



BALANCED INVESTMENT STRATEGIES

FINANCE ♦ BALANCE ♦ LIFE

Supplementary Financial Services Guide

Version 200911 (compiled November 2009)

Renee Gamble

Authorised Representative Number 244846

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

Renee has extensive experience in small business and was general manager of Amnesia Pty Ltd, a chain of fashion stores, for nine years. In 2000 Renee joined Cosgrove & Co Pty Ltd primarily to assist clients become GST compliant and educate them in their obligations.

Renee joined Balanced Investment Strategies in 2001 as a paraplanner and commenced financial services studies. Now as a financial planner Renee has a Diploma in Financial Services and is well on the way to gaining her Advanced Diploma.

Education

- **Diploma of Financial Services**
Tribeca Learning – awarded March 2007
- **Certificate IV in Business (Marketing)**
Quality Training Solutions – awarded November 2006

Advance Diploma of Financial Services subjects completed

- **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

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

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Experience

- **Balanced Investment Strategies**
Financial Planner since December 2003
Paraplanner June 2001 to December 2003
- **Cosgrove & Co**
Bookkeeper June 2000 to May 2001
- **Amnesia Pty Ltd**
General Manager February 1991 to May 2000

Authorisations

Renee 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

Renee is remunerated by a salary and, as a partner & director of BIS and Cosgrove & Co Pty Ltd, may receive a profit distribution if so determined by the directors.

Other Interests

As at the date of this SFSG Renee has interests in the following:

- 5 x Great Southern Wood lots Project 2004
- 5 x FEA Wood lots Project 2006
- Macquarie CMT
- Freedom of Choice Superannuation account
- Great Southern Limited

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