



# Financial Services Guide



Licensee: Balanced Investment Strategies  
Pty Ltd (AFSL. 314365)

This Financial Services Guide (FSG) is  
authorised for distribution by Balanced  
Investment Strategies Pty Ltd.

Authorised Representatives:  
Renee Gamble (#244 846)  
Justin Doyle (#295 767)  
Darin Trounce (#123 6910)

Version 2.0: 8 June 2021

**LOCATION**  
5 Sixth Avenue  
PALM BEACH QLD 4221

**PHONE**  
P: (07) 55 983 800  
F: (07) 55 983 711

**POSTAL**  
PO Box 1251  
PALM BEACH QLD 4221

# In this guide...

This Financial Services Guide (FSG) is intended to inform you of basic matters relating to our relationship, prior to us providing you with a financial service.

The matters covered by the FSG include: Who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interests, and details of our internal and external dispute resolution procedures and how you can access them.

You have the right to ask us about our charges, the type of advice we give you, and what you can do if you have a complaint about our services.

Balanced Investment Strategies Pty Ltd is the principal licensee and authorises the distribution of this FSG.

It is intended that this FSG should assist you in determining whether to use any of the services described below.

You should also be aware that you are entitled to receive a Statement of Advice whenever we provide you with any advice which takes into account your objectives, financial situation and needs. The Statement of Advice will contain the advice, the basis on which it is given and information about fees, commissions and associations which may have influenced the provision of the advice.

In the event we make a recommendation to acquire a particular financial product (other than securities) or offer to issue or arrange the issue of a financial product, we must also provide you with a Product Disclosure Statement containing information about the particular product which will enable you to make an informed decision in relation to the acquisition of that product.

## Why am I receiving this?

This Financial Services Guide (FSG) will help you decide whether to use the services that we\* offer. It contains information about:

- Balanced Investment Strategies Pty Ltd
- Balanced Investment Strategies and your Financial Adviser
- The services we offer and their cost
- Any conflicts of interest which may impact these services
- How we are remunerated
- How we deal with complaints if you are not satisfied with our services.

\*In this document 'we' refers to Balanced Investment Strategies Pty Ltd and Your Financial Adviser.

## Who are we?

Balanced Investment Strategies Pty Ltd is a Corporate Authorised Representatives of Balanced Investment Strategies Pty Ltd.

Your Adviser will undertake the provision of the financial service to you. Your Adviser is an Authorised Representative of Balanced Investment Strategies Pty Ltd.

We act on behalf of Balanced Investment Strategies Pty Ltd who is responsible for the services that we provide. Please refer to the Supplementary Financial Services Guide (SFSG) for more details about your Adviser.

Balanced Investment Strategies Pty Ltd holds an Australian Financial Services Licence (314365) which has been issued by the Australian Securities and Investments Commission (ASIC).

Balanced Investment Strategies is required to comply with the obligations of the Corporations Act and the conditions of its licence.

This includes the need to have adequate compensation arrangements in place with a Professional Indemnity insurer for the financial services that it and its current and past representatives provide.

## Lack of Independence Disclosure

Balanced Investment Strategies is not independent, impartial or unbiased as defined by s923A of the Corporations Act because we;

- (a) Receive commissions from the advice we provide on life risk products.
  - i. Commissions received in these cases are used as a funding solution by offsetting your advice fees and are disclosed in your Statement of Advice, Fee Disclosure Statement and Ongoing Service Agreements.
  - ii. We offer the ability to reduce all commissions to nil, which is our preferred option.

## What services do we provide?

Balanced Investment Strategies Pty Ltd is authorised to offer you the following services:

- General financial planning advice
- Social security advice
- Retirement planning advice
- Tax planning advice
- Estate planning advice
- Managed investment advice
- Superannuation advice
- Insurance advice
- What we do

We provide advice on unit trusts, managed funds, direct equities, debentures and superannuation products. We also provide advice on annuities, allocated pensions and other income stream products.

Balanced Investment Strategies Pty Ltd offers both personal and general advice. Where general advice is provided it is up to you to calculate whether particular investments are suitable to your own investment needs, objectives and financial circumstances.

We prefer to recommend that you seek personal advice that includes consideration as to the suitability of investments to your investment objectives, needs and circumstances before making investment decisions.

In addition to standard managed portfolio services, we offer investment valuation reports and the opportunity for regular advisory consultations and reviews of investment portfolios and their ongoing appropriateness to your financial circumstances.

### Who does my Adviser act for when providing financial services to me?

Your Adviser will be acting on behalf of Balanced Investment Strategies as its Authorised Representative, therefore Balanced Investment Strategies is responsible to you for any financial advisory services that your Adviser provides.

## Documents you may receive

If you decide to obtain personal financial advice, your Adviser will need to determine your needs, objectives and relevant financial circumstances. At the initial appointment, your Adviser will typically gather the relevant information by using a client data collection form.

You will be asked to provide accurate information about your personal and financial situation and keep your Adviser informed of any changes to your relevant circumstances. When your Adviser provides personal financial advice to you, you may receive one or more of the following documents:

<b>Letter of Engagement</b>	The Letter of Engagement will outline the scope of advice and financial services proposal including a fee quote for same.
<b>Statement of Advice (SoA)</b>	The SoA will set out the advice that has been tailored to your specific circumstances and provide you with details of all relevant disclosures including details of any remuneration payable.
<b>Statement of Further Advice (SoFA)</b>	Previously known as the SoA (Incorporation by Reference).
<b>Record of Advice (RoA)</b>	The SoFA and RoA may be provided in situations where further advice is provided. The SoFA and RoA streamline the documentation process by avoiding unnecessary duplication of information already provided in previous advice documents.
<b>Product Disclosure Statement (PDS)</b>	A PDS will be provided if a product recommendation is made and includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable)
<b>Fee Disclosure Statement (FDS)</b>	A FDS will be issued to you in instances where you enter into an Ongoing Fee Arrangement with your Adviser for a period greater than 12months. The FDS will contain information about the services you were entitled to receive, the services you actually received and the fees you paid during the period. The FDS will be provided to you annually.
<b>Renewal Notice</b>	Should you commence an Ongoing Fee Arrangement for the first time after 1 July 2013 (or in circumstances where the Ongoing Fee Arrangement is significantly varied after 1 July 2013), your Adviser will also issue a Renewal Notice every 2 years. The Renewal Notice will give you the option of renewing the Ongoing Fee Arrangement

## How will I pay?

Balanced Investment Strategies Pty Ltd provides financial and investment advice on a 'fee for service' basis. This means that we will invoice you for services provided at the time they are provided or we can enter into an agreement with you for the provision of regular services for a set fee.

## Insurance commissions

In relation to any insurance recommendations, Balanced Investment Strategies Pty Ltd may receive an initial commission of between 0% and 66% of the first years annual premium, and then an annual ongoing commission of up to 22% of the annual premium for the following years.

This commission is paid by the insurance company and is not a separate charge to you. Balanced Investment Strategies Pty Ltd firmly believes in providing the best outcome for our clients and will use a portion of these commissions received to offset fees.

Additional commissions received by Balanced Investment Strategies are retained to so we can offer our clients claims assistance service if and when you need to make an insurance claim.

## Do any relationships or associations exist which might influence you in providing me with financial services?

We may engage service providers such as a solicitor or mortgage broker to provide advice in their specific area of expertise as part of your broader financial plan. Any fees that may result for these services will be paid to the providers directly.

We will not engage any service provider without your consent.

## When you receive our advice

### **Will you give me advice that is suitable to my needs and circumstances?**

Yes. But to do so we need to find out your individual objectives, financial situation and needs before we recommend any financial products or services to you.

You reserve the right to not divulge this information to us, if you do not wish to do so.

In that case, we are required to warn you about the possible consequences of us not having your full personal information. You should read the warnings carefully.

### **Can I provide you with instructions and tell you how I wish to instruct you to buy or sell my financial products?**

Yes. You may specify how you would like to give us instructions. For example, by telephone, fax, email or other means.

### **What information do you maintain in my file and can I examine my file?**

We maintain a record of your personal profile, which includes details of your objectives, financial situation and needs. We also maintain records of any recommendations made to you.

We are committed to implementing and promoting a privacy policy which will ensure the privacy and security of your personal information. A copy of our privacy policy is enclosed for your information.

If you wish to examine your file, you should ask us, and we will make arrangements for you to do so.

### **What should I know about any risks of the financial products or strategies you recommend to me?**

We will explain to you any significant risks of financial products and strategies we recommend to you. If you feel that you need further clarification, please ask your Adviser.

## If you have any complaints...

### Who can I complain to if I have a complaint about the provision of financial services to me?

At Balanced Investment Strategies we take the provision of our services very seriously and have a detailed complaints handling procedure set out in our compliance manual. All staff receive training in complaints handling and a copy of our complaints handling procedure can be obtained from our website or by request from our office.

If you have any complaint about the service provided to you, you should take the following steps:

Contact us and tell us about your complaint.

If your complaint is not satisfactorily resolved within 3 business days, please contact the complaints resolution officer for Balanced Investment Strategies Pty Ltd or put your complaint in writing and send it to us. Our complaints contact details are:

**The Practice Manager**  
**PO Box 1251**  
**Palm Beach QLD 4221**  
**Ph: (07) 5598 3800**

We will try to resolve your complaint quickly and fairly.

If the complaint can't be resolved to your satisfaction you have the right to complain to the Australian Financial Complaints Authority (AFCA). They can be contacted on 1800931 678. This service is provided to you free of charge. Balanced Investment Strategies is a member of AFCA.

The Australian Securities and Investment Commission (ASIC) also have a free call Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

### Compensation arrangements

As at the date of this document BIS has the following compensation arrangements in place:

Professional Indemnity Insurance.