

Financial Services Guide – Part 1

July 2022 V1.1

Introduction

This Financial Services Guide (FSG) is issued by Regal Advice Pty Ltd (Regal) ABN: 48 649 114 563 Australian Financial Services Licence (AFSL) No. 531931 (Regal).

This FSG is designed to assist you in deciding whether to use any of the financial services offered by Regal or its Authorised Representatives.

This FSG contains information about:

- Regal, who as the Licensee, is responsible for the financial services;
- Your financial Adviser;
- The financial services and products your Adviser can provide;
- How Regal, your adviser and other related parties are paid for the financial planning services provided to you;
- Any associations or relationships that could create potential conflicts of interest;
- Details of who to contact should you have a complaint.

Not Independent

Regal Advice Pty Ltd or Amity Wealth Services receives commissions from life insurance products. As such we are not able to refer to ourselves as 'independent', 'impartial' or 'unbiased'.

Authorised Representative Profile

This FSG must be read in conjunction with part two as it forms part of this FSG. It provides detailed information about your adviser such as their contact details, referral sources and the types of financial products they can advise and deal in. Please retain both Part one and Part two for your reference and any future dealings with Regal.

Documents we may provide you

You will receive various documents as part of our financial planning process for each stage of your advice journey. We will provide these documents electronically to a nominated email address, you may also request documents be provided to you in hardcopy.

Advice Documents

When we provide personal advice, ordinarily this will be recorded and provided in a Statement of Advice (SOA), known as a financial plan. The SOA contains a summary of your goals and the strategies and the financial products we may recommend achieving your goals. It also provides you with detailed information about product costs, associated fees and other benefits we and others will receive because of the advice we have provided.

If we provide you with further personal advice, it will be recorded in a Record of Advice (RoA). RoAs will be kept on record for seven years and you may request a copy of such records by contacting our office during that period.

Product Disclosure Statement (PDS)

If we recommend or arrange a financial product for you, we will provide you with a Product Disclosure Statement (PDS) or Investor Directed Portfolio Service (IDPS) guide where relevant. These documents contain the key features of the recommended product, such as its benefits and risks as well as the costs you will pay the product provider to professionally manage that product. You should read any warnings contained in your advice document, the PDS or IDPS guide carefully before making any decision relating to a financial strategy or product.

Other Documents

If you enter into an Ongoing Service Agreement with your adviser for a period greater than 12 months, a Fee Disclosure Statement (FDS) will be issued to you. The FDS will contain information about the services you were entitled to, the services you have received and the fees you paid during the previous year. The FDS also includes information about the fees to be charged and services to be provided for the coming year and seeks your consent to renew our ongoing services.

About the Licensee

Regal conducts business through a network of financial Advisers who are appointed as Authorised Representatives under Regal's AFSL.

Where Regal has appointed a corporate entity as an Authorised Representative, representatives of that company who give advice will also be authorities by Regal. Regal's details are as follows:

Regal Advice Pty Ltd
ABN: 48 649 114 563
AFSL Number: 531931
Address: PO Box 779, Paradise Point QLD 4216
Contact No: 0411 573 371
Email: suzie@soffin.com.au

This FSG has been prepared and provided with the authority of Regal Advice Pty Ltd.

About your Adviser

Your Adviser will be the Authorised Representative listed in Part Two of this FSG.

Services We Offer

In providing advice and other services described in this FSG, we act on behalf of Regal Advice Pty Ltd who is responsible for the services we provide.

We can provide you with personal and general advice about services and financial products below. We can also arrange for financial products to be issued without advice from us. Individual advisers within our firm may not be qualified to provide advice in all the services and products noted below.

Their individual profile guides will note any limitations to the advice they are qualified to provide. At all times we will ensure the appropriate adviser is available to you to provide advice consistent with your goals.

Regal's Advisers can offer a range of insurance, investment, superannuation and retirement strategies and products. Please refer to Part Two of this FSG for the services which your Adviser is authorized to provide.

Regal supports your Adviser by providing access to financial product research conducted by external researchers. This helps your Adviser select products that will help you reach your financial goals.

Regal's Advisers act for you and not for any life insurance company, fund manager or bank

We can provide advice on and strategies on:	We can arrange the following products and services:
<ul style="list-style-type: none">• Savings and wealth creation• Financial Management• Investment• Superannuation• Pre-retirement• Retirement• Margin Lending• Self-managed superannuation funds• Financial protection and insurance• Estate Planning• Centrelink• Salary Packaging• Business succession• Finance and gearing	<ul style="list-style-type: none">• 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

Approved Product List

Regal Advice Pty Ltd maintains an approved products and services list ('APL') from various approved Australian and International providers, including companies related to Regal Advice Pty Ltd. Regal Advice Pty Ltd periodically reviews these products to ensure they are competitive with similar products that address similar client needs and objectives. These products are researched using external research houses. Generally, the products we recommend are on the APL. However, if it is appropriate for your needs, we may, subject to Regal Advice Pty Ltd approval, recommend other products. You can obtain a copy of the APL upon request.

Providing us with instructions

You can contact us directly with any instructions relating to your financial products. This includes giving us instructions via telephone, mail or email using the contact details provided in this Guide. If the information provided is incomplete or inaccurate, the advice or services we provide may not be appropriate. If at any time you wish to terminate your relationship with us, please contact us using the details provided in this Guide.

Tax implications of our advice

Regal Advice Pty Ltd's authorised representatives may be registered with ASIC as qualified tax relevant providers and authorised 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.

Our Fees

As the provider of professional services, your Adviser will charge for the advice and services they provide to you. Depending on the services you require, your Adviser may charge by a variety of methods. Below is a guide as to how fees and commissions may be charged. Specific information on your Adviser's fees and charges can be found in Part Two of this FSG. All fees and charges will be disclosed in the SOA, ROA and/or PDS. Your Adviser will discuss both the rate and method of payment with you before any financial services are provided and will confirm any ongoing fees payable and the related services with you, each year.

Fee for Service

We may charge a fee for the provision of advice and/or implementation of recommendations. Depending on your circumstances and the complexity of the work involved, this fee may be a fixed dollar amount, a percentage rate based on the value of your proposed investment portfolio, an hourly rate for time spent providing the services, or a combination of these.

Commission

Commissions may be paid from a product provider to Regal and are at no additional cost to you. Product providers may pay Regal commission in association with the placement of the recommended products. Generally, the initial commission will be paid at the time you obtain the financial product with ongoing commissions paid during the life of the product.

Associations and Relationships

If you are referred to a third-party provider details of any arrangements will be disclosed in your Statement of Advice. Please refer to Part Two of this FSG for details on your Adviser's current referral arrangements.

Some product providers may give Regal or your Adviser other benefits such as entertainment or sponsorship. Both Regal and your Adviser maintain a Register in line with industry standards to document any benefits received.

You have the right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and other benefits received by Regal and/or your Adviser.

Regal or its related entities may have affiliations with some of the investment and product providers that appear on Regal's Approved Product List (APL). Details of any affiliation relative to the advice you will be receiving from your Adviser will be disclosed in your SOA.

What is Personal Advice?

You will need to complete a Client Questionnaire which will record your personal objectives, lifestyle goals, details of your current financial situation and any other relevant information. Your Adviser will usually assist you in completing this. The information obtained will be assessed by your Adviser to assist them in providing appropriate advice. You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive.

You should read any warnings contained in the client questionnaire and advice documents carefully before making any decision relating to a financial strategy or product.

As a financial service provider, we have an obligation under the Anti Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

Regal and your Adviser are committed to complying with a privacy policy to protect the privacy and security of your personal information. Please ask your Adviser if you wish to obtain a copy of our privacy policy.

How can you give instructions to your Adviser

You may specify how you would like to give us instructions. For example, you may nominate to instruct us to act by telephone, e-mail or other.

Compensation arrangements

Regal confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended).

Our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the sum insured for Regal and our authorised representatives/representatives/employees in respect of our authorisations and obligations under our AFSL.

This insurance will continue to provide such coverage for any authorised representative/representative/employee that has ceased work with Regal for work done whilst engaged with us.

How you can make a complaint

If at any time you feel like you are not satisfied with our services, the following are your options in finding a resolution.

- Contact your adviser and tell them about your complaint.
- If your complaint is not satisfactorily resolved within three business days, please contact Regal Advice Pty Ltd complaint supervisor: Suzanne Wood.
- Contact details are as follows:
Suzanne Wood
Regal Advice Pty Ltd - Complaints Supervisor
374 Bayview Street, Hollywell QLD 4216
0411573371
suzie@sovfin.com.au
- If your complaint has not been resolved satisfactorily within 45 days, you may escalate your complaint to the relevant External Dispute Resolution Scheme.

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.

Issued by: Regal Advice Pty Ltd ABN 48 649 114 563 | AFSL 531931 374 Bayview Street, Hollywell QLD 4216 PO 0411 573 371 suzie@sovfin.com.au

Amity Wealth Services

This document is issued by Regal Advice Pty Ltd ABN 48 649 114 563 AFSL 531931 (Regal). It is Part Two of a Financial Services Guide (FSG) and should be read in conjunction with Part One.

Aws Inv Pty Ltd (trading as Amity Wealth Services) is a Corporate Authorised Representative of Regal and has been given permission to provide you with this FSG Part Two.

Financial Services are provided to you by:

Amity Wealth Services	
Corporate Authorised Representative Name	Amity Wealth Services
Australian Company Number	653 674 027
Corporate Authorised Representative ASIC Number	1293182
Authorised Representative Name	Sharni Bultitude
Authorised Representative ASIC Number	1264095
Business & Postal Address	PO Box 7694, GCMC QLD 9726
Telephone	0409 841 560
Email	sharni@amityws.com.au

Sharni Bultitude

Please find below details about your financial adviser.

Sharni Bultitude
<p>Sharni has been in the financial services industry for over 12 years. She holds a Bachelor of Commerce (Financial Planning and Accounting), additional accreditation for Self-Managed Super Funds, Margin Lending along with Ethics and Professionalism. She can provide tax (financial) advice services. Sharni is also a member of the FAAA and is a Commissioner for Declarations. Sharni is an Authorised Representative of Amity Wealth Services and is authorised to advise and deal in the following products:</p> <ul style="list-style-type: none"> • Superannuation • Retirement Savings Accounts • Self-Managed Super Funds • Life Insurance (Risk and Investment Products) • Deposit Products, Government Debentures, Stocks and Bonds • Managed Investment Schemes and Securities • Margin Lending <p>Sharni is not authorised to advise and deal in relation to the following products:</p> <ul style="list-style-type: none"> • Derivatives • Managed Discretionary Accounts

Remuneration

Regal receives all remuneration paid upon the provision of services by Sharni and under contract deducts a Licensee fee from the amounts received from Amity Wealth Services and Regal then forwards the residual remuneration onto Amity Wealth Services. Amity Wealth Services then pays Sharni a salary and/or Directors distributions.

All fees and charges will be discussed and agreed with you prior to commencing any work.

Fee for Service

We may charge fixed price fees for initial advice in the range of \$100 and \$10,000.

We may charge fixed price fees for plan preparation in the range of \$100 and \$10,000.

We may charge fixed price fees for implementation in the range of \$100 and \$10,000. We also provide fixed price ongoing service packages from between \$100 and \$10,000 per annum.

We may charge an hourly rate for the advice we provide of \$250 - \$550 per hour.

All fees are exclusive of GST.

You may be invoiced directly for these fees and may elect to pay Regal directly or have these fees deducted from your super / investments etc.

Commission

Product providers may pay a commission directly to Regal for some financial products.

Commission payments may be either initial or ongoing. Initial commissions are generally a once off payment made when new business is placed, or additional contributions are made to a financial product. Ongoing commissions are paid whilst you hold the product.

Where possible we may agree to refuse to receive these commissions, rebate these commissions to your account, or use the commissions to offset some or all of your agreed fee for service.

Commission on Life Insurance Products

Initial commission may be up to 66% of the initial annual premium. Ongoing commission may be up to 22% of the ongoing annual premium.

Should you cancel an insurance contract within the first two years the Adviser reserves the right to invoice you an amount equal to the costs they have incurred as a result of the provision of financial services to you.

Commission on Investment Products from 1 July 2013

There is no commission payable on new investment products.

Ongoing commission for existing investment products at 30 June 2013 may be up to 5% of the account balance.

All commissions are exclusive of GST.

Referral arrangements

Sharni may have referral arrangements with selected referral partners. Should you engage the services of any of our referral partners Sharni may obtain a benefit in the form of a fee, a commission, or a combination of both.

If a referral arrangement applies to you, Sharni will provide you with further details on the benefits received.