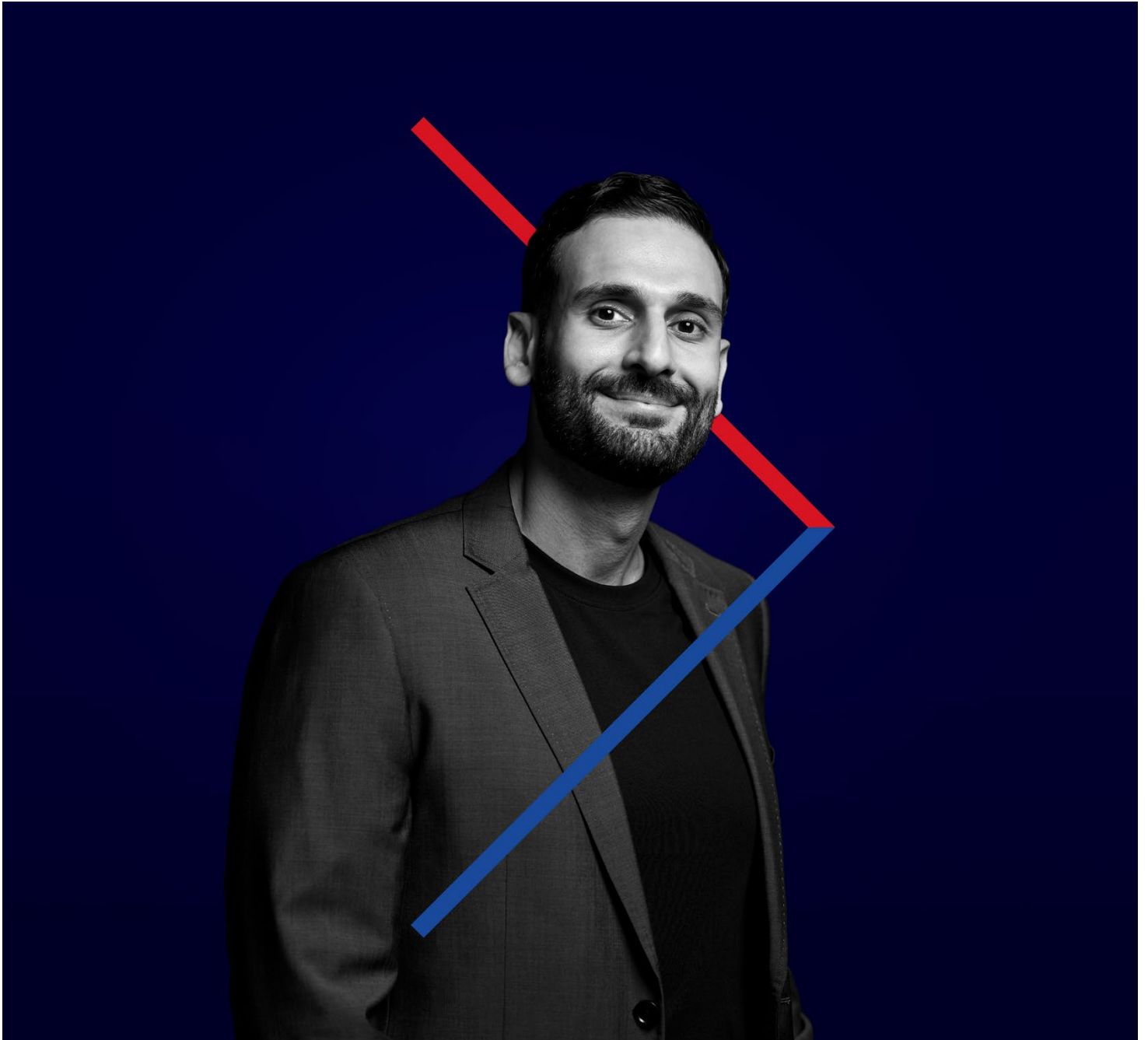


# CFS Edge Investor Portal User Guide

1 July 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](http://www.cfs.com.au/cfsedge/member)

## Login to your account


[investor.cfsedge.com.au/Login](http://investor.cfsedge.com.au/Login)

### Can't log in?






Click 'Forgot username' or 'Forgot password' 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


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



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

Include external investments?

☐

## 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

Manage widgets 

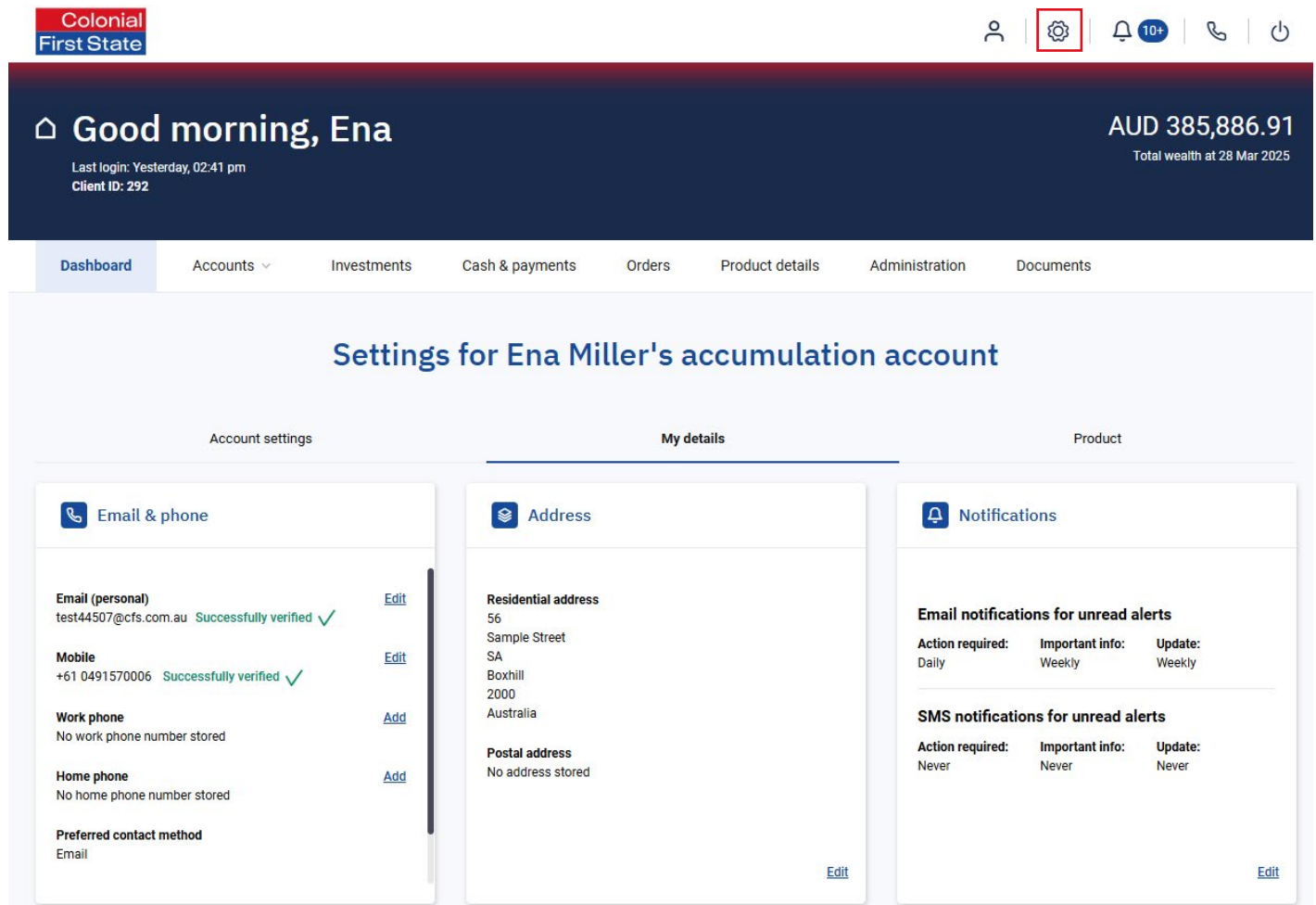
Regular Deposits and  
Withdrawals

Fund your goals or accounts  
with regular payments in.

☒

## Your personal details, preferences and notification settings

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



## 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
- If your TFN has previously been provided to us
- Country of birth

## What you can edit

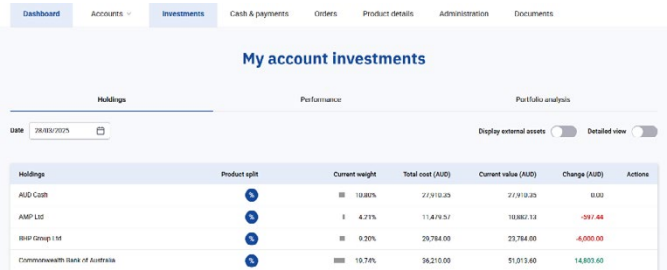
- Edge password and Multi Factor Authentication (MFA) delivery preference
- Bank account/s (add or remove)
- Contact details: email, phone numbers, residential and postal address
- Preferences for receiving notifications from CFS Edge
- Country of tax residency and citizenship

# Your account investments

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

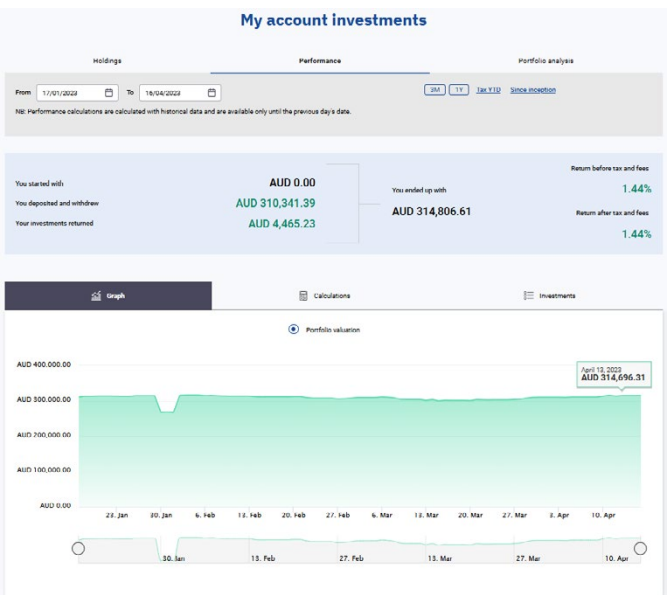
## Your investment holdings

- 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).



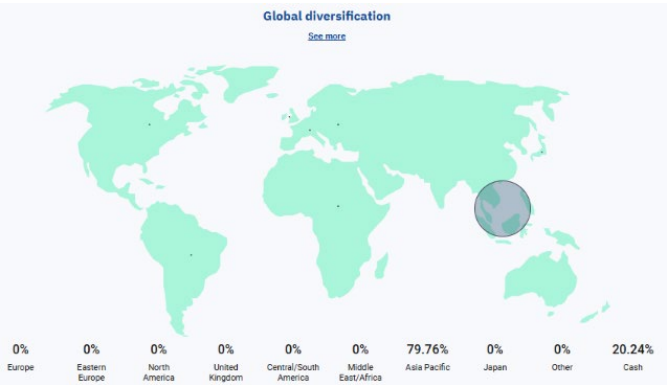
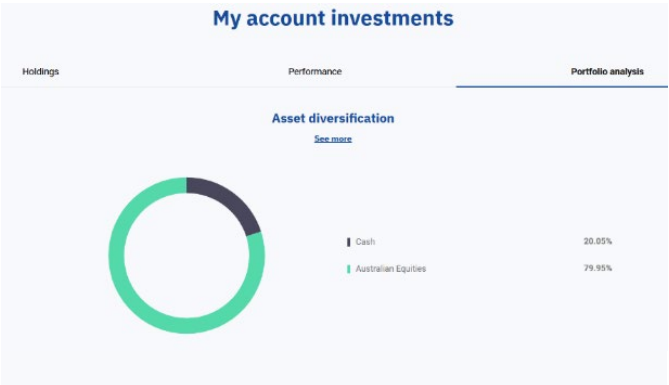
## Performance

- 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 and your top ten 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 details<sup>1</sup>
- Contributions and rollover details, including completed transactions and YTD and contribution cap information
- Super portfolio transfer history
- Insurance details

<sup>1</sup> 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.

DashboardAccounts ▾InvestmentsCash & paymentsOrdersProduct detailsAdministrationDocuments

My portfolio administration

Authorisations

Fees and charges

Payment authorisations

Corporate actions

Transfers

Tax

From28/02/2025

To28/03/2025

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



# 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.

DashboardAccountsInvestmentsCash & paymentsOrdersProduct detailsAdministrationDocuments

My portfolio administration

AuthorisationsFees and chargesPayment authorisationsCorporate actionsTransfersTax

From04/03/2025To04/04/2025Since inception3M1YOpen authorisationsCompleted 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 0900173123

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/cfsedge

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.

AuthoriseReject

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

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CFS Edge Investor Portal User Guide



# 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:

DashboardAccountsInvestmentsCash & paymentsOrdersProduct detailsAdministrationDocuments

My account documents

Account documentsMy documents

From27/12/2024To27/03/2025Search

UploadGenerate report

Document	Date added	Download
Adviser fee consent	17/03/2025	<div></div>

<1>

Results per page10

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
- Cash and Investments Transaction Report
- Realised and Unrealised Capital Gains/Losses & Tax Report
- Contribution Details Report
- Pension Details Report
- Centrelink Schedule
- Income Statement Report

Generate report

Select report type

Transaction Listing Report (PDF)

From27/02/2025To26/03/2025Generate

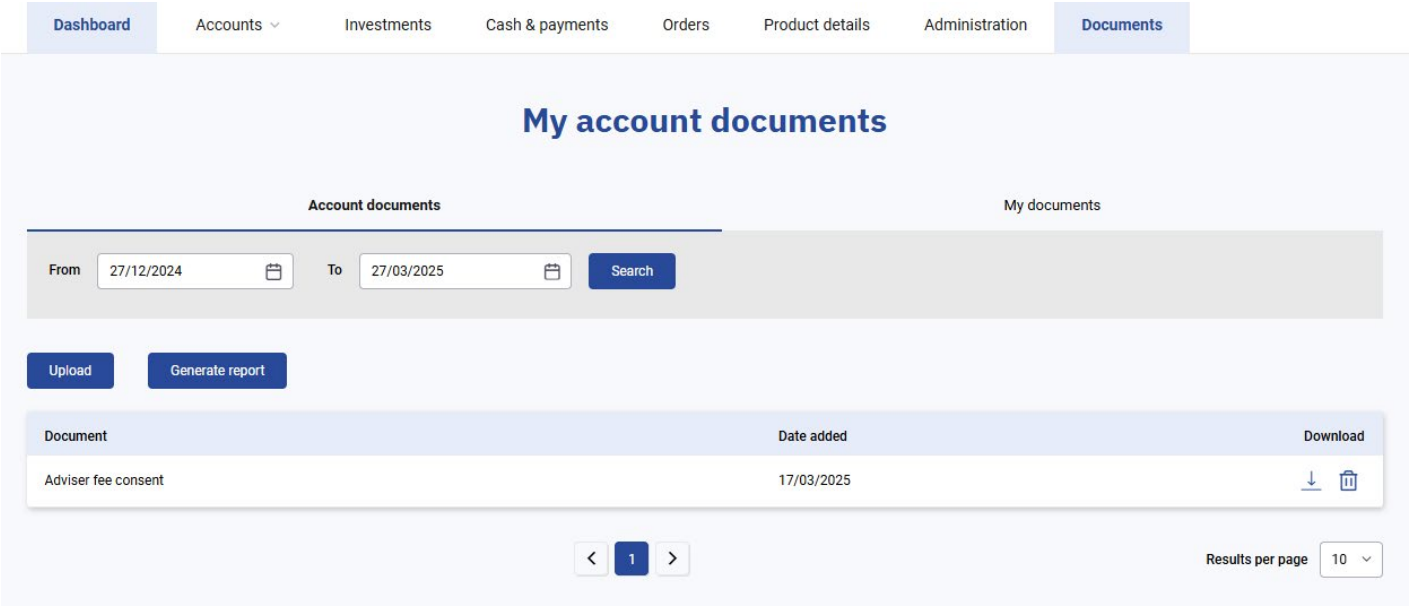
Select the date parameters and click **Generate** to view and download your report.

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CFS Edge Investor Portal User Guide

# How to upload a new document

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

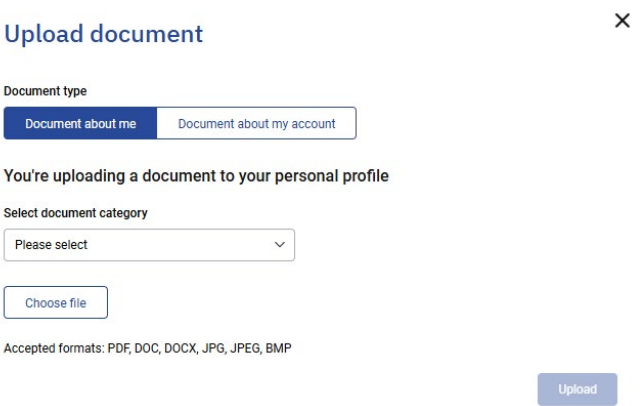


Click the relevant document type:

- '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.



## 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.

# Your BPAY details

To make a contribution via BPAY directly into your account, finding your BPAY details is dependent on your account type.

## Super accounts

Click on **Product details** tab

Click **Contributions**

Click **Contribution Options**

DashboardAccountsInvestmentsCash & paymentsOrdersProduct detailsAdministrationDocuments

Product details

GeneralBeneficiariesPensionContributionTransfersInsurance

Contribution summary

Rollovers

Financial year2025GoContribution options

Year to date contributions

Contribution type	YTD amount	Contribution cap
Concessional Contributions	\$0.00	\$30,000.00
Non-Concessional Contributions	\$0.00	\$120,000.00

The deposit options box will open which displays your BPAY details by contribution type.

Your VCASH details are available by clicking on Direct credit.

When submitting contributions via BPAY, depending on your bank institution, the biller name will appear as either:

- CFS EDGE – FNZ CUSTS or
- FNZ CUSTODIANS (AU)

The naming convention you see cannot be updated.

## Deposit options

### Deposit method

BPAY

Direct credit

### BPAY details

### Contribution type

Personal

Spouse

Downsizer

CGT small business rollover

BPAY

Biller Code: 266890

Ref:

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](#)

© Registered to BPAY Pty Ltd 69 079 137 518  
Please ensure you quote this reference number when paying into your account using BPAY.  
For BPAY payments, allow up to 5 business days for the funds to be received and allocated to make contributions other than personal or spouse.

Investment accounts

Navigate to the **Settings** icon

Click **Account** Settings

Click **View** in the Account banking references widget

Colonial  
First State

10+

Good afternoon, Ena

Last login: Today, 04:34 pm  
Client ID: 292

AUD 646,980.23  
Total wealth at 14 May 2025

Dashboard

Accounts

Investments

Cash & payments

Orders

Product details

Administration

Documents

Settings for Ena Miller's individual account

Account settings

My details

Product

Entities and permissions

Ena Miller  
Individual Account Holder

Bank accounts

No Bank Accounts

Add new bank account

Account banking references

You can make BPAY or direct credit payments directly into your account. Click view to see the details.

View

Settings for Benjamin Sykes John John Peter's individual account

Account banking references

You can make BPAY or direct credit payments directly into your account using the details below:

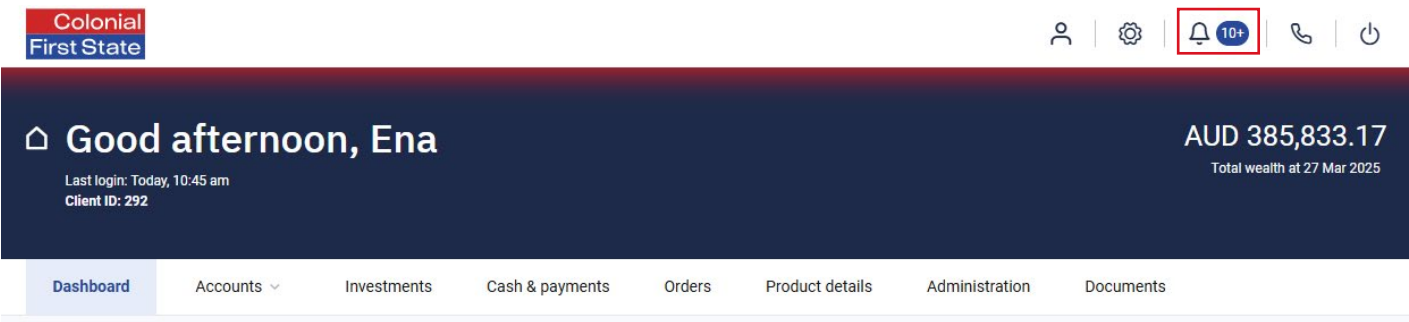
Account	BSB	Account number	BPAY reference number
CF1020501-001 - Income GIA 001	248012	100000025	<div><div><div></div><div>Bill Code: 266890 Ref: 100000025</div></div><div>Telephone &amp; Internet Banking – BPAY® Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au</div></div>

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CFS Edge Investor Portal User Guide

# Stay up to date

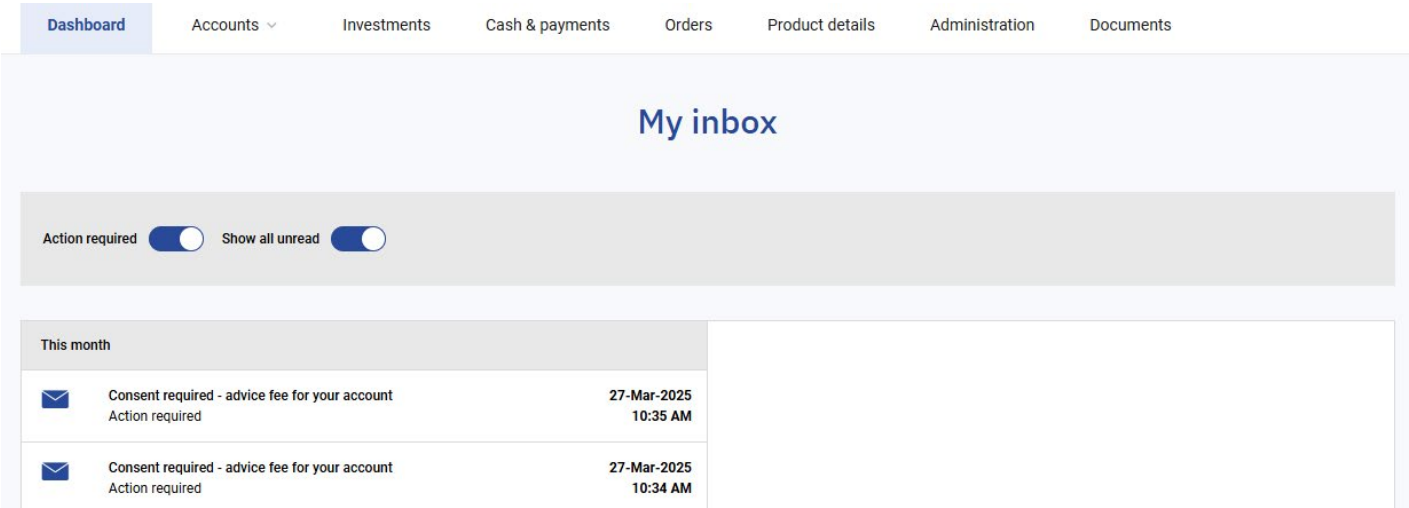
When you have an unread notification or action requiring your attention, the **bell icon** at the top of the screen will display a number.



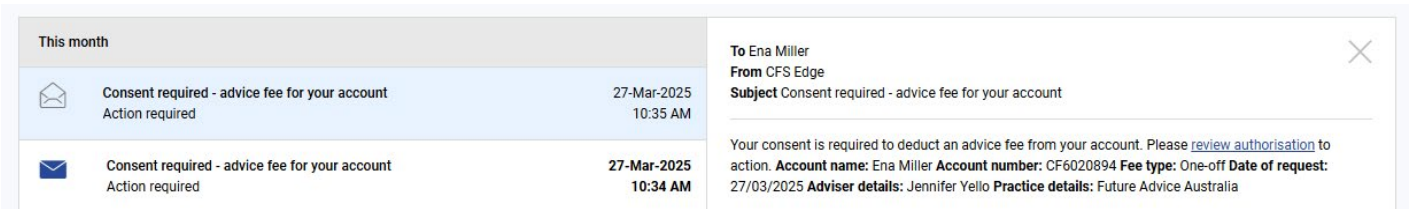
## Opening and actioning your notifications

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:



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.



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](http://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](http://cfs.com.au/cfsedge) or by calling us on 1300 769 619. 30962/FS8589/0625