



BALANCED INVESTMENT STRATEGIES

FINANCE ♦ BALANCE ♦ LIFE

Financial Services Guide

Version 4 compiled July 2009

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.

Key information is set out in answer to the following questions.

Balanced Investment Strategies Pty Ltd

A.B.N. 33 070 860 776 AFSL No. 314365

Incorporating Cosgrove & Co CPAs

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

Ph: (07) 5598 3800 Fax: (07) 5598 3711 Email: BIS.info@cosgroveco.com.au

1. Before you get our advice:

Who will be providing the financial service to me?

Your adviser will undertake the provision of the financial service to you. Please refer to the Supplementary Financial Services Guide (SFSG) for details about your adviser. Your adviser is an authorised representative of Balanced Investment Strategies (BIS) and BIS is the holder of an Australian Financial Services Licence (Licence Number 314365).

What kind of financial services are BIS authorised to provide and what kinds of products do those services relate to?

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 (provided through an associate)

We provide advice on unit trusts, managed funds, debentures and superannuation products.

Advice on direct shares is provided through arrangements with a stock broking firm.

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 BIS as its Authorised Representative, therefore BIS is responsible to you for any financial advisory services that your adviser provides.

How will I pay for the service?

BIS 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 regular services for a set fee.

BIS may receive an up front fee or commission from a fund manager as a result of placing an investment on your behalf. This occurs when a fund manager charges an entry fee and pays a portion of this to the investment adviser. In these cases we will give you the option to have the commission refunded to you, use it to offset any fee payable to BIS or, where appropriate, purchase additional units in the applicable investment.

Ongoing or trail commissions may be paid to BIS by fund managers as a portion of the ongoing management fee charged on your investments. In these cases we will keep a record of the payments and credit them against your next fee payable to BIS.

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

Providing personal insurance advice is a specialised service and we may refer clients to Matt Lee of Multisurance (Authorised Representative of P.I.S. AFSL No. 234951) for this service. Details of any remuneration BIS receives will be included in the documentation received from this provider should you choose to engage Matt Lee.

2. When you get our advice.

Will you give me advice that is suitable to my needs and financial 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 have 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.

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.

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.

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.

3. 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 web site or by request from our office.

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

1. Contact us and tell us about your complaint
2. 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.

3. If the complaint can't be resolved to your satisfaction you have the right to complain to the Financial Ombudsman Service (FOS). They can be contacted on 1800 335 405. This service is provided to you free of charge. BIS is a member of FOS.

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

4. Compensation Arrangements

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

- Professional Indemnity Insurance
- Security Bond

These arrangements comply with Section 912B of the Corporations Act 2001.