

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).

Reynolds Williams and Associates Pty Ltd trading as FMD Financial

ABN: 47 108 497 052

Authorised Representative No.: 278422

Contact details

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Michael Reynolds

Authorised Representative No.: 247591

Practice: Reynolds Williams and Associates Pty Ltd.

Qualifications: Bachelor of Applied Science, Diploma of Education and accredited in ASX Listed Products.

Biography: Mike joined FMD Financial in 2002 and is a Director and an Adviser in the Melbourne office. Since joining the financial services industry in 1986, Mike has consulted to a number of medium-sized accountancy practices in small business planning. Mike specialises in Self-Managed Superannuation Funds, direct equity model portfolios, including hybrid securities and exchange traded funds (ETF). Mike provides strategic planning for asset allocation, fund structure and advice to high net worth individuals covering estate planning, investment strategy and retirement income streams.

Payment: Mike Reynolds is a Director, employee and shareholder of Reynolds Williams and Associates Pty Ltd and receives salary plus dividends from the company.

Email: mike.reynolds@fmd.com.au

Craig Williams

Authorised Representative No.: 247644

Practice: Reynolds Williams and Associates Pty Ltd.

Qualifications: Bachelor of Business, Advanced Diploma of Financial Services (Financial Planning) and accredited in ASX Listed Products.

Biography: Craig joined FMD Financial in 2003 and holds the position of Director and an Adviser in the Melbourne office. Craig has worked in the financial services industry since 1994. He was a Senior Financial Planner at a large multinational financial services group and an Alternate Director of the Staff Superannuation Fund. Craig brings to the group a wide range of skills and experience and has demonstrated the ability to deal with both large corporate clients, as well as individual investors. His objective is to allow clients to position themselves to achieve their financial goals by looking at all aspects of the financial planning process.

Payment: Craig Williams is a Director, employee and shareholder of Reynolds Williams and Associates Pty Ltd and receives salary plus dividends from the company.

Email: craig.williams@fmd.com.au

Aaron Hitch

Authorised Representative No.: 316165

Practice: Reynolds Williams and Associates Pty Ltd.

Qualifications: Bachelor of Commerce (Financial Planning) and Advanced Diploma of Business (Marketing).

Biography: Aaron Hitch joined FMD Financial in 2005, became an Authorised Representative in 2007 and is currently studying towards the completion of his Certified Financial Planner™ (CFP®) qualification. Since joining FMD, he has progressively developed strong relationships with many new and existing clients of FMD on both a technical and personal level. Aaron is dedicated to helping clients achieve their long term financial goals ranging from wealth accumulation, risk minimisation, superannuation, taxation planning and retirement planning. Aaron's skills and knowledge provide him with the expertise in professional and supporting advice to a number of corporate superannuation plans as well as those who are new to investing including young professionals and the self employed.

Payment: Aaron Hitch is an employee of Reynolds Williams and Associates Pty Ltd and receives salary plus bonuses from the company.

Email: aaron.hitch@fmd.com.au