

# Financial Services Guide (Part 2)

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This document is Part 2 of the Financial Services Guide (FSG). Part 2 sets out the details of the authorised representatives who are authorised by Hillross Financial Services Limited (Hillross) AFS Licence No: 232705 to provide the financial services offered in Part 1 of this FSG, unless stated otherwise. FSG (Part 1) should only be provided in conjunction with and read together with this FSG (Part 2).

**FMD Financial (QLD) Pty Ltd trading as FMD Financial**

ABN: 89 381 594 940

Authorised Representative No.: 315352

## Contact details

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## Martin Hawkins

**Authorised Representative No:** 264435

**Qualifications:** Bachelor of Business, Diploma of Financial Planning, Certified Financial Planner™ and Life Risk Specialist.

**Biography:** Martin established the Queensland office of FMD Financial in 2004 and is both a Director and Financial Planner in the Brisbane office. Martin has been involved in the financial planning industry since 1984, with the first 15 years working as a Director and adviser for a medium-sized practice in London. In 1999 Martin moved to Australia and was a Senior Financial Planner with a multi-national human resource consulting group prior to setting up the Queensland FMD

office. Martin has been retained by a number of large corporate clients advising their employees on superannuation related issues and currently sits on the FMD Investment Committee. Martin also provides services in respect of Structured Products and Protected Equity Loans.

**Payment:** Martin Hawkins is a Director and employee of FMD Financial (QLD) Pty Ltd and he and his family trust have a controlling interest over the shares of the company. Martin receives a salary from the company and his family trust receives dividends.

**Email:** [martin.hawkins@fmd.com.au](mailto:martin.hawkins@fmd.com.au)

## Debbie Spence

**Authorised Representative No.:** 276299

**Qualifications:** Diploma of Financial Planning, Certified Financial Planner™, Life Risk Specialist and accredited in ASX Listed Products.

**Biography:** Debbie has been involved in the financial services industry since 1999, commencing as a Financial Planner in 2001 and becoming CFP® qualified in 2006. She brings with her to FMD considerable experience in advising on direct equities and self-managed superannuation funds, as well as a wide range of general financial planning. Debbie is a passionate believer in the value of providing good quality financial advice to clients, and derives a great deal of satisfaction out of seeing clients achieve their financial goals.

**Payment:** Debbie Spence is an employee of FMD Financial (QLD) Pty Ltd and receives salary plus bonuses from the practice.

**Email:** [debbie.spence@fmd.com.au](mailto:debbie.spence@fmd.com.au)