

The Cash Account Fee is calculated daily and deducted monthly from your investment return before interest is calculated and credited to your cash account. This fee is calculated on a proportionate basis depending on the number of days in the month your account is open. This fee is not deducted directly from your cash account.

We may change the fee from time to time, including reducing or increasing the fee. The Cash Account Fee rate may change if there are changes in the Reserve Bank of Australia Official Cash Rate and/or the interest rate we receive.

As at 1 October 2023,

- Super and Pension the Cash Account Fee is 1.50%¹ p.a.
- Investment the Cash Account Fee is 1.50%¹ p.a.

Investors should read the relevant PDS or IDPS Guide before making an investment decision.

The net interest accrued will be allocated to your cash account monthly within the first five business days of the following month (effective the first day following the end of each month). The current net interest can be found on the Investment list at <u>cfs.com.au/cfsedge</u>

1 The Cash account fee is net effect of GST and RITC.

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 and custodian of 'Avanteos Wrap Account Service' which includes CFS Edge Investments. 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, 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, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. You can get the PDS, IDPS Guide and FSG at cfs.com.au/cfsedge or by calling us on 1300 769 619. 29192/FS8116/1023