



BALANCED INVESTMENT STRATEGIES

FINANCE ♦ BALANCE ♦ LIFE

Supplementary Financial Services Guide

Version 201010 (compiled October 2010)

Justin Doyle

Authorised Representative Number 295 767

This document is a Supplementary Financial Services Guide (SFSG) should be read in conjunction with the Balanced Investment Strategies Pty Ltd (BIS) Financial services Guide (FSG) dated June 2010.

It gives you details about Justin's education, experience and authorisations and any other interest or association that may influence him in providing you with financial advice. He is an authorised representative of BIS and has been given approval by BIS to distribute this document.

Justin has been working in the financial services industry since 1999 and joined Balanced Investment Strategies in May 2003. He has recently completed his Advanced Diploma in Financial Services and has specialist qualifications in self managed superannuation.

Justin has extensive experience as a financial planner and administrator and is responsible for much of the financial planning documentation that is produced by Balanced Investment Strategies.

Education

- **Diploma of Financial Services (Financial Planning)**
Tribeca Learning – awarded March 2007
- **Statement of Attainment – TSG SMSF Adviser Course**
The Strategist Group – awarded May 2004
- **Bachelor of Psychology with honours**
Griffith University – awarded April 2000
- **Bachelor of Business**
Griffith University – awarded April 1999

Balanced Investment Strategies Pty Ltd

A.B.N. 33 070 860 776

AFSL No: 314 365

5 Sixth Ave (**PO Box 1251**) PALM BEACH QLD 4221

Ph: 07 55 98 38 00

Fax: 07 55 98 37 11

Email: BIS.info@cosgroveco.com.au

- **Advance Diploma of Financial Services (Financial Planning)**

Kaplan Professional – awarded October 2010

Experience

- **Balanced Investment Strategies**

Financial Planner, SMSF Administrator and Accounting & Tax Compliance since May 2003

- **Sunsuper Pty Ltd**

Financial Planning Administrator September 2002 to May 2003

- **Mellon Global Investments Limited**

Fund Accountant/Administrator February 2002 to September 2002

- **Monitor Money Corporation**

Financial Paraplanner from October 1999 to November 2001

Authorisations

Justin is authorised by BIS to advise you on the following financial products:

Managed Investment Schemes

Superannuation

Self Managed Superannuation Funds

Retirement Income Streams

Deposit & Payment Products

Securities

Loan Facilities

Leasing & Finance

Life Insurance

Remuneration

Justin is remunerated by a salary and may receive bonuses from time to time based on the overall performance of BIS.

Other Interests

Via the Colonial First State First Choice platform Justin holds interests in:

Ausbil Australian Active Equity Fund

AXA Global Equity Value Fund

CFS Global Resources Fund

First Choice Asian Share Fund

Perpetual Industrial Share Fund

Platinum International Fund

452 Australian Share Fund

Justin also has an account with Australian Unity Superannuation

If you would like to make an appointment to discuss your financial needs and objectives in more detail, please contact Justin at Balanced Investment Strategies on 07 5598 3800.