

ROYAL WEALTH – STANDARD REGULATORY DISCLAIMERS & GRIEVANCE NOTICE		
ROY DANIEL. AMFI REGISTERED MUTUAL FUND DISTRIBUTOR (ARN-56308)		
CATEGORY	DISCLAIMER TEXT	REGULATORY PURPOSE
ENTITY PROFILE	ROY DANIEL (ROYAL WEALTH) AMFI-REGISTERED MUTUAL FUND DISTRIBUTOR ARN-56308 IRDAI LICENSE TYPE: INDIVIDUAL INSURANCE INTERMEDIARY (NAVI MUMBAI, MAHARASHTRA) ADDRESS: 212, NIRMAN VYAPAR KENDRA, SECTOR 17, VASHI, NAVI MUMBAI, MAHARASHTRA - 400703	ENTITY & ARN IDENTIFICATION
MFD STATUS & INCIDENTAL ADVICE	ROY DANIEL (ROYAL WEALTH) IS AN AMFI-REGISTERED MUTUAL FUND DISTRIBUTOR (ARN-56308) AND IS NOT A SEBI-REGISTERED INVESTMENT ADVISER (RIA). ADVICE, IF ANY, PROVIDED TO INVESTORS IS PURELY INCIDENTAL TO OUR PRIMARY ACTIVITY OF MUTUAL FUND DISTRIBUTION. WE DO NOT PROVIDE FEE-BASED INVESTMENT ADVISORY OR HOLISTIC FINANCIAL PLANNING SERVICES. SCHEME SELECTION AND FINAL INVESTMENT DECISIONS ARE MADE INDEPENDENTLY BY THE INVESTOR.	INCIDENTAL ADVICE SAFE HARBOR & RIA EXEMPTION
MARKET RISK & NO ASSURED RETURN	MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY BEFORE INVESTING. PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RETURNS. MUTUAL FUND SCHEMES DISTRIBUTED BY US DO NOT OFFER GUARANTEED OR ASSURED RETURNS.	STANDARD MF RISK DISCLAIMER
REGULAR PLANS & COMMISSION	ROYAL WEALTH DISTRIBUTES REGULAR PLANS OF MUTUAL FUND SCHEMES AND RECEIVES TRAILING COMMISSION FROM ASSET MANAGEMENT COMPANIES (AMCS). DIRECT PLANS ARE ALSO AVAILABLE IN THE MARKET THROUGH AMC PORTALS, WHICH CARRY A LOWER EXPENSE RATIO AS THEY DO NOT INVOLVE DISTRIBUTOR COMMISSIONS. ROYALTY/COMMISSION DETAILS ACROSS SCHEMES ARE DISCLOSED TRANSPARENTLY TO INVESTORS. NO DIRECT FEE IS CHARGED BY US TO THE INVESTOR.	COMMISSION & DIRECT PLAN DISCLOSURE
INSURANCE DISTRIBUTION	INSURANCE IS THE SUBJECT MATTER OF SOLICITATION. ROY DANIEL IS AN IRDAI-LICENSED INDIVIDUAL INTERMEDIARY (LICENSE NO. : 1000190001) OPERATING IN NAVI MUMBAI, MAHARASHTRA, DISTRIBUTING GENERAL & LIFE INSURANCE PRODUCTS. PLEASE READ POLICY TERMS CAREFULLY BEFORE PURCHASING.	IRDAI STATUTORY NOTICE
GRIEVANCE REDRESSAL	GRIEVANCE OFFICER: ROY DANIEL ADDRESS: 212, NIRMAN VYAPAR KENDRA, SECTOR 17, VASHI, NAVI MUMBAI - 400703 EMAIL: royalwealthindia@ PHONE: 9322216658 UNRESOLVED COMPLAINTS CAN BE ESCALATED TO SEBI SCORES (SCORES.SEBI.GOV.IN) OR SMART ODR (SMARTODR.IN).	COMPLAINT REDRESSAL & ESCALATION