

## Item 1. Cover Page

Investment Adviser Brochure  
Form ADV Part 2  
Disclosure Statement

# **DEK Financial Solutions, LLC**

**A State of Arizona Registered Investment Adviser**

Office & Mailing Address:

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February 2, 2021

This brochure provides information about the qualifications and business practices of DEK Financial Solutions, LLC. If you have any questions about the contents of this brochure, please contact us at 602-461-8868. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority. While the firm and its personnel are registered with the State of Arizona, it does not imply a certain level of skill or training on the part of the firm or its personnel.

Additional information about DEK Financial Solutions, LLC is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Click on the "Investment Adviser Search" link and then search for "Investment Adviser Firm" using the firm's CRD number, which is 297893.

## Item 2. Material Changes

There have been no material changes since the last annual updating amendment filed on January 22, 2020.

**We encourage any client or prospective client to review this document in its entirety.**

## Item 3. Table of Contents

Item 1. Cover Page.....	1
Item 2. Material Changes.....	2
Item 3. Table of Contents.....	2
Item 4 – Advisory Business .....	4
Information about Our Firm .....	4
Getting the Process Started .....	4
Financial Planning Services .....	4
Wealth Management Services .....	5
Wrap Fee Programs .....	5
Assets Under Management .....	5
Item 5 – Fees and Compensation .....	6
Financial Planning Services .....	6
Wealth Management Services .....	6
Payment of Fees.....	7
Third Party Fees .....	7
External Compensation for the Sale of Securities to Clients .....	7
Prepayment of Fees .....	8
Termination of Services .....	8
Item 6 – Performance-Based Fees and Side-By-Side Management .....	8
Item 7 – Types of Clients.....	8
Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss .....	8
Method of Analysis .....	8
Investment Strategies .....	9
Potential Risks involving Our Strategy and Method of Analysis .....	9
Item 9 – Disciplinary Information .....	12
Item 10 – Other Financial Industry Activities and Affiliations .....	12
Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	12
Code of Ethics .....	12
Material Financial Interest in Securities .....	13
Same and/or Concurrent Securities Transactions with Clients .....	13
Item 12 – Brokerage Practices .....	13
Selecting and Recommending Broker-Dealers .....	13
Research and Soft Dollar Benefits.....	14
Brokerage for Client Referrals.....	14

Directed Brokerage .....	14
Aggregating Securities Transactions .....	15
Item 13 – Review of Accounts.....	15
Periodic Account Review.....	15
Non-periodic account review.....	15
Reporting .....	15
Item 14 – Client Referrals and Other Compensation .....	16
Client Referrals.....	16
Other Compensation.....	16
Item 15 – Custody.....	16
Item 16 – Investment Discretion.....	16
Item 17 – Voting Client Securities.....	16
Proxy Voting.....	16
Other Corporate Actions.....	16
Receipt of Materials.....	17
Item 18 – Financial Information .....	17
Balance Sheet.....	17
Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients.....	17
Bankruptcy Petitions during the Past 10 Years.....	17
Item 19 – Requirements for State-Registered Advisers.....	17
Officer(s) and Management Persons .....	17
Outside Business Activities .....	17
Performance-Based Fees .....	17
Disciplinary Disclosure .....	17
Relationship with Issuer.....	18
Form ADV Part 2B (Brochure Supplement).....	19
Education: .....	19
Business Background: .....	19
Professional Designation: .....	19
Privacy Notice .....	21

Important Information: Throughout this brochure, DEK Financial Solutions, LLC shall be referred to by the following terms: “DEK Financial Solutions”, the “firm”, “we”, “us”, or “our.” The client(s) or prospective client(s) shall be referred to as: “you”, “your”, etc.

## Item 4 – Advisory Business

### Information about Our Firm

DEK Financial Solutions, LLC is an investment adviser registered with the State of Arizona since 2018. Mr. Daniel E. King owns 100% equity in the firm and is the firm's principal and managing member.

DEK Financial Solutions provides financial planning to individuals and high net worth individuals from all walks of life. These services may be general in nature or focused on a specific area, depending on the individual's unique circumstances. For clients who seek ongoing investment management, we also offer a wealth management service on a non-discretionary basis.

### Getting the Process Started

To begin, a complimentary interview is conducted to determine the scope of services to be provided. Should you wish to engage our firm, we must first enter into a written agreement; thereafter, discussion and analysis will be conducted to determine your financial needs, goals, holdings, etc. Depending on the scope of the engagement, we may require current copies of necessary personal and financial documents early in the process. It is important that the information and financial statements you provide is current and accurate. We are not obligated to verify the information you have provided, which will then be used in the financial planning or wealth management process.

### Financial Planning Services

We offer a range of services from single topic help to comprehensive financial planning. We can customize our service based on your needs and complexity of your situation. We provide advice on subjects such as retirement planning, investment strategy, cash flow planning, education funding, risk management, estate planning or other specific needs that you may request. The following are general examples of services provided and may change based on your current situation and needs.

*Retirement Planning* – We will work with you to develop projections around your level of preparedness and the savings rate needed to reach your goal. For situations in which projections show less than the desired results, we will make recommendations on potential adjustments that can be considered (i.e., working longer, saving more, spending less, taking more risk with investments, etc.). Advice will be given on distribution strategies which may minimize the likelihood of running out of money or having to significantly reduce spending during your retirement years.

*Investment Consultation* - This would include education around types of accounts and investment vehicles available, analysis of current holdings and recommendations around asset selection, allocation and location. We can also advise on individual equity holdings, concentrated equity holdings and employee stock plans.

Cash Flow Analysis – We will review your income and expenses to identify a surplus or shortfall and provide advice on how to manage it. We will provide advice around debt reduction, cash reserve funding and appropriate accounts types for that purpose.

Education Funding – We will work with you to develop a projection of the amount needed to achieve college and other post-secondary goals along with advice on ways to save the desired amount. Advice may include a survey of the various college savings vehicles and the advantages / disadvantages of each.

Risk Management Analysis – Our services include an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability or the need for long-term care. Advice is provided on ways to minimize such risks and about weighing the costs and benefits and, likewise, the potential costs of not purchasing insurance (self-insuring). We may consult with your insurance agent, other insurance agents or brokers and/or other insurance experts to assist you in making prudent risk management decisions and to help you select any appropriate insurance policies if needed.

Estate Planning – This would include a review of your current estate plan including wills, powers of attorney, trusts and other related documents. Our advice may include strategies to transfer your financial and personal assets as well as strategies to minimize estate taxes.

We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We will assist in providing you with contact information for attorneys who specialize in estate planning if you wish to hire an attorney for such purposes. From time to time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

## Wealth Management Services

We provide our **Wealth Management Services** on a non-discretionary basis and our services include the following:

- Goal planning and risk tolerance
- Investment strategy
- Asset allocation
- Asset selection
- Ongoing monitoring

## Wrap Fee Programs

We do not sponsor or serve as a portfolio manager in any investment program involving wrap fees.

## Assets Under Management

As of December 31, 2020, DEK Financial Solutions has \$30,442,436 under management on a non-discretionary basis.

## Item 5 – Fees and Compensation

DEK Financial Solutions charges either an hourly, fixed, or asset-based fee.

### Financial Planning Services

#### Hourly

Fees for financial planning and investment advice services are \$250 per hour, billed in six-minute increments, and a partial increment will be treated as a whole increment.

#### Fixed Fee (Project/Event)

We also offer our financial planning services on a fixed-fee basis, typically ranging from \$375 to \$7,500 annually. The fixed fee is based on our hourly rate multiplied by the approximate number of hours that are anticipated to provide the requested service. The fee will take into consideration factors such as the estimated amount of time dedicated to the engagement as well as the complexity of your project and your financial profile. Note that not all billable hours are specifically tracked for fixed fee engagements.

### Wealth Management Services

#### Asset-Based Fees

Clients engaging the firm for the wealth management services will be assessed an annualized blended asset-based fee that will be calculated based on the reporting period ending value as noted in the following table. Fees will be billed quarterly, in arrears. The amount of the fee will not exceed the ranges in the table.

Our asset-based fee includes both wealth management services and financial planning services for clients with over \$1,000,000 under management; Clients with less than \$1,000,000 under management will be billed separately for financial planning services.

<b>Assets Under Management</b>	<b>Annualized Asset-Based Fee Range</b>
Up to \$1,000,000	1%
Next \$2,000,000	.80% (80 basis points)
\$3,000,000+	.60% (60 basis points)

For the benefit of discounting your asset-based fee, we may aggregate investment management service accounts for the same individual or two or more accounts within the same family, or accounts where a family member has power of attorney over another family member's or incompetent person's account. Should, however, investment objectives be substantially different for any two or more household accounts, requiring different investment approaches or operational requirements, we do reserve the right to apply our fee schedule separately to each account.

For all noted forms of advisory engagements with our firm, the services to be provided and their specific fees will be detailed in your Client Services Agreement. Our published fees are negotiable. The schedule for our wealth management services and our hourly financial planning

rate will not exceed the stated values. Because the financial planning project/event fee is based on situational complexity, under certain circumstances the project fee may exceed the stated range and this will be detailed in the engagement agreement. We offer fees that are fair and reasonable in light of our experience as well as the range and complexity of services to be rendered.

## Payment of Fees

### Hourly and Fixed Fees

An initial deposit is due upon the signing of the Client Services Agreement. For fixed fees the balance is due upon delivery of the plan. Hourly fees are billed monthly in arrears and with the final payment due upon delivery of the plan. Fees may be paid by check or bank draft. We do not accept cash, money orders, or similar forms of payment for our engagements. If you maintain a wealth management services account at our qualified custodian, you may authorize the custodian in writing to have these fees withdrawn from your account.

### Asset-Based Fees

Annualized asset-based fees for wealth management services will be billed quarterly, in arrears. The fee will be prorated for any partial billing period based upon the number of days the account was under management.

In computing the fee for wealth management services, we will use the end of quarter values including accrued interest provided by the Client's custodian. In the absence of a market value, we may seek an independent third-party opinion or a good faith determination by a qualified associate of our firm.

## Third Party Fees

Clients may incur certain charges imposed by third-parties in connection with investments, including but not limited to: investment manager fees, mutual fund management and administrative servicing fees, mutual fund 12b-1 fees, deferred sales charges on legacy mutual funds, clearing, custody, postage and handling, other transaction charges and service fees (i.e. account transfer fees, wire transfer fees, termination fees, etc.), interest on debit balances, IRA and Qualified Retirement Plan fees, and other costs or charges with securities transactions mandated by law. Further information regarding charges and fees assessed by a mutual fund, other securities sponsors is available in the appropriate prospectus or disclosure statement.

## External Compensation for the Sale of Securities to Clients

DEK Financial Solutions and its personnel do not receive compensation for the sale of securities or other investment products.

Clients have the option to purchase recommended investments through your own service providers.

## Prepayment of Fees

We may require an initial deposit for hourly and fixed fee project engagements in the amount of \$1,000 or one-half of the estimated fee, whichever is less, and this deposit will be defined in your engagement agreement.

## Termination of Services

Either you or we are permitted to terminate the agreement at any time, in writing. If our disclosure brochure was not delivered to you at least 48 hours prior to entering into the agreement with our firm, then you may terminate the engagement without penalty within five business days after entering into the agreement. Upon termination, you will be assessed fees on a prorated basis for services we have provided and/or work performed until the date of termination. In the case of most of our prepaid fees, we will promptly return the unearned amount upon receipt of written termination notice.

For clients receiving wealth management services, our firm will not be responsible for future allocations, transactional services or investment advice upon receipt of a termination notice and we will inform the account custodian that the account relationship between the firm and the client has been terminated.

## Item 6 – Performance-Based Fees and Side-By-Side Management

DEK Financial Services does not charge performance-based compensation.

## Item 7 – Types of Clients

We offer our services to individuals and their families from all walks of life, trusts and estates, pension and profit-sharing plans, businesses of various scale, as well as foundations and charitable organizations to assist them in their meeting financial objectives in what we believe to be a cost-effective way.

We do not require minimums as to income, assets, net worth, length of engagement, revenues generated or other conditions for engaging our *financial planning* services. We do, however, require a minimum account size of \$400,000 and minimum fee of \$1,000 per quarter for our wealth management services. Accounts can be aggregated at the household level to meet the minimum.

## Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

### Method of Analysis

If our firm is engaged to provide investment advice, we will first gather and consider information regarding several factors, including your:

- current financial situation,
- current and long-term needs,
- investment goals and objectives,



- level of investment knowledge,
- tolerance and appetite for risk,
- social concerns involving your investments, and
- restrictions, if any, on the management of your portfolio.

We will employ what we believe to be an appropriate blend of fundamental, technical, and cyclical analyses. Fundamental analysis involves evaluating economic factors including interest rates, the current state of the economy, or the future growth of an industry sector. Technical and cyclical analysis involves studying the historical patterns and trends of securities, markets, or economies to predict potential future behaviors, the estimation of price movement, and an evaluation of a transaction before entry into the market in terms of risk and profit potential.

In addition to our own research, the firm's recommendations may also be drawn from research sources that include financial publications, investment analysis and reporting software, materials from outside sources, annual reports, prospectuses and other regulatory filings, and company press releases.

We make asset allocation and investment policy decisions based on these and other factors. We will discuss with you how, in our best judgment, to meet your objectives while at the same time seeking a prudent level of risk exposure.

### Investment Strategies

Asset allocation and investment policy decisions are made to help the client achieve their overall financial objectives while minimizing risk. The firm believes that asset allocation is the key component of portfolio design and that investing across diverse categories is the primary determinant of portfolio risk and returns. We strive to create portfolios that are globally diversified, tax-efficient and low-cost. We generally utilize a "Core & Satellite" approach that blends passive and active investments. With this strategy, passive index-type investments are used as the foundation of the portfolio with actively-managed investments selectively added to enhance. The core holdings provide broad-based market exposure while the active investments fulfill a special purpose such as attempting to improve performance, reduce risk or increase income.

In certain situations, such as a 401(k) account, where choices may be limited by the plan sponsor, we will recommend the most cost-effective option that best matches the client's goals and other investments.

### Potential Risks involving Our Strategy and Method of Analysis

#### Investment Strategy Risks

While we believe that our strategies are designed to produce the highest return for a given level of risk, we cannot guarantee that an investment objective or planning goal will be achieved. As an investor, you must be able to bear the risk of loss that is associated with your account which may include the loss of some or all of your principal.

Examples of risks include:

Market Risk – When an industry or the stock market as a whole fall, it can cause the prices of individual stocks to fall indiscriminately. This is also called systematic risk.

Company Risk – When investing in securities, there is always a certain level of company or industry-specific risk that is inherent in each company or issuer. This is also referred to as unsystematic risk and can be reduced through appropriate diversification. There is the risk that the company will perform poorly or have its value reduced based on factors specific to the company or its industry.

Management Risk – An investment with a firm varies with the success and failure of its investment strategies, research, analysis and determination of its portfolio. If an investment strategy were not to produce expected returns, the value of the investment would decrease.

Firm Research – When the firm’s research and analyses are based on commercially available software, rating services, general market and financial information, or due diligence reviews, the firm is relying on the accuracy and validity of the information or capabilities provided by selected vendors, rating services, market data, and the issuers themselves. The firm makes every effort to determine the accuracy of the information received but it cannot predict the outcome of events or actions taken or not taken, or the validity of all information it has researched or provided, which may or may not affect the advice on or investment management of an account.

Active Management Strategies – A portfolio that employs active management strategies may, at times, outperform or underperform various benchmarks or other strategies. In an effort to meet or surpass these benchmarks, active portfolio management may require more frequent trading or “turnover.” This can result in shorter holding periods, higher transactional costs and/or taxable events generally borne by the client, thereby potentially reducing or negating certain benefits of active management.

Core + Satellite Strategies – Strategies involving Core + Satellite investing has the potential to be affected by “active risk” or “tracking error risk,” which might be defined as a deviation from the stated benchmark. Since the core portfolio attempts to closely replicate a stated benchmark, the source of the tracking error or deviation may come from a satellite portfolio or position, or from a “sample” or “optimized” index fund or ETF/ETN that may not as closely align the stated benchmark. In these instances, the firm may choose to reduce the weighting of a satellite holding, utilize very active satellites, or use a “replicate index” position as part of its core holdings to minimize the effects of the tracking error in relation to the overall portfolio.

Passive Markets Theory – A portfolio that employs a passive, efficient markets approach (representative of Modern Portfolio Theory) has the potential risk that at times the broader allocation may generate lower-than-expected returns than those from a specific, more narrowly focused asset, and that the return on each type of asset is a deviation from the average return for the asset class. We believe this variance from the “expected return” is generally low under normal market conditions when a portfolio is made up of diverse, low or non-correlated assets.

Socially Conscious Investing – If you require your portfolio to be invested according to socially conscious principles, you should note that returns on investments of this type may be limited and because of this limitation you may not be able to be as well diversified among

various asset classes. The number of publicly traded companies that meet socially conscious investment parameters is also limited, and due to this limitation, there is a probability of similarity or overlap of holdings, especially among socially conscious mutual funds or ETFs/ETNs. Therefore, there could be a more pronounced positive or negative impact on a socially conscious portfolio, which could be more volatile than a fully diversified portfolio.

Security-Specific Risks:

Equity (Stock) Market Risk – Common stocks are susceptible to general stock market fluctuations and to volatile increases or decreases in value as market confidence in and perceptions of the company who issued the stock. If an investor held common stock, or common stock equivalents, of any given company, they would generally be exposed to greater risk than if they held preferred stock and/or debt obligations of the company.

ETF and Mutual Fund Risk – ETFs/ETNs or mutual funds may carry additional expenses based on their share of operating expenses and certain brokerage fees, which may result in the potential duplication of certain fees. The risk of owning an ETF/ETN or mutual fund also generally reflects the risks of their underlying securities.

ETF Risk: Like traditional mutual funds, ETFs charge asset-based fees, but they generally do not charge initial sales charges or redemption fees and investors typically pay only customary brokerage fees to buy and sell ETF shares. The fees and costs charged by ETFs held in client accounts will not be deducted from the compensation the client pays the firm. ETF prices can fluctuate, and a client account could lose money investing in an ETF if the prices of the securities owned by the ETF go down. ETF are subject to these additional risks:

- ETF shares may trade above or below their net asset value;
- The value of an ETF may be more volatile than the underlying portfolio of securities the ETF is designed to track;
- The cost of owning shares of the ETF may exceed those a client would incur by directly investing in the underlying securities; and
- Trading of an ETF's shares may be halted if the listing exchange's officials deem it appropriate, the shares are delisted from the exchange, or the activation of market-wide "circuit breakers" (which can be tied to large decreases in stock prices) halts stock trading generally.

Fixed Income Risks – Various forms of fixed income instruments, such as bonds, money market funds, and certificates of deposit, may be affected by various forms of risk, including:

- *Interest Rate Risk* - The risk that the value of the fixed income holding will decrease because of an increase in interest rates.
- *Liquidity Risk* - The inability to readily buy or sell an investment for a price close to the true underlying value of the asset due to a lack of buyers or sellers. While certain types of fixed income are generally liquid (i.e., bonds), there are risks which may occur such as when an issue trading on any given period does not readily support buys and sells at an efficient price. Conversely, when trading volume is high, there is also a risk of not being able to purchase a particular issue at the desired price.

- *Credit Risk* - The potential risk that an issuer would be unable to pay scheduled interest or repay principal at maturity, sometimes referred to as “default risk.” Credit risk may also occur when an issuer’s ability to make payments of principal and interest when due is interrupted. This may result in a negative impact on all forms of debt instruments, as well as funds or ETF/ETN share values that hold these issues. Bondholders are creditors of an issuer and have priority to assets before equity holders (i.e., stockholders) when receiving a payout from liquidation or restructuring. When defaults occur due to bankruptcy, the type of bond held will determine seniority of payment.
- *Reinvestment Risk* – With declining interest rates, investors may have to reinvest interest income or principal at a lower rate.
- *Duration Risk* - Duration is a measure of a bond’s volatility, expressed in years to be repaid by its internal cash flow (interest payments). Bonds with longer durations carry more risk and have higher price volatility than bonds with shorter durations.

*Index Investing* – ETFs/ETNs and indexed funds have the potential to be affected by “tracking error risk,” as earlier described in the passage involving Core + Satellite strategies. In these instances, we may choose to reduce the weighting of a holding or use a “replicate index” position as part of the core holding to minimize the effects of the tracking error in relation to the overall portfolio.

*QDI Ratios* – While many ETFs/ETNs and index mutual funds are known for their potential tax-efficiency and higher “qualified dividend income” (QDI) percentages, there are asset classes within these investment vehicles or holding periods within that may not benefit. Shorter holding periods, as well as commodities and currencies (that may be part of an ETF/ETN or mutual fund portfolio), may be considered “non-qualified” under certain tax code provisions. We consider a holding’s QDI when tax-efficiency is an important aspect of the client’s portfolio.

## **Item 9 – Disciplinary Information**

Neither DEK Financial Solutions nor any of its personnel have been involved or are involved in any legal or disciplinary events.

## **Item 10 – Other Financial Industry Activities and Affiliations**

Neither DEK Financial Solutions nor any of its personnel are affiliated with or maintain a material relationship with another financial industry entity.

## **Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

### **Code of Ethics**

As a best practice, DEK Financial Solutions’ Code of Ethics (“Code”) has been designed to comply with the requirements of Rule 204A-1 of the Investment Advisers Act of 1940. Among other things, the Code (i) requires that all employees comply with applicable federal and state securities laws, (ii) requires that access persons submit to DEK Financial Solutions reports containing their personal securities holdings and transactions in reportable securities, and that the

firm review such reports, (iii) requires access persons to obtain pre-approval of certain personal investments; and (iv) contains policies and procedures designed to prevent the misuse of material, non-public information. All personnel of DEK Financial Solutions are required to certify their compliance with the Code of Ethics. Additionally, associates of our firm agree to adhere to the CFP® Board of Standards, Inc.'s Code of Ethics.

We will provide a copy of our Code of Ethics to a client or prospective client upon request.

### Material Financial Interest in Securities

Neither DEK Financial Solutions nor any of its personnel have a material financial interest in the securities that it recommends, buys, or sells its clients.

### Same and/or Concurrent Securities Transactions with Clients

Access persons and related parties are permitted to invest in their personal trading accounts, subject to certain restrictions, and may in certain circumstances invest in the same or related securities as the clients of DEK Financial Solutions, including in some instances doing so at or about the same time as a DEK Financial Solutions client transaction is entered.

DEK Financial Solutions manages the conflicts of interest inherent in employee personal trading by enforcement of its Code of Ethics, which contains pre-clearance and reporting guidelines. Specifically, DEK Financial Solutions' Code requires access persons to obtain prior written approval from DEK Financial Solutions' Chief Compliance Officer before engaging in certain transactions in their personal accounts. The Chief Compliance Officer may only approve the transaction if he concludes that the transaction would comply with the provisions of the Code and is not likely to have any adverse economic impact on clients.

The Chief Compliance Officer reviews each access person's personal transaction reports to make sure each access person is conducting his or her personal securities transactions in a manner that is consistent with the Code.

## Item 12 – Brokerage Practices

### Selecting and Recommending Broker-Dealers

We recommend that our clients use third party registered broker-dealers, members FINRA/SIPC, as qualified custodians ("custodians"). DEK Financial Solutions is independently owned and operated and is not affiliated with our custodians. The custodians will hold client assets in a brokerage account in the client's name. While we recommend that you use certain firms as your custodian, you will decide whether to do so and will open your account with them by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so.

Generally, we will execute transactions through your custodian. However, in accordance with our duty of best execution, we may use other brokers to execute trades for your account. We seek to recommend custodians/brokers that will hold your assets and execute transactions on terms

that are, overall, most advantageous when compared with other available providers and their services. We consider a range of factors.

### Research and Soft Dollar Benefits

DEK Financial Solutions has no formal soft dollar relationships with the custodians/brokers that we recommend. However, we do receive research and other products or services from the custodians/brokers that we recommend. Our custodians/brokers provide us with access to their institutional trading and custody services, which are typically not available to retail investors. These services generally are available to independent investment advisors at no charge to them so long as the independent investment advisors maintain a minimum amount of assets with the custodian.

Services that we may receive include, but are not necessarily limited to: receipt of duplicate client confirmations and bundled duplicate statements; access to a trading desk; access to block trading which provides the ability to aggregate securities transactions and allocate the appropriate shares to client accounts; the ability to have investment advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; and access to mutual funds that generally require significantly higher minimum initial investments or are generally only available to institutional investors.

Our custodians/brokers also make available to us other products and services that assist us in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmation and account statements); provide research, pricing information and other market data; facilitate payment of the firm's fees from its clients' accounts; and assist with back office functions; record keeping and client reporting. Many of these services generally may be used to service all or a substantial number of our accounts, including accounts not maintained at a recommended custodian. We also receive other services intended to help our firm manage and further develop our business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, and marketing.

Our recommendation that you maintain your assets in accounts at our custodians/brokers may be based in part on the benefit to us in the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided. This creates a potential conflict of interest. Our firm endeavors to put the interests of our clients first.

### Brokerage for Client Referrals

DEK Financial Solutions does not receive client referrals from broker-dealers.

### Directed Brokerage

DEK Financial Solutions does request that our wealth management services' clients maintain their accounts with our recommended qualified custodian. Generally, we do not allow clients to direct execution of transactions through a specified broker dealer.

## Aggregating Securities Transactions

Our firm does not take discretionary authority over accounts and, therefore, does not aggregate trades on behalf of client accounts.

## Item 13 – Review of Accounts

### Periodic Account Review

#### **Financial Planning and Investment Consultation Services**

When making decisions about changes in your financial situation (i.e., the loss of a job, retirement, receipt of a significant bonus, an inheritance, the birth of a new child, or other circumstances), clients should contact our firm for additional reviews.

Periodic financial check-ups or reviews are recommended if you are receiving our financial planning and investment consultation services, and we recommend that they occur at least on an annual basis whenever practical.

If your engagement agreement calls for ongoing financial planning and investment consultation services, we encourage you to schedule these meetings in advance or you will be contacted per your plan schedule for continued review.

Reviews will be conducted by your selected financial planner and normally involve analysis and possible revision of your previous financial plan or investment allocation.

Unless provided for in your engagement agreement, reviews are generally conducted under a new or amended agreement and will be assessed at our current hourly rate.

#### **Wealth Management Services**

Wealth management services accounts are reviewed on a quarterly or more frequent basis by your selected investment advisor representative and supervisory personnel (such as our Chief Compliance Officer).

### Non-periodic account review

Non-periodic account reviews can be triggered or intensified by unexpected performance, news about a holding or sector, shifting market conditions, account cash levels, or changing client preferences or circumstances.

### Reporting

In addition to the statements provided by the custodians, at least quarterly, DEK Financial Solutions provides each client receiving wealth management services with a performance report for their managed accounts. All firm performance reports will be prepared in accordance with appropriate jurisdictional guidance. We urge clients to compare the custodian's account statements to the periodic performance reports you receive from us.

## **Item 14 – Client Referrals and Other Compensation**

### **Client Referrals**

DEK Financial Solutions does not receive, nor does it pay, any fees for client referrals.

### **Other Compensation**

Please Item 12: Brokerage Practices

## **Item 15 – Custody**

Client assets are held by a qualified custodian and it is DEK Financial Solutions' policy not to take physical custody or possession of client funds or securities at any time except to the extent that DEK Financial Solutions may deduct fees directly from the client's account. You will receive account statements directly from your custodian at least quarterly, but more likely monthly. They will be sent to the email or postal mailing address you provided to them. You should carefully review those statements promptly when you receive them. We also urge you to compare your custodian's account statements to the periodic performance reports you receive from us.

## **Item 16 – Investment Discretion**

We provide wealth management services on a non-discretionary basis. In a *non-discretionary* engagement, your prior approval must be made for each transaction with regard to the investment and reinvestment of account assets or for the firm to give instructions to the service provider maintaining your account. The service provider will specifically limit the firm's authority in the account to the placement of trade orders. In light of the requirement for your pre-approval, you must make yourself available and keep us updated on your contact information so that instructions can be efficiently executed on your behalf.

We will retain information about all client account directions, limitations and rescissions that are reviewed and approved by a supervisory principal with our firm.

## **Item 17 – Voting Client Securities**

### **Proxy Voting**

Our firm does not vote proxies on your behalf nor do we offer guidance on how to vote proxies. You will maintain exclusive responsibility for directing the manner in which proxies solicited by issuers of securities that are beneficially owned by you shall be voted, as well as making all other elections relative to mergers, acquisitions, tender offers or other events pertaining to your holdings.

### **Other Corporate Actions**

We will have no power, authority, responsibility, or obligation to take any action with regard to any claim or potential claim in any bankruptcy proceeding, class action securities litigation or other litigation or proceeding relating to securities held at any time in a client account, including, without limitation, to file proofs of claim or other documents related to such proceeding, or to investigate, initiate, supervise or monitor class action or other litigation involving client assets.



## Receipt of Materials

You will receive proxies or other similar solicitations sent directly from your selected custodian or transfer agent. Should we receive a duplicate copy, note that we do not generally forward these or any correspondence relating to the voting of your securities, class action litigation, or other corporate actions.

## Item 18 – Financial Information

### Balance Sheet

Except for our ability to withdraw our advisory fees through the services of a qualified, unaffiliated third party (i.e., custodian) and per your prior written authorization (as described in Item 15), we will not have custody of your assets. Additionally, we will not collect fees from you of \$500 or more, six months or more in advance.

Due to the nature of our firm's services and operational practices, an audited balance sheet is not required nor included in this brochure.

### Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

The firm and its management do not have a financial condition likely to impair our ability to meet our commitment to our clients.

### Bankruptcy Petitions during the Past 10 Years

The firm and its management have not been the subject of a bankruptcy petition at any time during the past 10 years.

## Item 19 – Requirements for State-Registered Advisers

### Officer(s) and Management Persons

DEK Financial Solutions, LLC is an Arizona limited liability company. Mr. Daniel E. King owns 100% equity in the firm and is the firm's principal and managing member. His business and educational background are provided in the Form ADV Part 2B (Supplement) which follows.

### Outside Business Activities

Please see Item 10 – Other Financial Industry Activities.

### Performance-Based Fees

Not applicable, there are no matters to disclose.

### Disciplinary Disclosure

Not applicable, there are no matters to disclose.

**Relationship with Issuer**

Not applicable, there are no matters to disclose.

## Form ADV Part 2B (Brochure Supplement)

January 21, 2019

### ITEM 1. COVER PAGE

Daniel E. King, CFP®  
*Principal / Chief Compliance Officer*

DEK Financial Solutions, LLC  
3439 E. Topeka Dr.  
Phoenix, AZ 85050  
[www.dekfinancialsolutions.com](http://www.dekfinancialsolutions.com)

This brochure supplement provides information about Daniel E. King that supplements the DEK Financial Solutions, LLC brochure. You should have received a copy of that brochure. Please contact Daniel E. King at 602-461-8868 if you did not receive DEK Financial Solutions' brochure or if you have any questions about the contents of this supplement. Additional information about Daniel E. King is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Mr. King's CRD number is 297893.

### ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Year of Birth: 1966

#### Education:

Master of Business Administration, University of Phoenix, 1998 – Phoenix, AZ  
Bachelor of Science in Marketing, Northern Illinois University, 1989 – Dekalb, IL

#### Business Background:

DEK Financial Solutions, LLC; Phoenix, AZ (June 2018-Present) *Principal, CCO*  
Watermark Asset Management; San Ramon, CA (Dec 2014 – Jun 2018) *Portfolio Manager*  
Schwab Private Client Investment Advisory; Phoenix, AZ (Jan 2012 – Dec 2014) *Portfolio Consultant*  
Charles Schwab & Co., Inc.; Phoenix, AZ (Jun 1999 – Dec 2011) *Portfolio Consultant*

#### Professional Designation:

The **CERTIFIED FINANCIAL PLANNER™**, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 69,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial

planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **ITEM 3. DISCIPLINARY INFORMATION**

Not applicable, there are no matters to disclose.

### **ITEM 4. OTHER BUSINESS ACTIVITIES**

Not applicable, there are no matters to disclose.

### **ITEM 5. ADDITIONAL COMPENSATION**

Not applicable, there are no matters to disclose.

### **ITEM 6. SUPERVISION**

Mr. King is the firm's Chief Compliance Officer. Because supervising one's self poses a conflict of interest, the firm has adopted policies and procedures to mitigate this conflict and may use the services of unaffiliated professionals to ensure the firm's oversight obligations are met and that the firm's policies and procedures are adhered to. Questions relative to the firm, its services, or this Form ADV Part 2 brochure and its supplement may be made to the attention of Mr. King at 602-461-8868.

### **ITEM 7. REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

There have been neither awards nor sanctions or other matter where Mr. King or his firm has been found liable in a self-regulatory or administrative proceeding. Neither Mr. King nor his firm has been the subject of a bankruptcy petition.

## Privacy Notice

<b>FACTS:</b>	WHAT DOES DEK FINANCIAL SOLUTIONS, LLC (“DEK”) DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social security number and income</li> <li>• Assets, account balances and transaction history</li> <li>• Investment experience and risk tolerance</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons DEK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does DEK share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	YES	NO
<b>For our marketing purposes</b> — to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	NO	WE DON’T SHARE
<b>For our affiliates’ everyday business purposes</b> — information about your transactions and experiences	NO	NO
<b>For our affiliates’ everyday business purposes</b> — information about your creditworthiness	NO	WE DON’T SHARE
<b>For nonaffiliates to market to you</b>	NO	WE DON’T SHARE
<b>Questions?</b>	Call 602-461-8868 or Email <a href="mailto:dan@dekfinancialsolutions.com">dan@dekfinancialsolutions.com</a>	

Who we are	
Who is providing this notice?	DEK FINANCIAL SOLUTIONS, LLC (referred to as “DEK”)
What we do	
How does DEK protect my information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does DEK collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open an account and enter into an investment advisory contract;</li> <li>• Give us your income, employment and contact information;</li> <li>• Tell us about your investment or retirement portfolio; or</li> <li>• Seek advice about your investments.</li> </ul>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• DEK does not have any affiliates.</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• DEK does not share with nonaffiliates so they can market to you.</li> </ul>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• DEK doesn't jointly market.</li> </ul>