Financial Services Guide – Part 2 – Adviser Profile – Rajiv Ramachandran

First Financial Pty Ltd
trading as Whittle & Skok
ABN 15 167 177 817
AFSL No 481098
Version 10.3
Issue Date: 9 September 2026

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- 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.

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About Your Adviser: Rajiv Ramachandran

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 000341772.

Adviser experience

I have over 25 years of experience in financial services, with a strong focus on wealth management across both large institutions and boutique advisory firms. I am committed to building long-term, trusted relationships with clients and delivering holistic, tailored advice aligned with their individual needs, circumstances and financial goals. I work closely with individuals and families, drawing on his extensive expertise in strategic wealth management and tax planning to develop practical, personalised strategies.

I take a thoughtful and client-focused approach, taking the time to understand each client's unique circumstances and priorities to ensure my advice is relevant and actionable.

I hold a Bachelor of Business (Accounting) from RMIT University, completed the CFP education program and is a member of CPA and FAAA.

Adviser qualifications and professional memberships

- Bachelor of Business (Accountancy)
- Self Managed Superannuation Funds
- CFP Education Program
- Certified Practicing Accountant (CPA)
- Ethics and Professionalism in Financial Advice
- Financial Advice Association of Australia (FAAA)

Adviser contact details

Your financial adviser: Rajiv Ramachandran

T | 03 9261 8100

E | rajivr@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 Margin Lending and Derivatives,

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
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*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)
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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.

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Financial Services Guide – Part 2 – Adviser Profile – David Bomford

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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.

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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
- Accredited Aged Care Professional – Aged Care Steps
- Financial Advice Association of Australia (FAAA)

Adviser contact details

Your financial adviser: David Bomford

T | 03 9261 8100

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

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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

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Fees and Benefits

How I am paid for services provided

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

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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

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 Matthew Jackson

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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

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