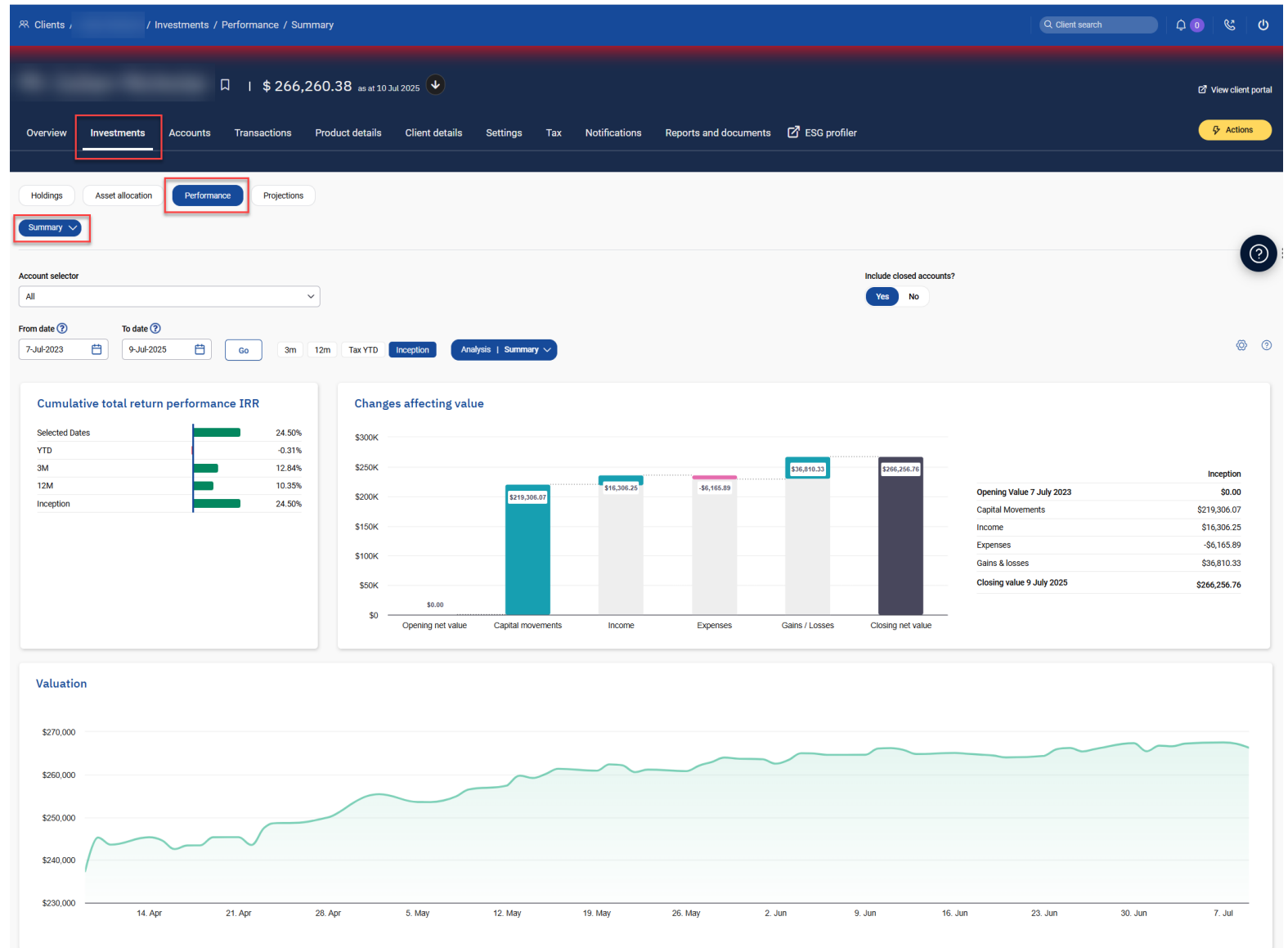
The screenshot displays the CFS Edge Performance page. At the top, a dark blue header contains a breadcrumb trail: "Clients / Investments / Performance / Contribution". To the right of the trail is a "Client search" input field. Below the header, a dark blue bar shows a blurred account name, a bookmark icon, and the balance "\$ 266,750.89 as at 11 Jul 2025" with a dropdown arrow. A horizontal menu below this bar includes "Overview", "Investments" (highlighted with a red box), "Accounts", "Transactions", "Product details", "Client details", "Settings", "Tax", "Notifications", and "Reports and documents". Below the menu is an "ESG profiler" link with an external icon. The main content area has a light gray background. It features a row of tabs: "Holdings", "Asset allocation", "Performance" (highlighted with a red box), and "Projections". Below the "Performance" tab is a dropdown menu (highlighted with a red box) with options: "Contribution" (selected), "Summary", "Contribution", and "Detail". To the right of the dropdown is a "From Date" and "To Date" section with input fields showing "11-Apr-2025" and "10-Jul-2025", a "Go" button, and a row of buttons for "3m", "12m", "Tax YTD", and "Inception". Further right is an "Include closed accounts?" toggle with "Yes" and "No" buttons. At the bottom right, there is a button labeled "Analysis | Contribution" with a dropdown arrow.

# CFS Edge | Performance page – Summary view

The **Summary view** provides a graphical view of portfolio performance for a time period, in three key graphs:

- **Cumulative total return performance IRR:** Provides a visual view of the account(s) portfolio performance for a time period.
- **Changes affecting value:** Highlights how and why the portfolio's value has changed over the selected period.
- **Valuation:** Illustrates how the value of the portfolio has changed over time.

**Tip:** Select the ⚙️ icon on the right of the screen to customise performance calculations e.g., before vs after fees and/or taxes.



# CFS Edge | Performance page – Summary view

**IRR:** Displays the total internal rate of return, based on capital movements i.e., when and how much was contributed or withdrawn.

**Capital movements:** refers to money flowing in (e.g., contributions) or out (e.g., withdrawals).

**Expenses:** costs deducted from the portfolio for various services e.g., investment management fees.

**Closing net value:** portfolio value at selected end date.

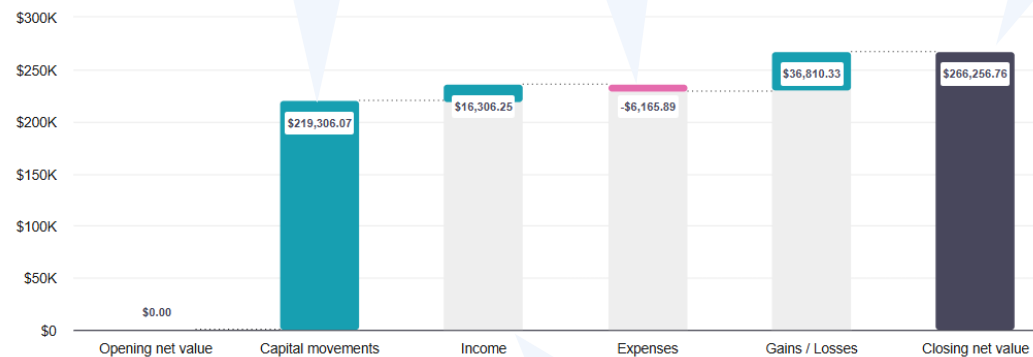
## Cumulative total return performance IRR

Selected Dates		
YTD		-0.31%
3M		12.84%
12M		10.35%
Inception		24.50%

## How this example can be interpreted:

**YTD:** slight decline so far this year.  
**3M:** strong recent performance.  
**12M:** solid return over the past year.  
**Inception:** Total cumulative return since the portfolio started.

## Changes affecting value



	Inception
Opening Value 7 July 2023	\$0.00
Capital Movements	\$219,306.07
Income	\$16,306.25
Expenses	-\$6,165.89
Gains & losses	\$36,810.33
Closing value 9 July 2025	\$266,256.76

**Opening net value:** the market value of the portfolio at the beginning of the reporting period i.e., zero at inception.

**Income:** cash inflows from the investment (not from buying/selling them) e.g., dividends, interest income.

**Gains/Losses:** refers to realised and unrealised gains/losses on the capital value of the investments only.



# CFS Edge | Performance page – Detail view

The **Detail view** provides an investment level breakdown of portfolio performance which can be easily tailored and exported:

## Steps:

1. Select **Investments**
2. Select **Performance**
3. Select **Detail**
4. Select **Account** (optional)
5. Select **date range** e.g. Inception
6. Click **Export**

**Tip:** Select the ⚙️ icon on the right of the screen to customise performance calculations e.g., before vs after fees and/or taxes.

Clients / [redacted] / Investments / Performance / Detail

Client search [redacted] 0 [redacted] [redacted]

View client portal

Overview **Investments** Accounts Transactions Product details Client details Settings Tax Notifications Reports and documents Actions

ESG profiler 1.

Holdings Asset allocation **Performance** Projections

**Detail** 3.

Account selector All 4. Include sub-accounts? Yes No

From Date: 7-Jul-2023 To Date: 9-Jul-2025 Go 3m 12m Tax YTD **Inception** 5. Analysis | Detail Group by: Account Investment class

Include closed accounts? Yes No 6. Export

Collapse all	Opening value	Purchases & Sales	Gains & losses	Income	Closing value	Return*	Total return?
- Cash - Cash Account	\$0.00	\$35,921.52	\$0.00	\$1,111.32	\$35,921.52	\$1,111.32	6.54%
AUD Cash	\$0.00	\$35,921.52	\$0.00	\$1,111.32	\$35,921.52	\$1,111.32	6.54%
- General Investment - General Investment Account	\$0.00	\$193,524.91	\$36,810.33	\$15,194.93	\$230,335.24	\$52,005.26	26.04%

# CFS Edge | Reporting page – Portfolio performance report

From the Reporting page, run **Portfolio performance reports** for a time period:

## Steps:

1. Select **Reporting > Client Reporting**
2. Search by **client** or **account**
3. Click **Load reporting options**
4. Select **Reporting period** e.g. 12m
5. Click **Export**

## Tips for transferred accounts:

1. Inception date in the 'Reporting period' section (X) defaults to the transfer date i.e. 19 April 2025.
2. Go to the **Performance from date** to select the account inception date (✓).
3. When selecting a from date **before 30 June 2023** choose the 1<sup>st</sup> of the month or the inception date. <sup>(1)</sup>

1) Daily data points are available for 18 months up to the transfer to CFS Edge.

The screenshot displays the 'Reporting' interface with the following sections and steps:

- Reporting** header with tabs for 'Client reporting' (Step 1) and 'Business reporting'.
- Reporting accounts** section: Includes a search bar (Step 2), a 'Load reporting options' button (Step 3), and a '12 maximum' limit indicator.
- Reporting period** section: Features a 'Date Range' tab with 'Inception' selected (marked with a red X), and a 'From date' field set to '19-Apr-2025'.
- Select reports to generate** section: A table of report types with checkboxes for PDF, Excel, and other options.
- Performance from date** section: A date selector with a green checkmark, showing '10-Apr-2025'.

Investments & transaction reports	PDF	Excel *	Include external assets	Options
Account summary report	<input type="checkbox"/>			
Asset allocation report	<input type="checkbox"/>		<input type="checkbox"/>	
Cash and investments transaction report	<input type="checkbox"/>	<input type="checkbox"/>		
Detailed fee report	<input type="checkbox"/>	<input type="checkbox"/>		
Income statement report	<input type="checkbox"/>	<input type="checkbox"/>		
Portfolio performance report	<input type="checkbox"/>			

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