

CFS Managed Account Portfolios

Efficiency *and* Quality. The best of both worlds

Streamline your practice and serve clients better with CFS managed account portfolios.

Our broad range of portfolios, all underpinned by a common philosophy, enable you to efficiently and confidently meet diverse client needs.

Why CFS managed account portfolios?

Adviser *and* Client efficiency

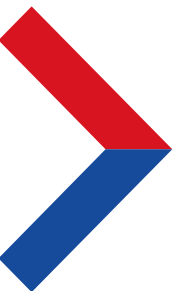
Purpose-built portfolios with common building blocks enable highly-efficient advice journeys.

Depth *and* Agility

As the velocity of market change intensifies, active asset allocation by an experienced investment team becomes increasingly important.

Range *and* Consistency

Our suite of portfolios cater to diverse client types, and are underpinned by a consistent and contemporary investment philosophy.



How CFS managed account portfolios can unlock next-level efficiency

Efficiency is the hallmark of managed accounts, and at CFS, we elevate this promise through innovative thinking in the design of our portfolios. Our approach empowers advisers to manage their clients' investments with enhanced effectiveness and confidence.

1

Range and consistency

By offering a broader range of portfolios, CFS enables advisers to cater to diverse client groups and needs, all supported by a consistent investment philosophy and market house-view.

2

Avoid clunky blending

Three distinct price points eliminate the need to blend different solutions for fee-sensitive clients, providing a more cohesive and streamlined solution.

3

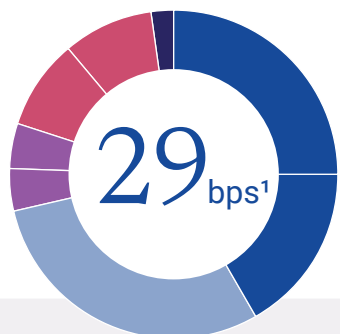
Efficiency along the client journey

Our portfolios are designed with common building blocks, allowing clients to transition between suites in a tax-efficient manner.



CFS Index

A high-quality managed account for fee-sensitive portfolios.



Active asset allocation

Asset mix adapts to constantly evolving market dynamics.

Simple but diversified

Broad market exposure, packaged efficiently.

Cost-efficient

Exclusively uses passive building blocks to keep costs down.

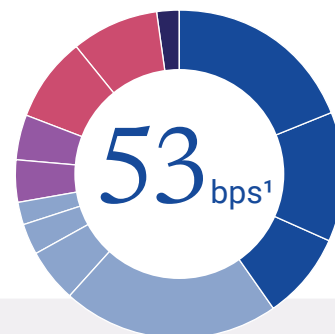
Growth/Defensive mix

| |
|-------|
| 30/70 |
| 50/50 |
| 70/30 |
| 80/20 |
| 85/15 |
| 99/1 |

[View performance](#)

CFS Flex

Aligns with an investment philosophy that prefers a mix of passive and active.



A better Core-Satellite

Similar cost, but more robust portfolio construction.

Full toolkit

Flexibility to utilise passive, enhanced and active building blocks.

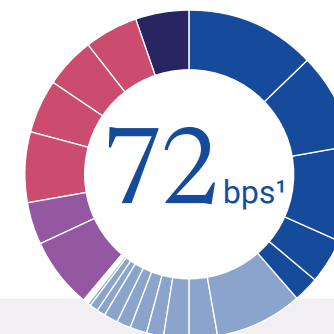
Complementary components

Offering an off-the-shelf option that removes the need to blend SMAs.

[View performance](#)

CFS Apex

CFS's 'best ideas' managed account offers sophistication without complexity.



Unconstrained

The highest level of active management for highly-engaged clients.

Direct shares

Improved transparency and engagement through direct shares.

Focused

We only spend on fully active managers in asset classes where it makes sense. Savings are passed on to clients.

[View performance](#)

1 Based on 70/30 portfolios. Total ongoing fees and costs (pa): Managed Account fee (CFS SMA PDS 12/3/25), indirect costs, recoverable expenses, performance fee, net transaction cost.

Dynamic and purposeful asset allocation

We approach the concept of 'active versus passive' holistically. Instead of solely focusing on stock or security selection, we emphasise active asset allocation across all portfolios. Even our CFS Index portfolios are actively managed in this regard.

Active asset allocation can be viewed in two ways: being dynamic and responsive to market movements, and being purposeful in asset allocation. For instance, recognising when traditional defensive assets like government bonds may not fulfill their defensive role in an inflationary environment, and a pivot may be required. Both aspects have gained importance this decade as markets have become more unpredictable and move more quickly.

At CFS, all our clients benefit from our proactive approach to asset allocation. Our Flex and Apex portfolios also provide exposure to active managers in asset classes where we believe alpha exists.

“Active asset allocation can be viewed in two ways: being dynamic and responsive to market movements, and being purposeful in asset allocation.”

Exceptional value

CFS managed account portfolios not only represents one of the industry's most progressive managed account solutions, but does so at a highly competitive price point.

Low management fees

CFS managed account portfolios take a contemporary approach to investing, using active asset allocation across a broad range of building blocks. The strategic use of lower-cost passive and enhanced securities allows us to pass savings on to investors, while maintaining a strong focus on performance.

CFS Edge Accelerate Series

CFS managed account portfolios are available through the CFS Edge Accelerate Series. They attract zero platform administration fees, further reducing the total cost of investing for the client.

Institutional investment expertise

The CFS Investments team is a leader in the industry, boasting a deep and diverse team of over 25 investment professionals, a rarity in Australia's managed accounts landscape. The team embraces a contemporary approach to investment management, remaining agile and nimble to respond quickly to market changes and effectively navigate challenges in increasingly volatile markets.

Under the leadership of Chief Investment Officer Jonathan Armitage, the team manages over \$73 billion, showcasing our extensive expertise and capability. Our proven track record of navigating market cycles and delivering strong performance underscores our commitment to achieving superior outcomes for clients.

Our greatest strength lies in our diversity, with top-down asset allocation experts, specialist investment manager selection professionals, currency and derivative specialists, dedicated investment risk analytics experts, and responsible investments and operational/fund services professionals.



1 CFS Thrive+ Sustainable Growth fund. Learn more about the certification at responsiblereturns.com.au

2 FirstChoice Essential Super Growth option (MySuper Lifestage 1975-79) was the best performing MySuper Lifecycle option in FY24, delivering a 14.4% return, followed by FirstChoice Employer Super growth option (MySuper Lifestage 1975-79), which ranked second with a 14.3% return. As rated by research house SuperRatings.

3 Chant West Top 10 Performing Growth Funds (year to June 2024) - CFS FirstChoice Growth.

25+
investment professionals

\$73+
billion of funds under management

#1
strong performance

CFS placed #1 and #2 by SuperRatings in the best performing MySuper Lifecycle investment options.²

Chant West placed CFS equal first in the Top 10 Performing Growth Funds.³

Portfolio managers

Al Clark
Head of Investments



Ritesh Prasad, CFA
Multi Sector Portfolio Manager



Learn more about the [CFS Investment team](#)



Additional tools *and* resources

- [Product Disclosure Statement](#)
- [Tools and resources](#)
- [CFS Investment team](#)

Adviser use only

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Find out more

To find out more about CFS managed account portfolios, please contact your local [Business Development Manager](#), call Adviser Services on 13 18 36 (8:30am to 6pm Sydney time) or visit cfs.com.au/investments

