Financial Services Guide – Part 2 – Adviser Profile – Claire Garrott

Whittle & Skok Financial Services Pty Ltd
ABN 68 006 923 940
AFSL No 232591
Version 14
4 December 2024

About This Guide

The Financial Services Guide (FSG) provides you with important information about Whittle & Skok Pty Ltd ('Whittle & Skok' or 'Licensee') and its Representatives, who will provide you with the financial services described in this FSG. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this FSG.

References in this FSG to 'me', 'I', 'us', 'we' and/or 'our' should be read as either Whittle & Skok or Representatives of Whittle & Skok, as the context requires.

This FSG consists of two parts:

Part 1 is a Financial Services Guide dated 4 December 2024. It contains information about Whittle & Skok and the financial services offered under the Whittle & Skok AFSL, fees and benefits received by Whittle & Skok, and privacy and complaints handling processes.

Part 2 is an Adviser Profile and contains important information about:

- me as your adviser and as a Representative of Whittle & Skok;
- the financial services that I provide;
- our fee structure and the fees and benefits I receive;
- how you can contact me.

Together, the above documents form the complete FSG which we, as Representatives, are required to provide. We suggest you retain both parts of the FSG for your future reference. If any part of the FSG is not clear, please speak to me.

About Your Adviser: Claire Garrott

I am authorised by Whittle & Skok to provide the financial services described in Part 1 and Part 2 of this FSG, and I have also been authorised by Whittle & Skok to distribute this FSG.

My Representative number is 000302547.

Adviser experience

I am an experienced financial adviser who has been working in the financial services industry for many years in a mix of accounting and boutique financial planning firms. I became authorised to provide advice in 2007 and have predominately supported pre-retiree and retiree clients.

My objective is to work together with my clients over time and use my extensive industry experience to see my clients progress towards financial independence.

Adviser qualifications and professional memberships

- Advanced Diploma of Financial Planning
- Bachelor of Science with Honours
- Diploma of Financial Planning
- Member of the Financial Advice Association Australia (FAAA)

Adviser contact details

Your financial adviser: Claire Garrott

T | 03 9261 8100

E | claireg@whittleskok.com.au

Services That I Provide

Areas that I am authorised to provide advice on

I am authorised by Whittle & Skok to provide advisory and dealing services in the products as detailed in Part 1 of the Financial Services Guide.

Fees and Benefits

How I am paid for services provided

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Whittle & Skok.

I receive a salary as an employee of Whittle & Skok. I could also receive a short-term incentive. My short-term incentive does not influence my advice, or any recommendations made.

Our fee structure

As part of detailed financial planning there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are payable by you at the following stages:

Upfront advice fees

A fee may be payable for your initial appointment with me.

For preparation of a personalised financial plan (Statement of Advice – 'SOA'), an SOA preparation fee is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.

I may charge an implementation fee to implement the recommendations in your financial plan. This is payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amounts of funds invested.

Type of Fee	Fee Amount
Initial Appointment Fee	Generally between $220 - $550
SOA Preparation Fee	Generally between $2,200 – $10,000
Implementation Fee	Generally between $500 – $5,000

Ongoing advice fees

If you choose to have me provide ongoing advice and reviews of your financial plan to ensure that your financial strategies and financial products remain appropriate to you. This fee may be a set amount, an amount based on the amount of funds under our advice or management, the time involved in reviewing your portfolio and circumstances, or a combination of two or all these methods.

As a guide, our fee structure is:

Funds Under Advice/Management	Fee Rate
$0 – $1,000,000	1.10%
$1,000,001 – $2,000,000	0.55%
$2,000,000 +	0.33%

*Minimum ongoing advice fee is $3,300 p.a. (including GST). Any differing fee arrangements will be discussed and disclosed to you.

Example

For a moderately complex SOA implementation, we may charge a fee of:	$3,300 (including GST)
With total funds under advice/management of $500,000, the fee for ongoing service and reviews may be:	$5,500 p.a. (including GST)

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SOA) and Product Disclosure Statements at the time of receiving any recommendation.

Tailored Portfolio Solutions/MDA service fees

For our Tailored Portfolio Solutions under a MDA service, fees are based on a tiered fee scale up to 1.5% p.a. plus GST applied to the value of your investment portfolio. A minimum annual fee of $4,125 (inclusive of GST) applies.

Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

Financial Services Guide – Part 2 – Adviser Profile – Philippa Crombie

Whittle & Skok Financial Services Pty Ltd
ABN 68 006 923 940
AFSL No 232591
Version 14
4 December 2024

About This Guide

The Financial Services Guide (FSG) provides you with important information about Whittle & Skok Pty Ltd ('Whittle & Skok' or 'Licensee') and its Representatives, who will provide you with the financial services described in this FSG. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this FSG.

References in this FSG to 'me', 'I', 'us', 'we' and/or 'our' should be read as either Whittle & Skok or Representatives of Whittle & Skok, as the context requires.

This FSG consists of two parts:

Part 1 is a Financial Services Guide dated 4 December 2024. It contains information about Whittle & Skok and the financial services offered under the Whittle & Skok AFSL, fees and benefits received by Whittle & Skok, and privacy and complaints handling processes.

Part 2 is an Adviser Profile and contains important information about:

- me as your adviser and as a Representative of Whittle & Skok;
- the financial services that I provide;
- our fee structure and the fees and benefits I receive;
- how you can contact me.

Together, the above documents form the complete FSG which we, as Representatives, are required to provide. We suggest you retain both parts of the FSG for your future reference. If any part of the FSG is not clear, please speak to me.

About Your Adviser: Philippa Crombie

I am authorised by Whittle & Skok to provide the financial services described in Part 1 and Part 2 of this FSG, and I have also been authorised by Whittle & Skok to distribute this FSG.

My Representative number is 001257258.

Adviser experience

I am open, genuine and love working with a team of people who care about their clients, and care about each other. I have extensive experience working with a range of clients from young families through to retirees and pensioners, to assist them with Cashflow, Debt, Investment, Superannuation, Pensions & Annuities, Social Security, and Estate Planning advice. I am passionate about really listening to my clients which enables me to provide personalised advice, tailored to their goals and objectives. I believe I have done my job well if my clients feel understood, have the information they need to understand their advice, and are able to make empowered financial decisions.

Adviser qualifications and professional memberships

- Bachelor of Business (Financial Planning)
- Member of the Financial Advice Association Australia (FAAA)

Adviser contact details

Your financial adviser: Philippa Crombie

T | 03 9261 8100

E | PhilippaC@whittleskok.com.au

Services That I Provide

Areas that I am authorised to provide advice on

I am authorised by Whittle & Skok to provide advisory and dealing services in the products as detailed in Part 1 of the Financial Services Guide.

Fees and Benefits

How I am paid for services provided

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Whittle & Skok.

I receive a salary as an employee of Whittle & Skok. I could also receive a short-term incentive. My short-term incentive does not influence my advice, or any recommendations made.

Our fee structure

As part of detailed financial planning there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are payable by you at the following stages:

Upfront advice fees

A fee may be payable for your initial appointment with me.

For preparation of a personalised financial plan (Statement of Advice – 'SOA'), an SOA preparation fee is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.

I may charge an implementation fee to implement the recommendations in your financial plan. This is payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amounts of funds invested.

Type of Fee	Fee Amount
Initial Appointment Fee	Generally between $220 - $550
SOA Preparation Fee	Generally between $2,200 – $10,000
Implementation Fee	Generally between $500 – $5,000

Ongoing advice fees

If you choose to have me provide ongoing advice and reviews of your financial plan to ensure that your financial strategies and financial products remain appropriate to you. This fee may be a set amount, an amount based on the amount of funds under our advice or management, the time involved in reviewing your portfolio and circumstances, or a combination of two or all these methods.

As a guide, our fee structure is:

Funds Under Advice/Management	Fee Rate
$0 – $1,000,000	1.10%
$1,000,001 – $2,000,000	0.55%
$2,000,000 +	0.33%

*Minimum ongoing advice fee is $3,300 p.a. (including GST). Any differing fee arrangements will be discussed and disclosed to you.

Example

For a moderately complex SOA implementation, we may charge a fee of:	$3,300 (including GST)
With total funds under advice/management of $500,000, the fee for ongoing service and reviews may be:	$5,500 p.a. (including GST)

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SOA) and Product Disclosure Statements at the time of receiving any recommendation.

Tailored Portfolio Solutions/MDA service fees

For our Tailored Portfolio Solutions under a MDA service, fees are based on a tiered fee scale up to 1.5% p.a. plus GST applied to the value of your investment portfolio. A minimum annual fee of $4,125 (inclusive of GST) applies.

Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.

Financial Services Guide – Part 2 – Adviser Profile – Timothy Chisholm

Whittle & Skok Financial Services Pty Ltd
ABN 68 006 923 940
AFSL No 232591
Version 14
4 December 2024

About This Guide

The Financial Services Guide (FSG) provides you with important information about Whittle & Skok Pty Ltd ('Whittle & Skok' or 'Licensee') and its Representatives, who will provide you with the financial services described in this FSG. It is designed to help you evaluate and make an informed decision about whether to use the financial services described in this FSG.

References in this FSG to 'me', 'I', 'us', 'we' and/or 'our' should be read as either Whittle & Skok or Representatives of Whittle & Skok, as the context requires.

This FSG consists of two parts:

Part 1 is a Financial Services Guide dated 4 December 2024. It contains information about Whittle & Skok and the financial services offered under the Whittle & Skok AFSL, fees and benefits received by Whittle & Skok, and privacy and complaints handling processes.

Part 2 is an Adviser Profile and contains important information about:

- me as your adviser and as a Representative of Whittle & Skok;
- the financial services that I provide;
- our fee structure and the fees and benefits I receive;
- how you can contact me.

Together, the above documents form the complete FSG which we, as Representatives, are required to provide. We suggest you retain both parts of the FSG for your future reference. If any part of the FSG is not clear, please speak to me.

About Your Adviser: Timothy Chisholm

I am authorised by Whittle & Skok to provide the financial services described in Part 1 and Part 2 of this FSG, and I have also been authorised by Whittle & Skok to distribute this FSG.

My Representative number is 001001695.

Adviser experience

I am a Senior Financial Adviser at Whittle & Skok Financial Services who specialises in providing personalised strategic and investment advice, with a focus on delivering solutions that add real value to clients.

I am passionate about engaging with clients in a transparent and consultative manner, with an emphasis on building long-term, meaningful relationships.

My relationship-driven approach enables me to provide clarity and certainty for clients, while utilising market leading strategies and solutions to help them achieve their financial goals.

I have worked in the Financial Services Industry since 2008 and have a broad range of experience gained from working in boutique advisory firms and in a national Private Wealth institution.

I hold a Master of Financial Planning in addition to the Certified Financial Planner® professional designation.

Outside of work, I enjoy spending time with my wife and two young sons, playing the drums and mountain biking.

Adviser qualifications and professional memberships

- Certified Financial Planner CFP®
- Bachelor of Commerce
- Graduate Diploma of Financial Planning
- Master of Financial Planning
- Member of the Financial Advice Association Australia (FAAA)

Adviser contact details

Your financial adviser: Timothy Chisholm

T | 03 9261 8100

E | timothyc@whittleskok.com.au

Services That I Provide

Areas that I am authorised to provide advice on

I am authorised by Whittle & Skok to provide advisory and dealing services in the products as detailed in Part 1 of the Financial Services Guide.

Fees and Benefits

How I am paid for services provided

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by me are paid to Whittle & Skok.

I receive a salary as an employee of Whittle & Skok. I could also receive a short-term incentive. My short-term incentive does not influence my advice, or any recommendations made.

Our fee structure

As part of detailed financial planning there are costs to you at various stages of the process. Before making any recommendations, I will discuss and agree the fees with you.

Advice fees are payable by you at the following stages:

Upfront advice fees

A fee may be payable for your initial appointment with me.

For preparation of a personalised financial plan (Statement of Advice – 'SOA'), an SOA preparation fee is payable. The actual fee will depend on the complexity of your situation and the time it takes to prepare personal financial advice for you.

I may charge an implementation fee to implement the recommendations in your financial plan. This is payable when you decide to proceed with the implementation of any one or more recommendations that I provide to you. The actual fee will depend on the complexity of your situation and the amounts of funds invested.

Type of Fee	Fee Amount
Initial Appointment Fee	Generally between $220 - $550
SOA Preparation Fee	Generally between $2,200 – $10,000
Implementation Fee	Generally between $500 – $5,000

Ongoing advice fees

If you choose to have me provide ongoing advice and reviews of your financial plan to ensure that your financial strategies and financial products remain appropriate to you. This fee may be a set amount, an amount based on the amount of funds under our advice or management, the time involved in reviewing your portfolio and circumstances, or a combination of two or all these methods.

As a guide, our fee structure is:

Funds Under Advice/Management	Fee Rate
$0 – $1,000,000	1.10%
$1,000,001 – $2,000,000	0.55%
$2,000,000 +	0.33%

*Minimum ongoing advice fee is $3,300 p.a. (including GST). Any differing fee arrangements will be discussed and disclosed to you.

Example

For a moderately complex SOA implementation, we may charge a fee of:	$3,300 (including GST)
With total funds under advice/management of $500,000, the fee for ongoing service and reviews may be:	$5,500 p.a. (including GST)

Note: Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SOA) and Product Disclosure Statements at the time of receiving any recommendation.

Tailored Portfolio Solutions/MDA service fees

For our Tailored Portfolio Solutions under a MDA service, fees are based on a tiered fee scale up to 1.5% p.a. plus GST applied to the value of your investment portfolio. A minimum annual fee of $4,125 (inclusive of GST) applies.

Full details of all fees and commissions for financial services will be provided to you in a Statement of Advice (SoA), or Record of Advice (RoA) and Product Disclosure Statements at the time of receiving any recommendation.