



# FINANCIAL SERVICES GUIDE

## **PART 2** (Adviser Profile- Version 3)

**Date 31<sup>st</sup> March 2021**

DKG Group Investments Pty Ltd  
ABN 55 630 112 766  
holder of Australian Financial Services Licence No. 514850  
3D FP Pty Ltd (ABN 37 119 754 899) t/as DKG Financial Group is a  
Corporate Representative of DKG Group Investments Pty Ltd  
CAR No. 000302454  
431 Hargreaves Street  
BENDIGO VICTORIA 3550

## **ADVISER PROFILE**

Part 2 (Adviser Profile) contains the following sections:

- About Your Adviser (Section 1)
- The Services we Provide (Section 2)
- Fees and Charges (Section 3)
- Contact and Acknowledgment (Section 4)

This document is Part 2 (Adviser Profile) of the Financial Services Guide (FSG) dated 1<sup>st</sup> August 2020 and should be read together with Part 1. Part 2 sets out specific details about 3D FP Pty Ltd t/as DKG Financial Group as a Corporate Authorised Representative of DKG Group Investments Pty Ltd and its Authorised Representatives.

I am authorised by DKG Group Investments Pty Ltd to provide the financial services described in Part 1 & Part 2 (Adviser Profile) of the FSG. I have also been authorised by DKG Group Investments Pty Ltd to distribute this FSG.

## SECTION 1

### ABOUT YOUR ADVISER

#### Who is your Financial Adviser?

3D FP Pty Ltd trading as DKG Financial Group is a Corporate Authorised Representative of DKG Group Investments Pty Ltd. The Authorised Representatives within DKG Financial Group are Damien Grist & Georgie Grist.

In this document, the terms 'I', 'me', 'us', 'we' and 'our' refer to Damien Grist & Georgie Grist and/or DKG Financial Group. The term 'Representatives' refers generally to DKG Group Investments Pty Ltd Authorised Representatives.

Damien Grist's Authorised Representative number is 274380

Georgie Grist's Authorised Representative number is 433136

DKG Financial Group's Corporate Authorised Representative number is 00302454

#### What experience does your Financial Adviser have?

##### Damien Grist

Damien joined the financial services sector in 1998.

Becoming a qualified adviser in 2000, Damien has established a strong reputation within the industry, providing a broad cross section of financial advice to a very diverse client base.

##### Georgie Grist

Georgie has been actively engaged in the financial services and banking sector since 1993.

After a successful career holding senior management positions in Banking & Finance in the United States, Georgie joined the Australian financial services sector in 2012, initially specializing in Risk Management and Insurance Strategies for her clients. She later expanded her scope of expertise to include Superannuation, Retirement Planning & Investment Planning.

#### What qualifications does your Financial Adviser have?

**Damien Grist** has the following qualifications:

- Bachelor of Business Degree (LaTrobe University)
- Advanced Diploma of Financial Services (Financial Planning) Kaplan Australia
- Accredited SMSF Specialist
- Accredited Margin Lending & Geared Product Adviser
- Accredited Listed Product Adviser (ASX ALPA)

**Georgie Grist** has the following qualifications:

- Associate in Applied Science (Business) Normandale College Minnesota USA
- Advanced Diploma of Financial Services (Financial Planning) Kaplan Australia

#### Does your Financial Adviser have any associations or relationships?

Damien Grist has an association with DKG Financial Group (ABN 37 119 754 899) as a Director / Employee. Fees and commissions are paid to DKG Financial Group for distribution to Damien Grist.

Damien Grist & Georgie Grist are both Directors of DKG Group Investments Pty Ltd.

## SECTION 2

### THE SERVICES I PROVIDE

#### What areas is your Financial Adviser authorised to provide advice on?

**Damien Grist** is authorised by DKG Group Investments Pty Ltd to provide financial services, including advice or services in the following areas:

- Deposit and payment products
- Government issued debentures, stocks or bonds
- Retirement savings accounts
- Superannuation, including Self-Managed Superannuation Funds (SMSF)
- Life risk insurance products
- Investment life insurance products
- Interest in managed investment schemes, including Investor Directed Portfolio Services investments
- Managed Investments
- Listed Securities (Limited to direct equities advice)

Damien Grist is not authorised by DKG Group Investments Pty Ltd to provide financial advice or services in:

- Derivatives
- Structured Investments
- Standard margin lending facilities

**Georgie Grist** is authorised by DKG Group Investments Pty Ltd to provide financial services, including advice or services in the following areas:

- Superannuation
- Retirement savings accounts
- Life risk insurance products
- Investment life insurance products

Georgie Grist is not authorised by DKG Group Investments Pty Ltd to provide financial advice or services in:

- Derivatives
- Self-Managed Superannuation Funds (SMSF)
- Structured investments
- Standard margin lending facilities
- Listed securities.

#### How can you provide your instructions to me?

You may provide instructions to me by using any of the contact details provided in Section 4 'Contact & Acknowledgment'.

#### Privacy Statement

In addition to the information provided in the DKG Group Investments Pty Ltd FSG Part 1 on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at [www.dkgfinancial.com.au](http://www.dkgfinancial.com.au) and / or by calling us on 03 5444 5660.

## SECTION 3

### FEES & CHARGES

#### How will your Financial Adviser be paid for the services provided?

All fees and commissions disclosed in this FSG which are attributed to the services provided to you by DKG Group Investments Pty Ltd are paid to 3D FP Pty Ltd.

Damien Grist receives a salary, director's fees and profit share as a director of 3D FP Pty Ltd t/as DKG Financial Group (as determined by that company as appropriate from time to time).

Georgie Grist receives a salary as an employee of 3D FP Pty Ltd t/as DKG Financial Group. She may also receive a performance bonus, which is based on a balanced scorecard including certain criteria such as quality of advice, client satisfaction and revenue generated for DKG Financial Group. Georgie's bonus potential does not influence her advice, or any recommendations made.

#### What is your Financial Advisers 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 any fees with you. Advice fees are inclusive of GST and payable by you at the following stages:

1. **Recommendation:** For having a personalised Financial Plan (Statement of Advice) prepared, a plan preparation fee (the typical fee range is between \$2,200 to \$8,800) 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.

2. **Implementation:** We may charge a placement fee and / or implementation fee to implement the recommendations in your financial plan. These are payable when you decide to proceed with the implementation of any one or more recommendations that we provide to you.

The actual fee will depend on the complexity of your situation and the amount of funds invested, but will not exceed:

- a. A range from \$1,100 (min.) to \$5,500 (max.); or
- b. \$330 per hour; or
- c. 4.4% of the initial funds invested, or 70% of premium; or
- d. The maximum of entry fees or contribution fees specified in the Product Disclosure Statement (PDS) for the recommended product;

Whichever is the greater.

We will also make a charge if you ask us to implement an investment or a transaction on your behalf without any advice.

3. **Annual Service Agreement & Reviews:** If you choose to have me conduct a review of your financial plan to ensure that your financial strategies and financial products remain appropriate to you, you may be charged a review fee.

If you enter into an Annual Service Agreement (ASA) with us, you will be charged an agreed fixed Fee for Service. This is payable monthly and can be terminated at any time.

The actual fee will depend on the complexity of your situation and the frequency of regular reviews, but will not exceed:

- a. A range from \$2,200 p.a. (min.) to \$22,000 p.a. (max.)

Where a placement fee and / or implementation fee is charged, we may rebate all or part of the initial commissions and / or ongoing commissions received from a product issuer, by way of an increase in your investment amount.

Where we receive an initial commission and / or ongoing commission amount, we may rebate all or part of the implementation and / or placement fee to you.

**Note:** 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.

## What amount does my employer and other related entities receive for financial services?

All fees, commissions and incentives are received by DKG Financial Group. Damien Grist and Steven Curnow as directors of 3D FP Pty Ltd t/as DKG Financial Group are entitled to receive director's fees and profit share, as determined by that company from time to time.

The directors of 3D FP Pty Ltd t/as DKG Financial Group have a profit share arrangement to distribute company profits annually to shareholders and staff.

## What other benefits does your financial adviser receive?

In addition to the remuneration detailed above, we may be eligible to qualify for other benefits and entitlements as detailed below:

From time to time, we may accept alternative forms of remuneration from product providers or other parties (up to a value of \$300), such as hospitality or support connected with our professional development (e.g. training or sponsorship to attend conferences). We maintain a register detailing any benefit that we receive and other benefits that relate to information technology software support provided by a product issuer or that relate to educational and training purposes.

A copy of the register is available on request for a small fee.

## Will your financial adviser be paid when making or receiving a referral?

If you have been referred to us by an external party, or we refer you to an external party for further advice, we do not make or receive any payments to or from any external parties for that referral.

## SECTION 4

### CONTACT & ACKNOWLEDGMENT

How can you contact your financial adviser?


Your Financial Adviser: <b>Damien Grist</b>	Phone: 03 5444 5660
	Email: <a href="mailto:damien@dkgfinancial.com.au">damien@dkgfinancial.com.au</a>


Your Financial Adviser: <b>Georgie Grist</b>	Phone: 03 5444 5660
	Email: <a href="mailto:georgie@dkgfinancial.com.au">georgie@dkgfinancial.com.au</a>

<b>DKG Financial Group</b> 431 Hargreaves Street BENDIGO VICTORIA 3550	Phone: 03 5444 5660
	<a href="http://www.dkgfinancial.com.au">www.dkgfinancial.com.au</a>

### ACKNOWLEDGEMENT (Client Copy)

I / We acknowledge that I was / we were provided with the DKG Group Investments Pty Ltd Financial Services Guide Part 1 dated 16<sup>th</sup> May 2019 & Part 2 (Adviser Profile- Version 3) dated 31<sup>st</sup> March 2021


<b>Client Name:</b>	
<b>Signature:</b>	
<b>Date:</b>	


<b>Client Name:</b>	
<b>Signature:</b>	
<b>Date:</b>	

## CONTACT & ACKNOWLEDGMENT (ADVISED COPY)

### ACKNOWLEDGEMENT (to be retained on file)

I / We acknowledge that I was / we were provided with the DKG Group Investments Pty Ltd Financial Services Guide Part 1 dated 16<sup>th</sup> May 2019 & Part 2 (Adviser Profile- Version 3) dated 31<sup>st</sup> March 2021.

<b>Client Name:</b>	
<b>Signature:</b>	
<b>Date:</b>	

<b>Client Name:</b>	
<b>Signature:</b>	
<b>Date:</b>	

OR complete as follows where Financial Services Guide has been mailed to Client(s):

I confirm that I sent a copy of the DKG Group Investments Pty Ltd Financial Services Guide Part 1 dated 16<sup>th</sup> May 2019 & Part 2 (Adviser Profile- Version 3) dated 31<sup>st</sup> March 2021 as follows:

Sent to (Client name(s)):

Sent on (Date):

Sent by (Name):

