DEK GROUP
YOUR FINANCIAL FUTURE

FINANCIAL SERVICES GUIDE

Understanding the advice process and our relationship with you

Please read this guide, together with the Adviser Profile at the back, before you engage us.

DEK Advisory Group Pty Ltd ABN 59 609 136 236
Authorised representative of **Betterment Financial Planning Pty Ltd** ABN 68 643 374 172
Australian Financial Services Licence No. 525640

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PURPOSE

Why you are reading this

This Financial Services Guide (FSG) is prepared under the authority of Betterment Financial Planning Pty Ltd (Betterment), holder of Australian financial services licence No 525640. This FSG explains the financial services and advice provided by DEK Advisory Group Pty Ltd (DEK) and Dion Kratz, authorised representatives of Betterment. The FSG provides information on:

- What to expect during the financial advice process including the types of documents you are likely to receive.
- Remuneration that may be paid to the financial service licensee and other relevant persons in relation to the services offered.
- How complaints against the financial services licensee are dealt with.
- How we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

This FSG should be read in conjunction with the Adviser Profile. The Adviser Profile contains important information about your Adviser including relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

Please take the time to review both the FSG and Adviser Profile before engaging our services.

Not independent

Betterment Financial Planning Pty Ltd and our advisers may receive commissions associated with the issue of life insurance products.

For this reason, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the ‘Remuneration’ section for more information.

HOW TO CONTACT US

Betterment Financial Planning Pty Ltd
ABN 68 643 374 172
www.bettermentfinancialplanning.com.au

DEK Advisory Group Pty Ltd
ABN 59 609 136 236
0484 362 503
dion@dekgroup.com.au

OUR ADVICE AND SERVICES

Financial services and products we can provide

DEK is authorised to provide the following services and products. When DEK provides these services to you, it does so as a representative of Betterment.

We can provide advice on

- Investment strategies (strategic asset allocation and goals-based investing)
- Budget and cash flow management
- Debt management (including borrowing for personal purposes)
- Salary packaging
- Superannuation strategies and retirement planning
- Personal insurance
- Estate planning
- Centrelink and other government benefits
- Ongoing advice and services, including regular portfolio reviews
- Aged care

We can arrange the following products and services

- Deposit & Payment Products – Basic Deposit
- Deposit & Payment Products – Non-Basic Deposit
- Government Debentures, Stocks or Bonds
- Investment Life Insurance Products
- Life Risk Insurance products
- Managed Investment Schemes, including IDPS
- Retirement Savings Account Products
- Securities
- Superannuation
- Standard Margin Lending Facility

Superannuation and Retirement Planning

- Personal Superannuation
- Corporate Superannuation
- Industry and Public Sector Superannuation
- Pensions and Annuities
- Self-Managed Superannuation
- Centrelink / Veterans' Affairs Assistance
- Aged Care

Wealth Creation and Investments

- Cash and Term Deposits
- Investment Bonds
- Managed Investments
- Exchange Traded Products
- Listed Securities (Shares and other products)
- Derivatives
- Margin Lending
- Gearing

Wealth Protection

- Term Life Insurance
- Total and Permanent Disability (TPD) Insurance
- Trauma Insurance
- Income Protection Insurance
- Business Insurance

Other Financial Planning Services

- Budgeting and Cashflow Management
- Debt Management
- Estate Planning Assistance
- Insurance Claims Assistance

The advice process and documents you may receive

Your Adviser will guide you through the advice process. This includes the following steps:

1

Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a Client Data Form and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the ‘Privacy’ section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A Risk Profile Questionnaire may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an engagement document to define the arrangement with you, and the fees that may apply. Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.

2

Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a Statement of Advice. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant Product Disclosure Statement (PDS). The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

3

Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant Product Application Form. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a Health Questionnaire. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

General advice

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

Further advice

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a Record of Advice and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An Ongoing Fee Arrangement may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Where you have entered into an ongoing fee arrangement for a period of greater than 12-months, you will receive a Fee Disclosure Statement (FDS) annually. The FDS will detail services and fees paid for the previous 12-month period, and the services offered and estimated fees for the next 12-months. To ensure the ongoing fee arrangement continues, you will be required to confirm in writing annually. Confirmation may also include the requirement to sign a Consent Form that is provided to your relevant investment or superannuation provider.

Alternatively, you may agree to a Fixed Term Arrangement with your Adviser. This arrangement will outline the services you will be provided for fee over a specific term not greater than 12 months. In this case, you will not be provided with an FDS. You may be required to sign a Consent Form where the fee is deducted from superannuation.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

How to provide instructions

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

Tax implications of our advice

Under the Tax Agent Services Act 2009, DEK ADVISORY GROUP is authorised by the Tax Practitioners Board to provide tax (financial) advice services on matters that are directly related to the nature of the financial planning advice provided to you. We will not consider any other tax matters in our advice to you. Where tax implications are discussed they are incidental to our recommendations and only included as an illustration to help you decide whether to implement our advice.

REMUNERATION

Our fees

The actual fee charged to you will depend on the nature of the advice or service we provide. We will discuss and agree the actual fees with you before we proceed. The following section outlines the types of fees that may apply.

Our agreed advice and service fees may include charges for:

- Initial advice
- Ongoing or annual advice and services
- Consultation fee (hourly rate)

Payment methods

We offer you the following payment options for payment of our advice fees:

- Direct Credit
- Cheque
- Deduction from your investment

All fees and commissions will be paid directly to Betterment as the licensee. They retain an amount (a licensee fee) to cover their licensee costs and the balance is passed on to us. The amount is determined annually, based on a number of factors, including our business revenue and the number of advisers in the practice.

Initial service fees

These are fees paid when you have agreed to receive our advice:

INITIAL SERVICE	FEE AMOUNT
Research & Preparation of Statement of Advice	**From $1,100** (inclusive of GST)
Consultation Fee (Hourly)	**$330 per hour** (inclusive of GST)

Ongoing service fees

We provide ongoing services to help you stay on track to meet your goals. Our ongoing service fees vary depending on the scope and complexity of services provided. The cost of these services are as follows:

ONGOING SERVICE	FEE AMOUNT
Annual ongoing Advice meeting offer Access to your Financial Adviser providing timely responses to your phone or email enquiries Re-alignment of asset allocation (if required) Fund Manager review	**From $1,980** (inclusive of GST)

The amount of fees will depend on the service offering and these will be provided within the advice document or separate services/fee agreement.

REMUNERATION

Commissions

We do not receive commissions on investments through new superannuation, managed funds or retirement products. However, some products, particularly older products, may attract commissions. Any commission amounts will be disclosed to you when providing my advice. The following table is a guide of commissions we may receive.

PRODUCT TYPE	INITIAL COMMISSION	ONGOING COMMISSION	EXAMPLE
Insurance (including those held within superannuation)	Up to 66% of the first year's premium for new policies implemented We may receive commissions on increases or additions to existing policies of up to 130%.	Up to 22% of the insurance premium each following year.	On any insurance policies implemented, if your premium was $1,000, we would receive an initial commission of up to $660. We would receive an ongoing commission of up to $220.00 pa.

All fees and charges include GST. If an agreed advice fee is charged then we may rebate all or some of the commission.

Other costs

Where other costs are incurred in the process of providing our advice and services to you, you will be liable for these costs. However, we will agree all additional costs with you prior to incurring them.

Relationships and associations

It is important that you are aware of the relationships that Betterment has with providers of financial services and products as they could be seen to influence the advice you receive.

Our referral arrangements

You may be referred to an external specialist to receive further advice. We do not receive any referral fees or commission for introducing you to the specialist.

Payments to other professionals

We do not pay any referral fees when clients are referred to us from other professionals.

Other Benefits

We may also receive additional benefits by way of sponsorship of educational seminars, conference or training days. Details of any benefits received above $100 will be maintained on a register which is available to you on request.

IF SOMETHING GOES WRONG

Confidence in the quality of our advice

If at any time you feel like you are not satisfied with our services, the following will help you understand your options and find a resolution.

1

Talk to your adviser

Contact your adviser and tell them about your complaint.

2

Escalate to the Complaints Team

If your complaint is not satisfactorily resolved within three business days, please contact Betterment Financial Planning Complaints Team:

Phone 0484 362 503
Email dion@dekgroup.com.au
In writing: Attention: Complaints Manager, Advice Complaints, 132 Nelson Road

They'll try to resolve your complaint quickly and fairly.

3

External dispute resolution

If your complaint has not been resolved satisfactorily within 45 days, you may escalate your complaint to the External Dispute Resolution Scheme for consumers.

TYPE OF ISSUE	WHO TO CONTACT
Any issues relating to financial advice, investments, superannuation, insurance matters, or credit matters	**Australian Financial Complaints Authority (AFCA)** GPO Box 3, Melbourne VIC 3001 1800 931 678 www.afca.org.au info@afca.org.au
Any issue relating to your personal information	**The Privacy Commissioner** GPO Box 5218, Sydney NSW 2001 1300 363 992 privacy@privacy.gov.au

You may also contact the Australian Securities & Investments Commission (ASIC) on 1300 300 630 (free call info line) to make a complaint and obtain information about your rights.

Professional indemnity insurance

We maintain professional indemnity insurance to cover our advice and the recommendations provided by your adviser. Betterment is also covered by professional indemnity insurance and this satisfies the requirements imposed by the Corporations Act 2001. The insurance covers claims arising from the actions of former employees or representatives of Betterment, even where subsequent to these actions they have ceased to be employed by or act for Betterment.

PRIVACY

Your privacy

We are committed to protecting your privacy. Below we outline how we maintain the privacy of the information we collect about you.

Privacy Collection Statement

As part of the financial planning process, we need to collect information about you. Where possible we will obtain that information directly from you, but if authorised by you we may also obtain it from other sources such as your employer or accountant. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you.

We are also required under the Anti-Money-Laundering and Counter-Terrorism Financing Act (AML/CTF) 2006 to implement client identification processes. We will need you to present identification documents such as passports and driver's licences in order to meet our obligations.

We keep your personal information confidential, and only use it in accordance with our Privacy Policy. Some of the ways we may use this information are set out below:

- Your adviser and Betterment may have access to this information when providing financial advice or services to you;
- Your adviser may, in the future, disclose information to other financial advisers, brokers and those who are authorised by Betterment to review customers' needs and circumstances from time to time;
- Your information may be disclosed to external service suppliers who supply administrative, financial or other services to assist your adviser and the Group in providing financial advice and services to you;
- Your information may be used to provide ongoing information about opportunities that may be useful or relevant to your financial needs through direct marketing (subject to your ability to opt-out) as set out in the Group Privacy Policy); and
- Your information may be disclosed as required or authorised by law and to anyone authorised by you.

Your adviser and Betterment will continue to take reasonable steps to protect your information from misuse, loss, unauthorised access, modification or improper disclosure. You can request access to the information your adviser or Betterment holds about you at any time to correct or update it as set out in the Group Privacy Policy. The Group Privacy Policy also contains information about how to make a complaint about a breach of the Australian Privacy Principles.

For a copy of Group's Privacy Policy you can contact us.

ADVISER PROFILE

About Dion Kratz

As co-founder of DEK Advisory Group, Dion has over 25 years of experience in the financial services industry.

Dion prides himself on understanding his client's financial situation and putting their needs first. He provides clear, easy to understand strategic advice and gains the greatest pleasure seeing his client financial situation improve.

Dion has direct involvement in his client's financial welfare and development. He is committed in helping them set and achieve their financial goals.

Authorised Representative Number 1004941

Experience	Principal Financial Adviser – DEK Advisory Group (January 2016 – Current) Senior Financial Adviser – ANZ Financial Planning (August 2002 – Dec 2015) Associate Financial Adviser – ANZ Financial Planning (Aug 2001 – Aug 2002)
Qualifications Finance related	Advanced Diploma Financial Planning Diploma of Financial Planning
The advice and services I can provide	I am authorised to provide the services listed in the Our advice and services section of this guide. Should you require advice and services that extend beyond my authority I can refer you to a suitably qualified professional.
How I am paid	Dion is remunerated by salary, paid by DEK Advisory Group Pty Ltd.

Contact Dion
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