



BALANCED INVESTMENT STRATEGIES

FINANCE ♦ BALANCE ♦ LIFE

Supplementary Financial Services Guide

Version 200911 (compiled November 2009)

Brian Cosgrove

Authorised Representative Number 244755

This document is a Supplementary Financial Services Guide (SFSG) and should be read in conjunction with the Balanced Investment Strategies Pty Ltd (BIS) Financial services Guide (FSG) dated October 2008.

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

After 17 years with the Australian Taxation Office Brian entered into public practice as a Certified Practising Accountant in 1990. He is now the senior partner of Balanced Investment Strategies Pty Ltd incorporating Cosgrove & Co Pty Ltd CPA, a successful accounting, taxation and superannuation firm.

Brian's specialises in providing structural financial advice and providing advice and strategies to self managed superannuation fund trustees.

Education

- **Bachelor of Commerce**
University of Queensland, Brisbane – awarded in 1975
- **Certified Practising Accountant**
CPA Australia – awarded September 1987
- **Public Practice Certificate**
CPA Australia – awarded January 1992
- **Statement of Attainment – Financial Planning Proper Authority**
Institute of Chartered Accountants – awarded May 2002
- **Certificate of Completion – ASIC PS146 Financial Planning Accreditation**
Professional Investment Services Pty Ltd – awarded June 2003
- **Statement of Attainment – TSG SMSF Adviser Course**
The Strategist Group – awarded May 2004

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

Experience

- **Balanced Investment Strategies**
Director of company providing Investment Services to Cosgrove & Co since December 1995
- **Cosgrove & Co**
Director and CPA in Public Practice since January 1997
- **Crowley Cosgrove & Associates**
CPA in Public Practice July 1990 to December 1996
- **Australian Taxation Office**
From 1972 to 1990
AIDAB Project Port Moresby PNG (1 year)
Senior Investigator – Brisbane ATO (3 years)
Investigator – PNG Tax Office (3 years)
Investigator – Brisbane ATO (9 years)
Tax Assessor – Brisbane ATO (3 years)

Professional & Other Affiliations

- Member of CPA Australia
- Registered Tax Agent
- Member of Australian Institute of Company Directors (AICD)
- SMSF Specialist Adviser - Self Managed Superannuation Fund Professionals Association of Australia (SPAA)

Authorisations

Brian is authorised by Balanced Investment Strategies 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

Remuneration

Brian is remunerated by a salary and, as a partner & 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

As at the date of this SFSG Brian holds interests in:

- Forest Enterprises Group
- Great Southern Plantations
- Barossa Vines
- Bank of Queensland
- Westpac Banking Corporation
- National Australia Bank
- BHP Billiton

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