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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.

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CFS Edge | Key differences between Wrap and CFS Edge

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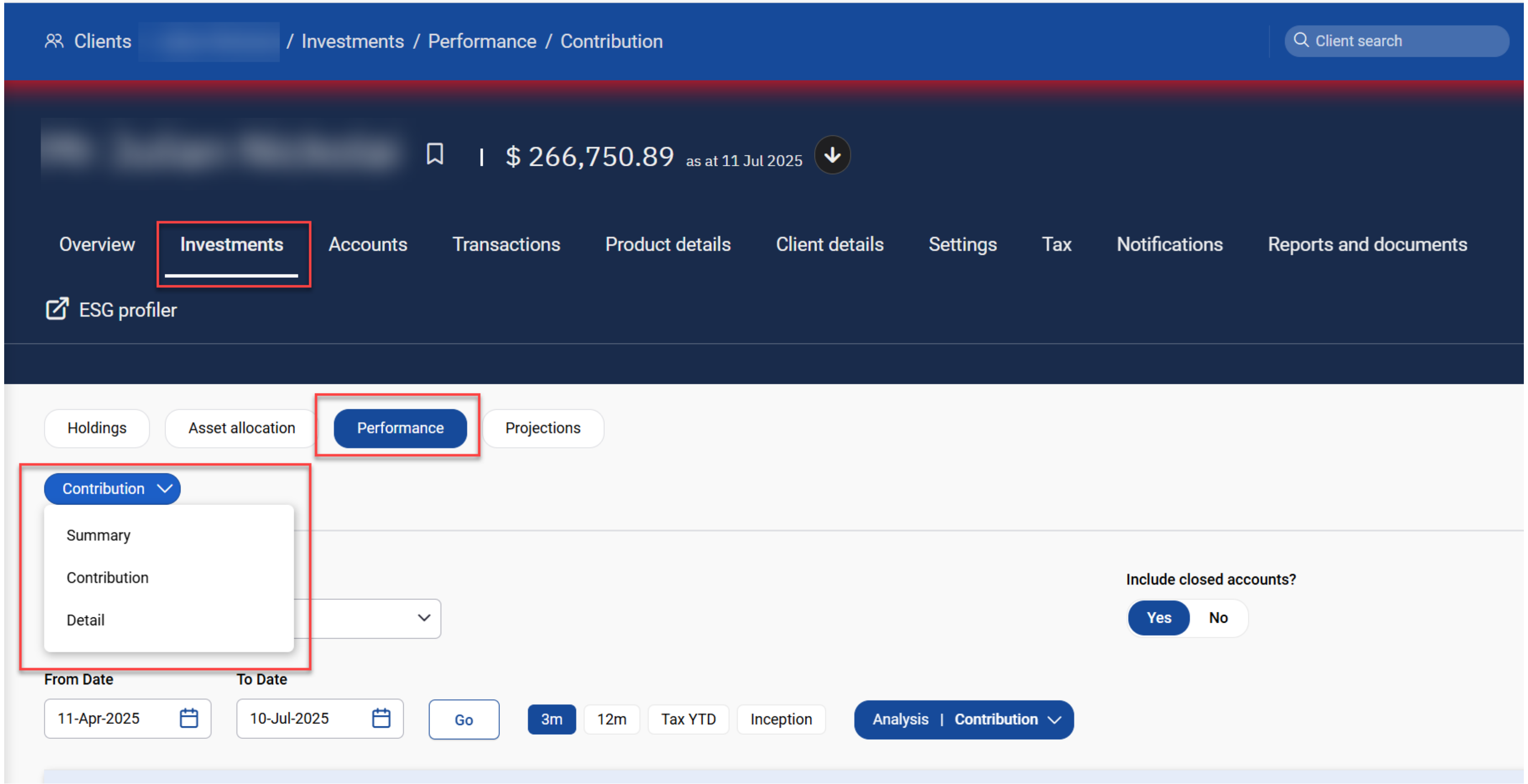
There are some known differences in the performance calculation and reporting methods used across the Wrap and Edge platforms.

	1. Calculating returns	2. Income reporting
Wrap	Investment performance report: 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	Portfolio performance report (via Reporting page): Calculates annualised returns displayed in the Period return column. Performance page (on-screen): 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?	• 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>Performance page). • 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.	• The different calculation methods can impact the return calculations, depending on the timing. • 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. • If income is accrued and received in the same reporting period, there is no discrepancy in the annual performance reporting from Wrap and Edge.

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.



CFS Edge | Performance page – Summary view

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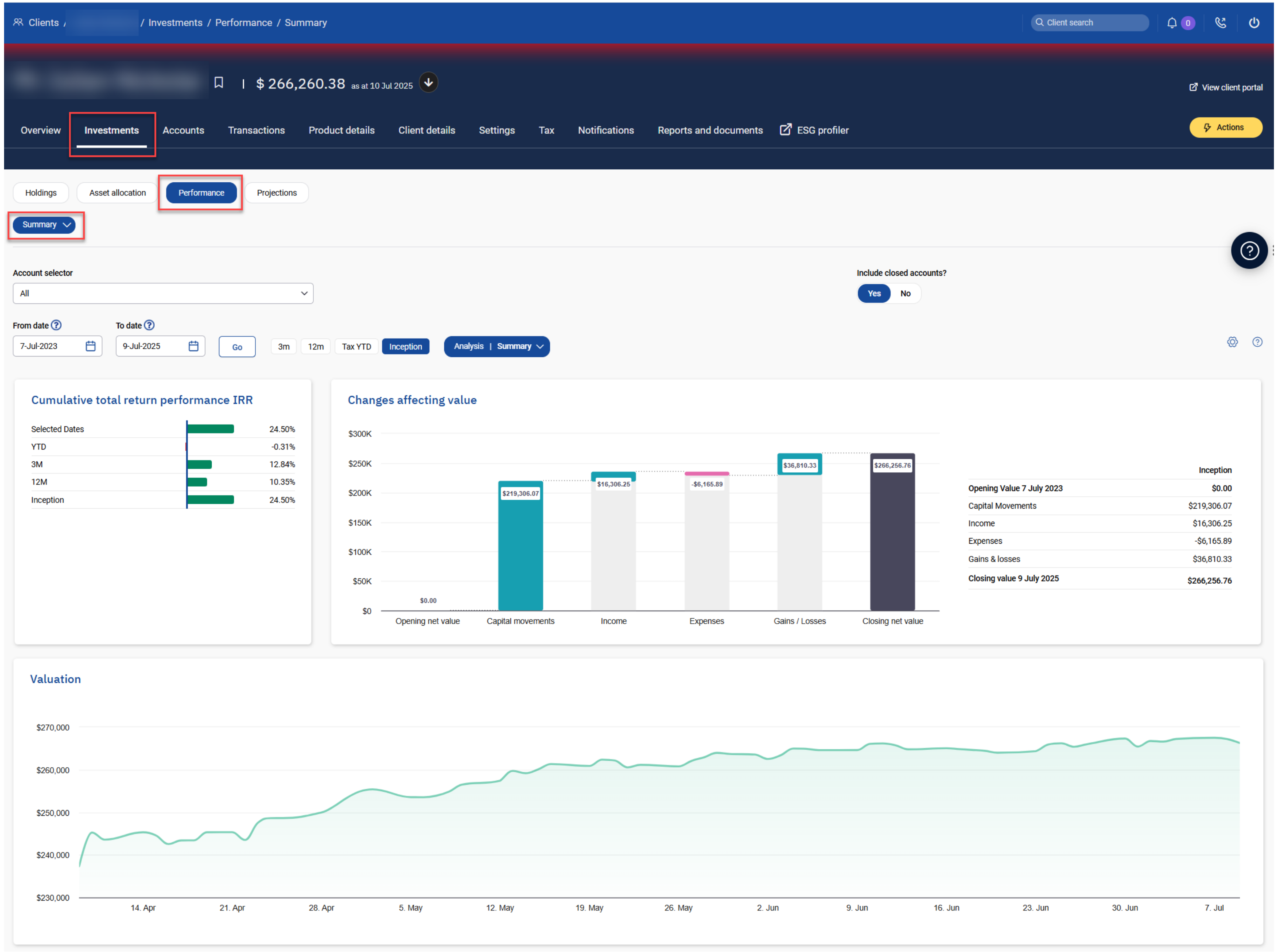
The **Summary view** provides a graphical view of portfolio performance for a time period, in three key graphs:

- **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.



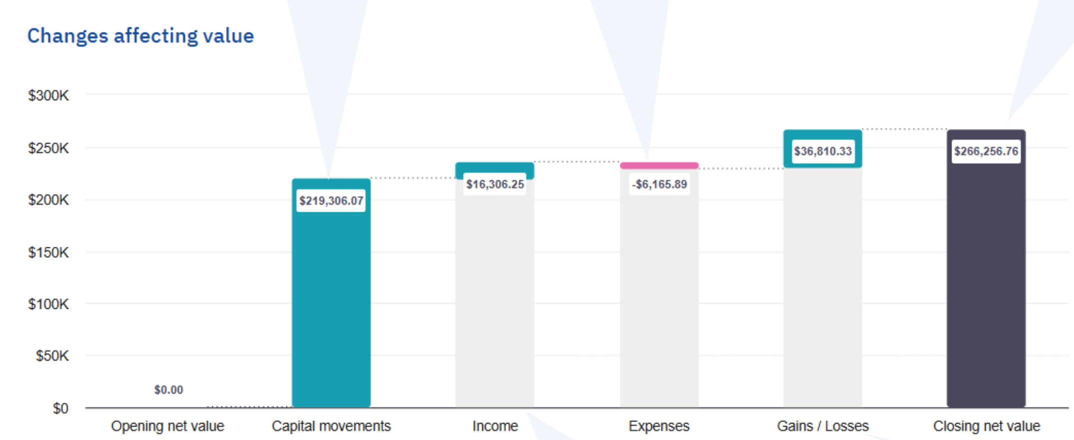
CFS Edge | Performance page – Summary view

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.



	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**

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.

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

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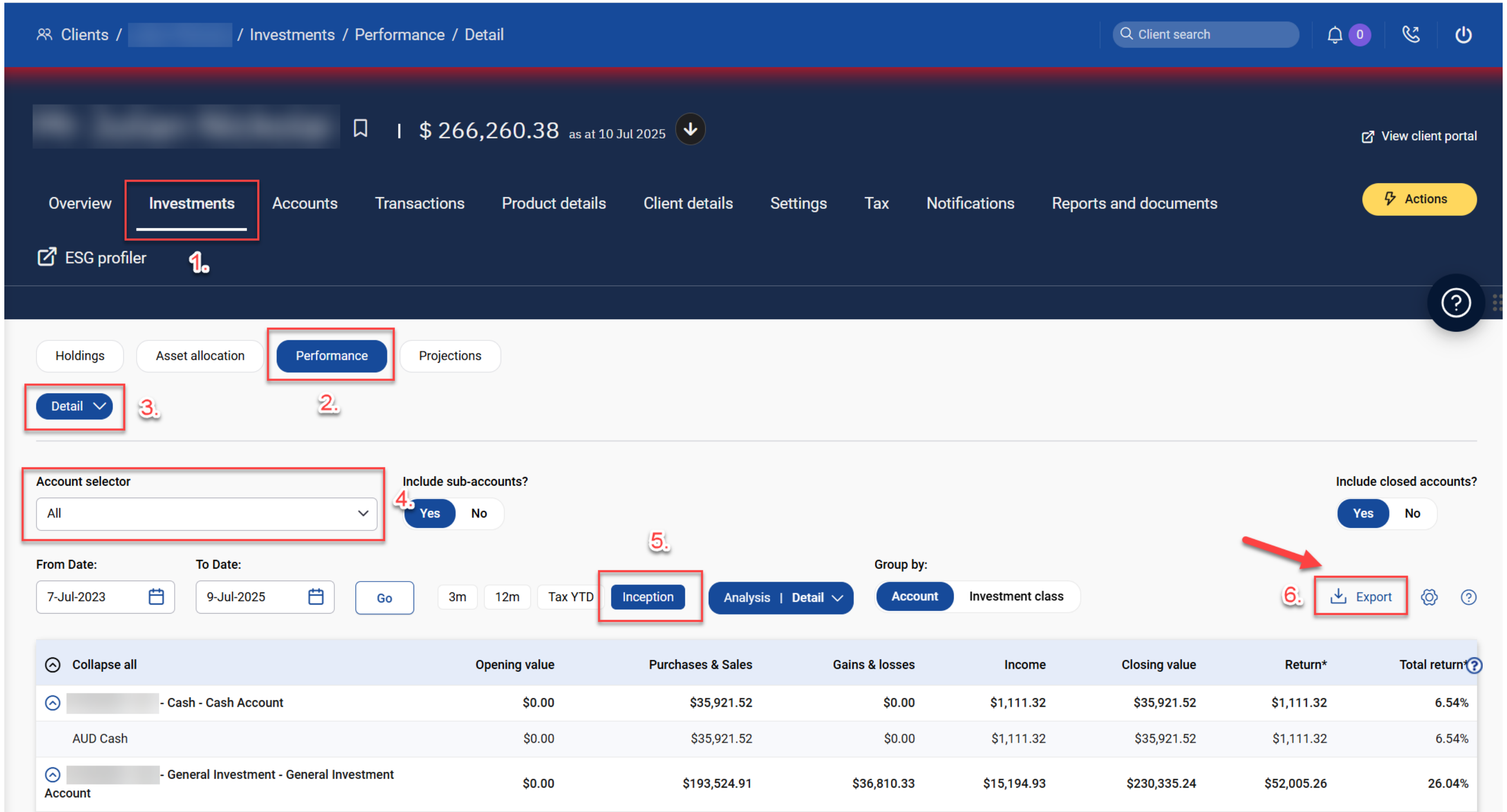
The Detail view provides an **investment level breakdown of portfolio performance** which can be easily tailored and exported:

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.



CFS Edge | Reporting page – Portfolio performance report

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

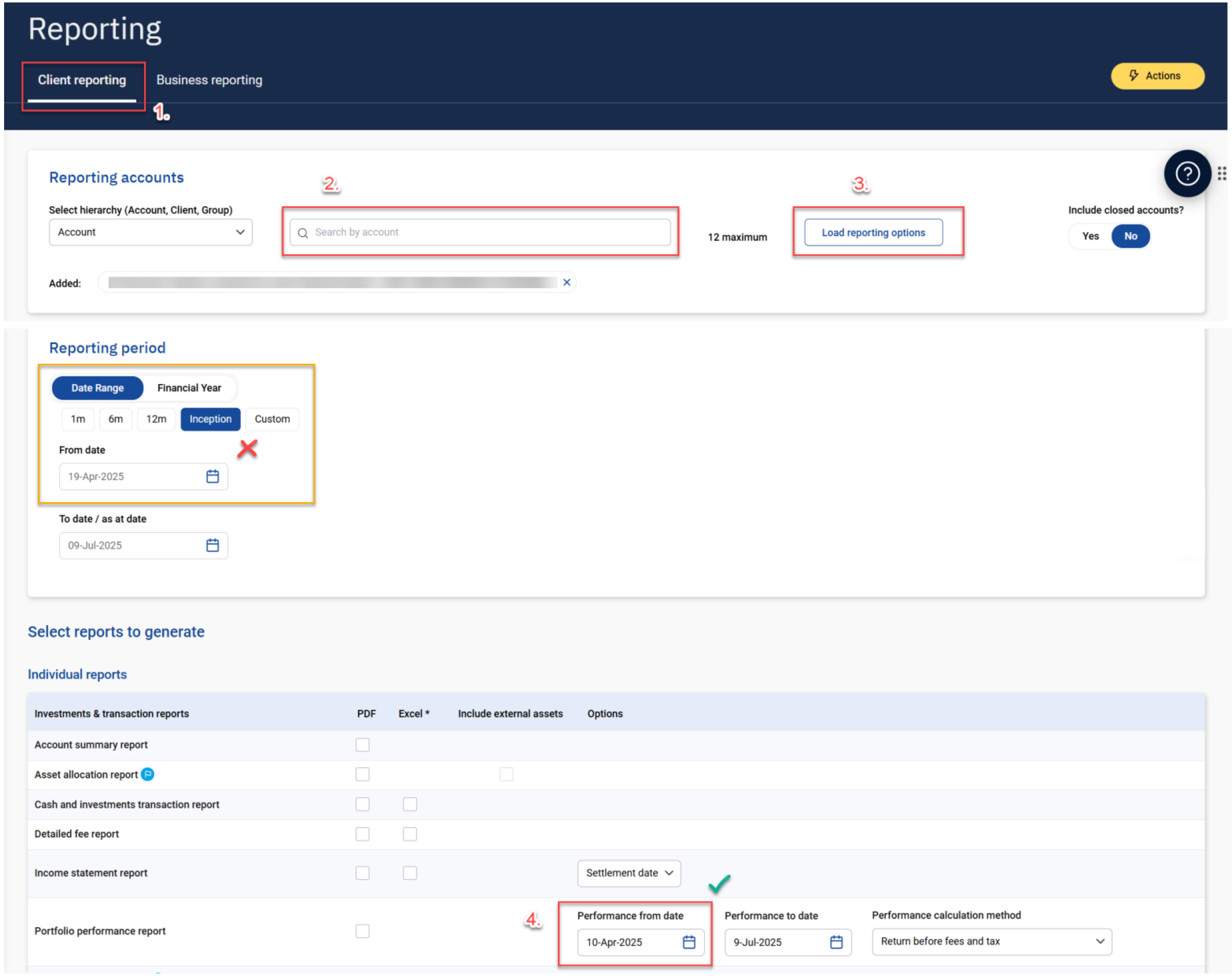
Steps:

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 1st of the month or the inception date. (1)

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



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Thank you.