



*Effective Financial Solutions*

## Supplementary Financial Services Guide

**Renee Gamble**

**Authorised Representative Number 244 846**

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

Renee has extensive experience in small business and was general manager of Amnesia Pty Ltd, a chain of fashion stores, for nine years. In 2000 Renee joined Cosgrove & Co Pty Ltd primarily to assist clients become GST compliant and educate them in their obligations.

Renee joined Balanced Investment Strategies in 2001 as a paraplanner and commenced financial services studies. As a financial planner Renee has recently gained her Advanced Diploma of Financial Services (Financial Planning) qualification.

### Education

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

*Kaplan Professional – awarded October 2010*

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

*Tribeca Learning – awarded March 2007*

- **Certificate IV in Business (Marketing)**

*Quality Training Solutions – awarded November 2006*

- **SMSFA Specialist Accreditation**

*Self Managed Superannuation Fund Association*

### Experience

- **Balanced Investment Strategies**

Financial Planner since December 2003

Paraplanner June 2001 to December 2003

- **Cosgrove & Co**

Bookkeeper June 2000 to May 2001

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**Balanced Investment Strategies Pty Ltd**

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## Authorisations

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

Managed Investment Schemes	Superannuation
Retirement Income Streams	Deposit & Payment Products
Securities	Life Insurance
Loan Facilities	Leasing & Finance

## Remuneration

Renee is remunerated by a salary and, as a director of Balanced Investment Strategies and Cosgrove & Co Pty Ltd, may receive a dividend from either company if so determined by the directors.

## Other Interests

Renee holds interests in:

Macquarie CMT  
BT SWMS Wrap (held through SMSF)

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