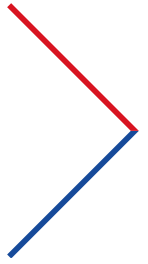


Product Update

CFS Edge Investments

10 January 2025



This Product update contains updated information, applicable to each of the following:

- CFS Edge Investments Investor Directed Portfolio Service Guide (IDPS Guide), Issue No 2024/2 dated 5 October 2024
- The Other Important Information brochure (OII), dated 5 October 2024.

This Product update must be read together with the relevant IDPS Guide and Supplementary IDPS Guide (SIDPS Guide). These documents, as well as our Financial Services Guide (FSG), are available free of charge:

- on our website, cfs.com.au/cfsedge under 'Offer documents'
- from your adviser, or
- by calling us on 1300 769 619.

Unless otherwise specified, terms used in the IDPS Guide (and SIDPS Guide, if applicable) have the same meaning in this Product update.

Update about upcoming changes to adviser fees following the Quality of Advice Review reforms and an amendment required to the regular withdrawal facility for CFS Edge Investments.

The changes outlined in this update inform that we've updated our Adviser service fee (ASF) consent forms for CFS Edge in line with new legislative requirements, which take effect on 10 January 2025. These changes are a result of tranche 1 of the Quality of Advice Review reforms which introduce amendments to the Corporations Act 2001 and the Superannuation Industry (Supervision) Act 1993 to:

- streamline consent processes for ongoing fee arrangements; and
- enable the provision of a mandatory industry form (not yet released) that can be used to manage fee arrangements across multiple accounts and account providers.

This IDPS Guide product update also amends the Other Important Information brochure for CFS Edge Investments dated 5 October 2024, issued by CFSIL as the Operator of the Service.

On 5 October 2024, CFSIL issued a new IDPS Guide and Other Important information brochure (OII) for CFS Edge Investments. The OII includes the withdrawal frequencies available for the regular withdrawal payments available to CFS Edge investors.

Changes to the fees you pay to your adviser

We have updated our Adviser service fee (ASF) consent forms in line with new legislative requirements which take effect on 10 January 2025 for ongoing adviser service fee arrangements.

Where you instruct us to deduct Adviser fees from your CFS Edge Investments account, the fee must relate only to personal advice.

Existing and new fixed-term fee arrangements and one-off advice fees are not affected by this change.

What is the new process for ongoing fee arrangements?

The legislation has replaced “anniversary date” with a “reference date” for determining the renewal period.

Under the legislation, a new consent must be obtained:

- Up to 60 days before, and
- On or before 150 days after the reference date.

We recommend speaking to your adviser to further understand the standardised process for obtaining your consent for an ongoing fee arrangement (if applicable). You can also find out more about these changes at <https://asic.gov.au/regulatory-resources/financial-services/regulatory-reforms/delivering-better-financial-outcomes-dbfo-package/>.

In the Other Important Information brochure, the section ‘Withdrawals (How do I...Set up regular withdrawals?’ entry is deleted and replaced with the following:

How do I...	Transaction options	Information I need to know
<p>Setup regular withdrawals?</p> <p>This facility is available for CFS Edge Investments only. You can arrange regular withdrawals from your cash account to your nominated bank account on any date. The frequency of the withdrawals can be either:</p> <ul style="list-style-type: none">• Fortnightly• Monthly• Quarterly• Yearly <p>The minimum amount per regular withdrawal is \$100.</p>	<p>Online by your adviser</p>	<p>Your adviser will be able to process your request online. If there are insufficient funds in your cash account to make the withdrawal, the payment will be rescheduled to the next regular withdrawal frequency. Foreign currency cannot be used to fund regular withdrawals. SMSF Trustees are responsible for adhering to regulatory obligations including conditions of release.</p>

Need more information?

Please speak with your adviser if you would like more information about these changes, or call us on 1300 769 619, Monday to Friday, 8.30am to 6pm (Sydney) time.

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. Colonial First State (CFS) is Superannuation and Investments HoldCo Pty Limited ABN 64 644 660 882 and its subsidiaries, which include AIL and CFSIL. The Target Market Determinations (TMD) for our financial products can be found at cfs.com.au/cfsedge (under ‘Offer documents’) and include a description of who a financial product is appropriate for. This document may include general advice but does not take into account your individual objectives, financial situation or needs. You should read the relevant IDPS Guide and FSG carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. 30636/FS8174/1224