



Effective Financial Solutions

Supplementary Financial Services Guide

Scott Bruni

Authorised Representative Number 401779

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 April 2015.

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

Scott is highly qualified and has a wealth of experience in both the accounting and financial planning fields. As a financial planner her focus is on providing long term financial planning advice to individuals and trustees of self managed superannuation funds. Aspects covered by this advice may include investment, retirement planning, estate planning, superannuation and insurance.

Scott joined BIS Cosgrove in April 2003 and became an Authorised Representative of Balanced Investment Strategies in April 2011.

Education

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

Kaplan Professional – awarded July 2010

- **Registered Tax Agent**

Tax Agent's Board – awarded February 2010

- **Certified Practising Accountant**

CPA Australia – awarded 2009

- **CPA - Financial Planning & Superannuation (CPA110)**

CPA Australia – awarded July 2006

- **Bachelor of Business (Accounting Major)**

Southern Cross University – awarded 2003

Experience

- **Cosgrove and Co Pty Ltd (Gold Coast)**

Accounting Manager - February 2013 to present

- **Cosgrove and Co Pty Ltd (Gold Coast)**

Senior Accountant - July 2010 to January 2013

Balanced Investment Strategies Pty Ltd

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- **Cosgrove and Co Pty Ltd (Gold Coast)**

Accountant - April 2003 to June 2010

Authorisations

Scott 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

Scott 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

Scott holds interests in:

N/A

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