



*Effective Financial Solutions*

## Supplementary Financial Services Guide

**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).

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

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

*Kaplan Professional – awarded October 2010*

- **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*

### 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

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**Balanced Investment Strategies Pty Ltd**

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- **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, as a shareholder of Balanced Investment Strategies and Cosgrove & Co Pty Ltd, may receive a dividend from either company if so determined by the directors.

## **Other Interests**

Via a Commsec Share Trading Account, Justin holds interests in:

iShares Small Cap ETF	Vanguard Australian Property Securities ETF
Vanguard Diversified High Growth ETF	Vanguard Australian Small Cap ETF

Justin also has an account with BT Advicelink Super Wrap

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.