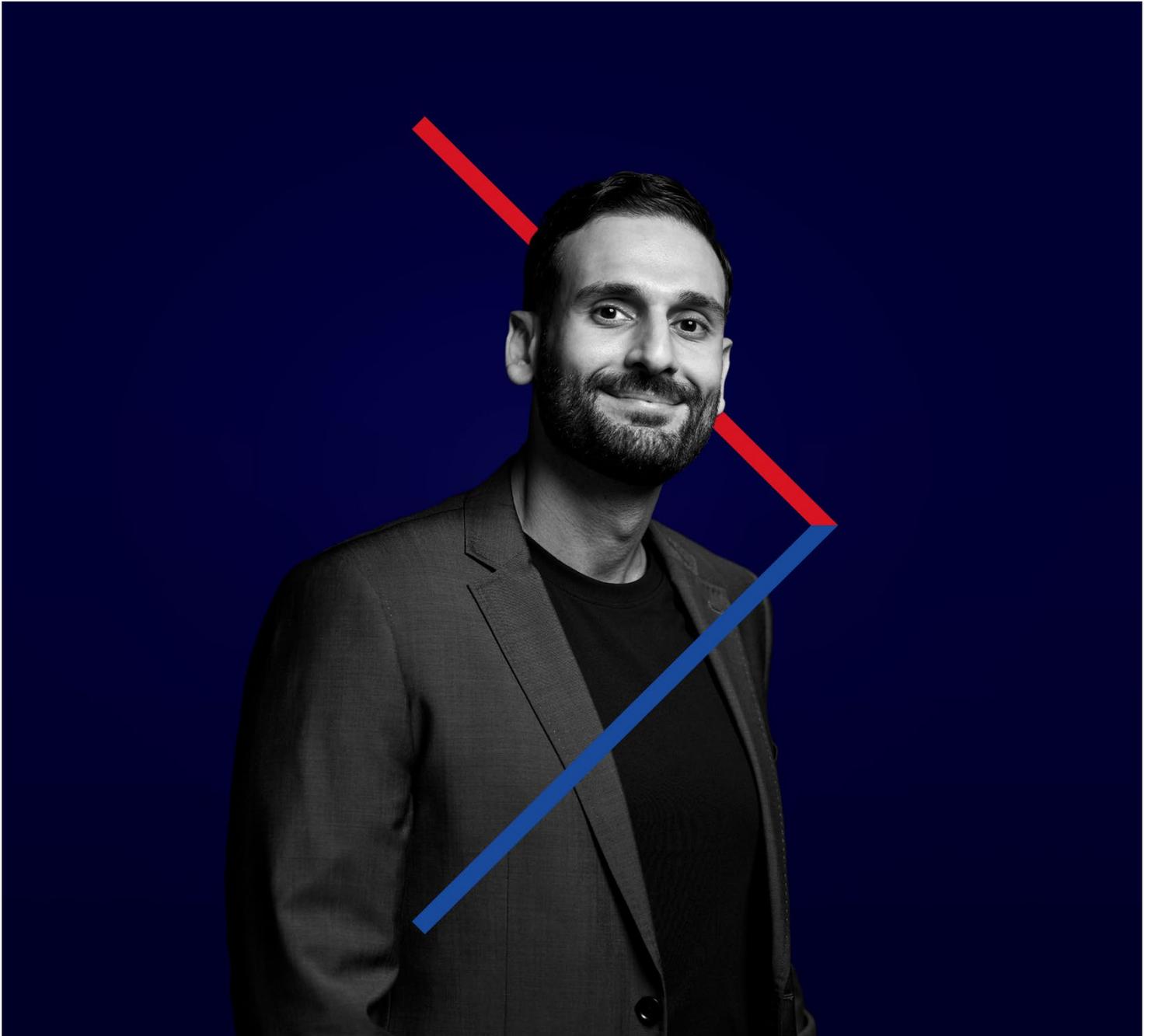


CFS Edge Investor Portal User Guide

1 April 2025



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Welcome to CFS Edge

CFS Edge
Locked Bag 20130
Melbourne VIC 3001

1300 769 619

www.cfs.com.au/cfsedge/member

Login to your account

investor.cfsedge.com.au/Login

Can't log in?

Click 'Forgot username' and we'll email you your details. Call your adviser to update your details or call us on 1300 769 619.

Your account at a glance

Access a summary view of your account via your account **dashboard**.

 You can view other accounts within your wealth portfolio by selecting the **User icon** at top of your dashboard.

Colonial First State

Good morning, Ena
Last login: 2 April 2025, 10:46 pm
Client ID: 292

AUD 384,231.13
Total wealth at 04 Apr 2025

Dashboard Accounts Investments Cash & payments Orders Product details Administration Documents

My account dashboard

Include external investments?

Account valuation

AUD 256,823.97

Account	Value
Cash	AUD 27,910.35
General Portfolio	AUD 205,369.15
Personal Trading Account	AUD 0.00
Ena Miller - Colonial First State Growth Index Portfolio	AUD 2,000.00

[View holdings](#)

Asset allocation

Asset Class	Percentage
Australian Equities	79.82%
Cash	20.18%

[View analysis](#)

Regular deposits and withdrawals

Account	Regular amounts	Type	Date
Cash	AUD 1,000.00 / Quarterly	Deposit	15-Aug-2024

[View all regular payments](#)

Customise your account dashboard

Click **Manage widgets** at the bottom of your dashboard to personalise your display.

Toggle on/off the widgets you wish to display. You can preference how to view your information by dragging the widgets across your screen. There are a range of widgets available including:

- My Net Worth
- Regular Deposits and Withdrawals
- Account Valuation
- Geographic Diversification
- Asset Allocation
- Performance
- Change on Account Valuation
- Recent Transactions
- Adviser Details



Regular Deposits and Withdrawals

Fund your goals or accounts with regular payments in.

Your personal details and preferences

Navigate to the **Settings** icon to view and update your personal information and account preferences.

Colonial First State

Good morning, Ena

Last login: Yesterday, 02:41 pm
Client ID: 292

AUD 385,886.91
Total wealth at 28 Mar 2025

Dashboard Accounts Investments Cash & payments Orders Product details Administration Documents

Settings for Ena Miller's accumulation account

Account settings My details Product

Email & phone

Email (personal)
test44507@cfs.com.au **Successfully verified** ✓ [Edit](#)

Mobile
+61 0491570006 **Successfully verified** ✓ [Edit](#)

Work phone
No work phone number stored [Add](#)

Home phone
No home phone number stored [Add](#)

Preferred contact method
Email

Address

Residential address
56
Sample Street
SA
Boxhill
2000
Australia

Postal address
No address stored [Edit](#)

Notifications

Email notifications for unread alerts

Action required:	Important info:	Update:
Daily	Weekly	Weekly

SMS notifications for unread alerts

Action required:	Important info:	Update:
Never	Never	Never

[Edit](#)

What you can view

- Entities and permissions associated with your account
- Details of your investment products including account number, your account opening (inception) date and status
- Your TFN if previously provided to us
- Country of birth

What you can edit

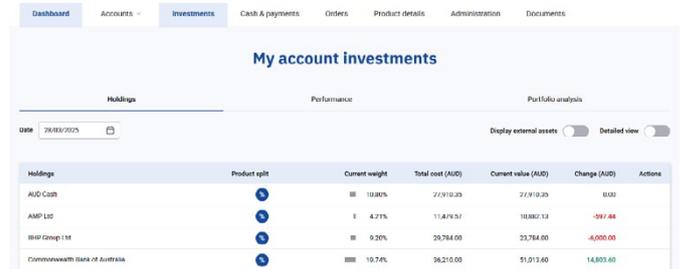
- Bank account/s (add or remove)
- Contact details: email, phone numbers, residential and postal address
- Preferences for receiving notifications from CFS Edge
- Country of tax residency and citizenship
- Edge password and Multi Factor Authentication (MFA) delivery preference

Your account investments

Navigate to the **Investments** tab to view your current investment holdings, performance summary and portfolio analysis.

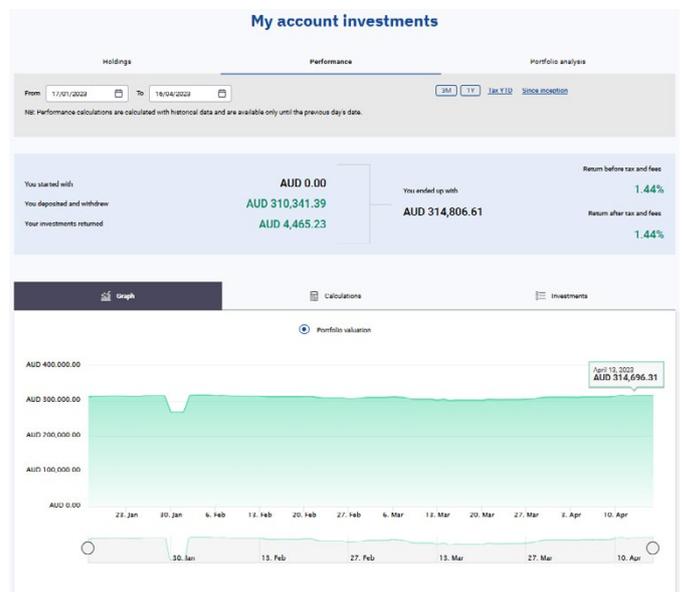
Your investment holdings

- View all current holdings in your portfolio.
- Toggle to display any externally held assets linked to your account by your adviser.
- Toggle for a detailed view of all holdings (including average cost, last price and total value).



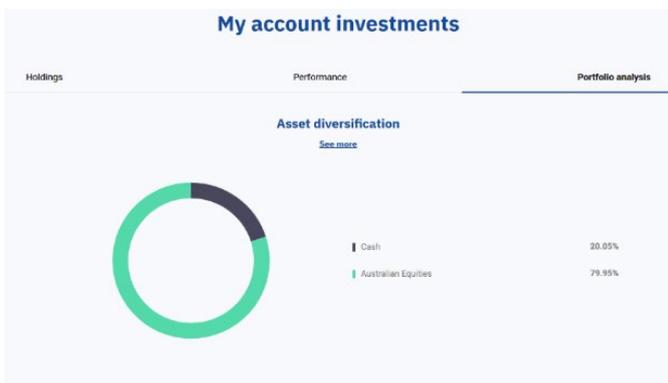
Performance

- View a summary of your investment performance within a specified date range or since your account opened (inception).
- View portfolio valuation graphs and detailed calculation of your investment returns.
- View details of all your investments including opening and closing values and total returns.



Your portfolio analysis

- View graphs of your asset diversification, global diversification, sector diversification and your top seven investments.



Your product details

Navigate to **Product Details** to view general information about your account:

Colonial First State

Good afternoon, Ena

Last login: 28 March 2025, 08:10 am
Client ID: 292

AUD 383,494.66
Total wealth at 01 Apr 2025

Dashboard Accounts Investments Cash & payments Orders **Product details** Administration Documents

Product details

General Beneficiaries Pension Contribution Transfers Insurance

Superannuation member number: 623891

Super account balances and components

Total account balance	256,087.50			
Preserved amount	256,087.50	Taxable	256,087.50	
Unrestricted non-preserved	0.00	Tax exempt	0.00	
Restricted non-preserved	0.00	Untaxed	0.00	

Reversionary information

You'll be able to view items on this list that are applicable to your account type:

- Member number
- Account balance and preservation components
- Pension details and reversionary information (pension only)
- Beneficiary details¹
- Contributions and rollover details, including completed transactions and YTD and contribution cap information
- Super portfolio transfer history
- Insurance details

¹ Super account holders can also add and submit details of non-binding beneficiaries via this screen.

Managing your portfolio

Navigate to **Administration** to quickly and securely authorise transactions and view key account information including your fee arrangements, tax information and asset transfer details.

Navigation: **Dashboard** | Accounts ▾ | Investments | Cash & payments | Orders | Product details | **Administration** | Documents

My portfolio administration

Authorisations | Fees and charges | Payment authorisations | Corporate actions | Transfers | Tax

From: 28/02/2025 To: 28/03/2025 [Since inception](#) 3M 1Y Open authorisations Completed authorisations

Account Id	Account name	Date started	Process	Status
+ CF6020894	Ena Miller	27-Mar-2025	One-Off Advice Fee	Open

Authorisations	<ul style="list-style-type: none">• Please see next page.
Fees and charges	<ul style="list-style-type: none">• View your current fee arrangements including any one-off adviser fees charged on your account.• Submit a request to cancel ongoing adviser fee arrangements.
Payment authorisations	<ul style="list-style-type: none">• View any authorised payments deducted from your account from the date your account opened (inception) or within a specific date range.
Corporate actions	<ul style="list-style-type: none">• View any corporate action activity associated with your account filtered by status.• This includes any action required on pending corporate actions.
Transfers	<ul style="list-style-type: none">• View details of any asset transfer in or out of your account. Expand to a detailed view of assets included in the transfer and to view tax parcel information.
Tax	<ul style="list-style-type: none">• View summary and detailed list of unrealised/realised CGT gains and unrealised/realised income parcel information.

Authorisations

Review open transactions your adviser has submitted for your approval, for example advice fee arrangements. You can also view previously completed authorisations since your account was opened or within a specific date range.

Navigate to **Administration**

Click on the **Authorisations** tab. Select the open Account ID to expand the task.

My portfolio administration

Authorisations | Fees and charges | Payment authorisations | Corporate actions | Transfers | Tax

From: 04/03/2025 To: 04/04/2025 [Since inception](#) 3M 1Y Open authorisations Completed authorisations

Account Id	Account name	Date started	Process	Status
CF6020894	Ena Miller	27-Mar-2025	One-Off Advice Fee	Open

One-off advice fee

CF6020894 : Accumulation Account

Please review the below one-off advice fees and click authorise to provide consent that you agree to the fees.

Contact Details

Name: Ena Jennifer Miller
 Email address: test44507@cfs.com.au
 Mobile: +61 0491570006

What is the amount of the one-off fee you will pay?
 If you consent, you will pay the following one-off advice fee from your Account.

Account	CF6020894-001	Fee amount incl GST	\$2,000.00
Statement of advice / record of advice date	27 Mar 2025	Description	

What services will Future Advice Australia provide for the one-off advice fee you will pay?

- Review of your account

Why is Avanteos Superannuation Trust seeking your consent?
 Avanteos Superannuation Trust is required by law to obtain your consent before the one-off advice fee can be deducted from your Account. If you are not happy with the amount or the services described, you do not have to consent.

How can you withdraw your consent?
 You may vary or withdraw your consent to any future advice fee deductions at any time by notifying Avanteos Superannuation Trust in writing at the contact details below, or by submitting an on-platform request to withdraw your consent to the one off advice fee.

Adviser details

Adviser name	Jennifer Yello	Licensee	Future Advice Australia
Adviser phone number	+61 0900123123	AFSL	111111
Adviser email	test42059@cfs.com.au		

Superannuation Fund Details

Fund Name	Avanteos Superannuation Trust	Phone	1300 769 619
ABN	20 096 259 979	Email	cfsedge@cfs.com.au
RSE Registration Number	RSE L0002691	Website	cfs.com.au/cfsed9a

Please refer to the CFS Edge Superannuation PDS for more information on fees and costs.

By consenting to the fees I:

- understand the information provided above;
- understand that where my Financial Adviser is part of an adviser dealer group, payment will be made to that dealer group and not the individual adviser;
- request and authorise the advice fee(s) to be deducted from my Account(s) and to be paid to my Financial Adviser;
- acknowledge that the Responsible Entity/Trustee is not responsible for the financial advice services provided by my Financial Adviser;
- release the Responsible Entity/Trustee from any claim relating to the financial advice services provided by my Financial Adviser, other than a claim for the Responsible Entity/Trustee to pay the agreed advice fee(s) and to deduct it from my Account(s);
- acknowledge the Responsible Entity/Trustee has discretion to reject or cease deducting advice fees;
- confirm that the advice fee(s) reflect what has been agreed with my Financial Adviser;
- acknowledge that I understand how the advice fee(s) will be applied to my Account;
- understand that fixed advice fees deducted at regular frequencies may result in rounding discrepancies when compared to annual calculations; and
- declare that the advice fee(s) comply with the sole purpose test. This means that only costs associated with advice that relates to your superannuation and insurance obtained through superannuation may be deducted from your superannuation Account.

Review the activity and **Authorise** or **Reject**.

Your reports and documents

Navigate to **Documents** to generate a range of reports and statements and to view and upload documentation.

How to generate reports

Click **Generate report** on the **Account documents** tab:

The screenshot shows the 'My account documents' page. At the top, there is a navigation bar with tabs: Dashboard, Accounts, Investments, Cash & payments, Orders, Product details, Administration, and Documents. The 'Documents' tab is active. Below the navigation bar, the page title 'My account documents' is centered. There are two sub-sections: 'Account documents' and 'My documents'. The 'Account documents' section has a search bar with 'From' and 'To' date pickers (27/12/2024 and 27/03/2025) and a 'Search' button. Below the search bar are 'Upload' and 'Generate report' buttons. A table below shows a list of documents with columns for 'Document', 'Date added', and 'Download'. One document is listed: 'Adviser fee consent' with a date of '17/03/2025'. At the bottom, there are pagination controls showing '1' and a 'Results per page' dropdown set to '10'.

Select the report type you want to generate.

There are a range of reports available according to your account type, including:

- Portfolio Valuation Report
- Asset Allocation Report
- Portfolio Performance Report
- Transaction Listing Report
- Realised and Unrealised Capital Gains/Losses & Tax Report
- Contribution Details Report
- Pension Details Report
- Centrelink Schedule
- Income Statement Report

The 'Generate report' dialog box is shown. It has a title bar with a close button (X). Below the title, there is a 'Select report type' dropdown menu with 'Transaction Listing Report (PDF)' selected. Below the dropdown are 'From' and 'To' date pickers (27/02/2025 and 26/03/2025) and a 'Generate' button.

Select the date parameters and click **Generate** to view and download your report.

How to upload a new document

Click **Upload** on the **Account documents** tab:

My account documents

Account documents My documents

From 27/12/2024 To 27/03/2025 Search

Upload Generate report

Document	Date added	Download
Adviser fee consent	17/03/2025	Download

< 1 >

Results per page 10

Click the relevant document type:

- 'Document about me' will be added to your personal profile
- 'Document about my account' will be added to or your account

Select the document type from the category drop down list.

Select **Choose file** to locate the document to upload. You can upload PDF, DOC, DOCX, JPG, JPEG and BMP files.

Upload document

Document type

Document about me Document about my account

You're uploading a document to your personal profile

Select document category

Please select

Choose file

Accepted formats: PDF, DOC, DOCX, JPG, JPEG, BMP

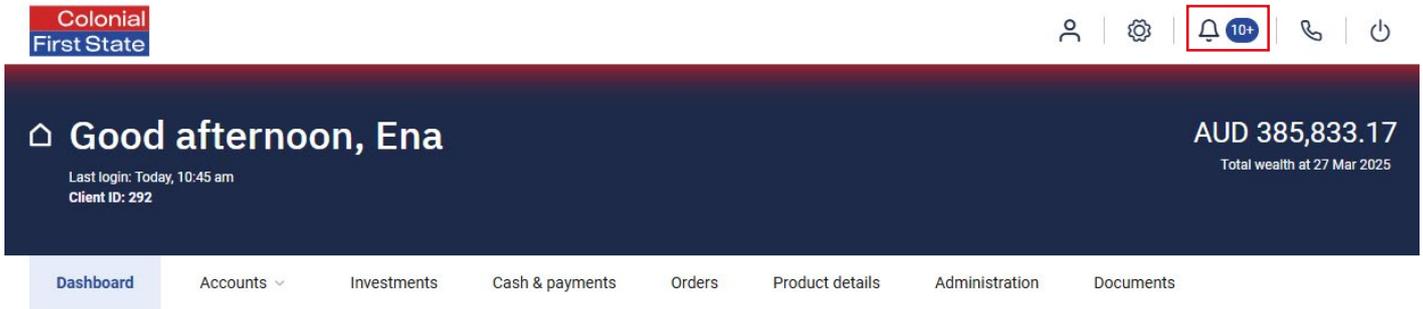
Upload

How to view your documents

You can view previously uploaded documents, statements and any reports forwarded to you by your adviser in the **My documents** tab. Setting the date search parameters will display all documents within this date range.

Stay up to date

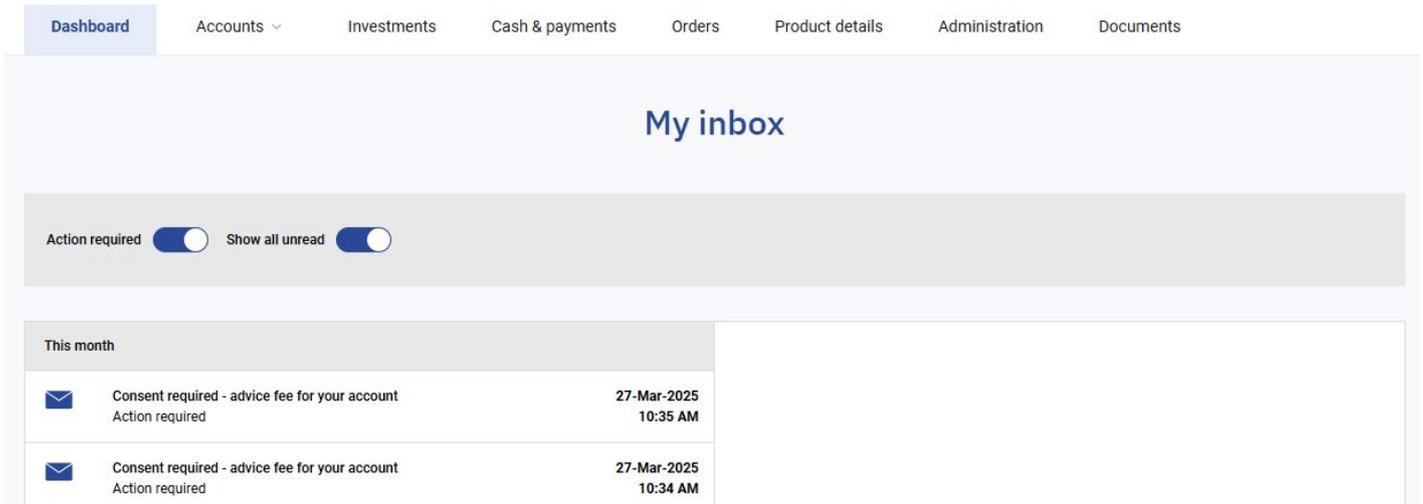
When you have an unread notification or action requiring your attention, the **bell icon** at the top of the screen will display a number.



Opening and actioning your notifications

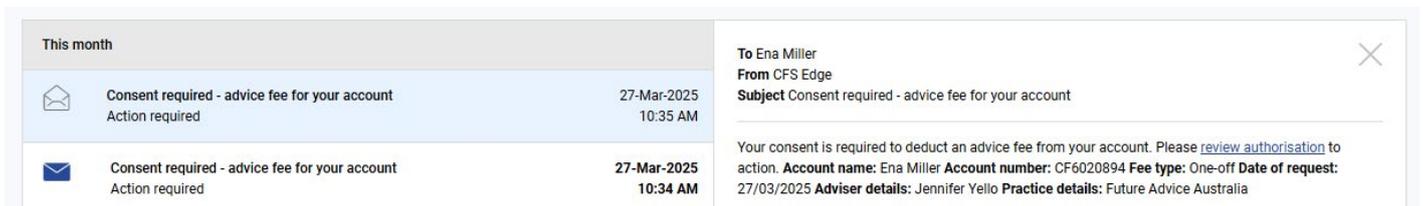
Click on the **bell icon** to open your inbox. This will display all notifications.

Toggle your settings to display notifications requiring your action and/or unread messages:



This month		
	Consent required - advice fee for your account Action required	27-Mar-2025 10:35 AM
	Consent required - advice fee for your account Action required	27-Mar-2025 10:34 AM

Click the envelope next to the item to display the notification. You'll find a link in the notification that will take you directly to the pending transaction for you to review and authorise.



This month		
	Consent required - advice fee for your account Action required	27-Mar-2025 10:35 AM
	Consent required - advice fee for your account Action required	27-Mar-2025 10:34 AM

To: Ena Miller
From: CFS Edge
Subject: Consent required - advice fee for your account

Your consent is required to deduct an advice fee from your account. Please [review authorisation](#) to action. **Account name:** Ena Miller **Account number:** CF6020894 **Fee type:** One-off **Date of request:** 27/03/2025 **Adviser details:** Jennifer Yello **Practice details:** Future Advice Australia

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, administrator and custodian of the Avanteos Wrap Account Service and issuer of 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. The PDS, IDPS Guide and FSGs can be obtained from your adviser, cfs.com.au/cfsedge or by calling us on 1300 769 619. 30866/FS8589/0425