



BALANCED INVESTMENT STRATEGIES

FINANCE ♦ BALANCE ♦ LIFE

Supplementary Financial Services Guide

Version 200911 (compiled November 2009)

Justin Doyle

Authorised Representative Number 295767

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 October 2008.

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

Justin has been working in the financial services industry since 1999 and joined Balanced Investment Strategies in May 2003. He is currently completing his Advanced Diploma in Financial Services and has specialist qualifications in self managed superannuation.

Justin has extensive experience as a financial planner and administrator and is responsible for much of the financial planning documentation that is produced by Balanced Investment Strategies.

Education

- **Diploma of Financial Services**
Tribeca Learning – awarded March 2007
- **Statement of Attainment – TSG SMSF Adviser Course**
The Strategist Group – awarded May 2004
- **Bachelor of Psychology with honors**
Griffith University – awarded April 2000
- **Bachelor of Business**
Griffith University – awarded April 1999

Advance Diploma of Financial Services subjects completed

- **Estate Planning**
Tribeca Learning – awarded November 2007
- **Investment Planning 2**
Tribeca Learning – awarded March 2007
- **Taxation Planning**
Tribeca Learning – awarded August 2005

Balanced Investment Strategies Pty Ltd

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

Incorporating Cosgrove & Co CPAs

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Experience

- **Balanced Investment Strategies**
Financial Planner, SMSF Administrator and Accounting & Tax Compliance since May 2003
- **Sunsuper Pty Ltd**
Financial Planning Administrator September 2002 to May 2003
- **Mellon Global Investments Limited**
Fund Accountant/Administrator February 2002 to September 2002
- **Monitor Money Corporation**
Financial Paraplanner from October 1999 to November 2001

Authorisations

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

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

Remuneration

Justin is remunerated by a salary and may receive bonuses from time to time based on the overall performance of BIS.

Other Interests

Justin Doyle holds interest in:

- Ausbil Australian Active Equity Fund
- AXA Global Equity Value Fund
- CFS Global Resources Fund
- FirstChoice Asian Share Fund
- Perpetual Industrial Share Fund
- Platinum International Fund
- 452 Australian Share Fund

Via the Colonial First State First Choice platform.

Justin also has an account with Australian Unity Superannuation.

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