

# 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.

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This FSG consists of two parts:

Part 1 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](mailto: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**

|   |                              |
|---|------------------------------|
| <b>For a moderately complex SOA implementation, we may charge a fee of:</b>                                   | \$3,300 (including GST)      |
| <b>With total funds under advice/management of \$500,000, the fee for ongoing service and reviews may be:</b> | \$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 – David Bomford

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ABN 68 006 923 940  
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Version 14  
19 September 2025

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## About Your Adviser: David Bomford

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My Representative number is 001270064.

### Adviser experience

David started his career in financial services in 2009, holding various roles within personal banking before moving into the advice world in 2017, which enabled him to provide more comprehensive solutions to his clients. David has experience in providing comprehensive strategic retirement planning, investment advice, tailored investment solutions, estate planning, personal risk insurance, and tax strategies. David is passionate about assisting clients to achieve their goals and to have the future they dream of. He enjoys working with clients to solve problems that require creative solutions across. David holds a Graduate Diploma of Financial Planning and Graduate Certificate of Self-Managed Super Funds.

## Adviser qualifications and professional memberships

- Diploma of Financial Planning - International Institute of Technology
- Diploma of Finance and Mortgage Broking Management - International Institute of Technology
- Advanced Diploma of Financial Planning - International Institute of Technology
- Graduate Diploma of Financial Planning - Deakin University
- Graduate Certificate in Self-Managed Superannuation Fund - Kaplan
- Financial Advice Association of Australia (FAAA)

## Adviser contact details

Your financial adviser: David Bomford

T | 03 9261 8100

E | [dbomford@whittleskok.com.au](mailto:dbomford@whittleskok.com.au)

## Services That I Provide

### Areas that I am authorised to provide advice on

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## Fees and Benefits

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## Example

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# Financial Services Guide – Part 2 – Adviser Profile – David Howell

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AFSL No 232591  
Version 14  
19 September 2025

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## About Your Adviser: David Howell

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 000319733.

### Adviser experience

I have been in the Financial Services Industry since 1992. As an experienced Financial Adviser since 2004, I have been providing holistic financial advice to a broad range of clients. My experience as a Financial Adviser is complemented with holding roles in investment, marketing and product teams within the investment management industry in the earlier part of my career. I also hold a Bachelor of Business (Economics & Finance) from RMIT university, a Graduate Diploma of Applied Finance and Investment, and a Graduate Diploma of Financial Planning.

My extensive experience has given me a thorough knowledge of superannuation, social security, tax, estate planning and investment strategies. I thrive on the challenge of helping clients capture what is important to them in order to build a long-term financial plan that can adapt to changing needs, and one which is aimed at bringing them lasting financial security and wellbeing.

## Adviser qualifications and professional memberships

- Bachelor of Business (Economics & Finance) - RMIT
- Cavendish & ICFS Specialist SMSF Course - Cavendish
- Graduate Diploma in Applied Finance and Investment - Securities Institute
- Graduate Diploma of Financial Planning - Securities Institute
- Margin Lending and Geared Investments - Kaplan Professional
- Financial Advice Association of Australia (FAAA)
- Financial Services Institute of Australasia (FINSIA)

## Adviser contact details

Your financial adviser: David Howell

T | 03 9261 8100

E | [dhowell@whittleskok.com.au](mailto:dhowell@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, with the exception of Derivatives.

## Fees and Benefits

### How I am paid for services provided

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# Financial Services Guide – Part 2 – Adviser Profile – David Matthew Jackson

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AFSL No 232591  
Version 14  
19 September 2025

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## About Your Adviser: David Matthew Jackson

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 001292875.

### Adviser experience

David began working in the financial planning industry in 2010 and have since developed a strong foundation in strategic advice, investment strategy, SMSFs, estate planning, and personal insurance. David holds a Bachelor of Business (Banking and Finance) and a Graduate Diploma of Financial Planning. With a client-first approach, David is passionate about building trusting relationships and take pride in helping clients achieve financial peace of mind through thoughtful planning, strategic insights, and genuine care.

## Adviser qualifications and professional memberships

- Bachelor of Business - Victoria University
- Graduate Diploma of Financial Planning - Kaplan Professional

## Adviser contact details

Your financial adviser: David Matthew Jackson

T | 03 9261 8100

E | [djackson@whittleskok.com.au](mailto:djackson@whittleskok.com.au)

## Services That I Provide

### Areas that I am authorised to provide advice on

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## Fees and Benefits

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#### Ongoing advice fees

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#### Example

|   |                              |
|---|------------------------------|
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# Financial Services Guide – Part 2 – Adviser Profile – Philippa Crombie

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4 December 2024

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## About Your Adviser: Philippa Crombie

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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](mailto:PhilippaC@whittleskok.com.au)

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