

# Royal Wealth

## Risk & Compliance Disclosures

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### Important Notice

This document outlines the general risk, compliance, and disclosure statements applicable to **Royal Wealth** and all services provided. By engaging with Royal Wealth, clients acknowledge and accept the terms, limitations, and disclosures described herein.

Royal Wealth is an **SEC-registered, fee-based investment advisory firm**. Advisory services are provided on a non-discretionary basis unless otherwise agreed in writing. Royal Wealth representatives hold the **Series 65 (Uniform Investment Adviser Law) license**.

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### Scope of Services

Royal Wealth provides **advice-only account management, education, coordination, and administrative oversight services**, which may include but are not limited to:

- Investment advisory and strategic guidance
- Portfolio and account monitoring
- Financial education and financial literacy services
- Business and entity structuring guidance (non-legal)
- Credit education and strategic planning (non-lending)
- Insurance and risk strategy education (non-underwriting)
- Tax and accounting coordination (non-tax preparation)
- Technology, fintech, and platform coordination
- Retirement alternative education and planning
- Group investment coordination and reporting

Royal Wealth **does not custody client funds**, execute trades directly, or act as a broker-dealer.

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### Advice-Only & No Performance Guarantee

All guidance provided by Royal Wealth is **advisory in nature only**. Royal Wealth:

- Does **not guarantee investment performance or returns**
- Is **not responsible for gains, losses, or market outcomes**
- Does **not ensure suitability beyond information provided by the client**

Past performance, historical averages, or illustrative examples **do not guarantee future results**. All investments involve risk, including the possible loss of principal.

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## Third-Party Investment Providers

Royal Wealth may introduce, coordinate with, or provide administrative support related to **third-party investment platforms, providers, or vehicles**. These third parties operate independently of Royal Wealth.

- Royal Wealth does **not control** third-party operations
- Royal Wealth does **not manage or custody assets** held with third parties
- Royal Wealth is **not liable** for the acts, omissions, or performance of third-party providers

Clients are solely responsible for reviewing, approving, and accepting all third-party agreements and disclosures.

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## Market Risk & Investment Risk

All investment strategies carry inherent risks, including but not limited to:

- Market volatility
- Liquidity risk
- Counterparty risk
- Operational risk
- Regulatory and tax law changes
- Concentration risk

Short-term investment strategies may involve **heightened volatility and risk**. Clients should only invest capital they can afford to lose.

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## No Legal, Tax, or Accounting Advice

Royal Wealth does **not provide legal, tax, or accounting advice**.

- Any legal, tax, or accounting-related discussions are for **educational purposes only**
- Clients are advised to consult licensed attorneys, CPAs, or tax professionals before implementing strategies

Royal Wealth is not responsible for outcomes resulting from legal or tax decisions.

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## Group & Pooled Investment Arrangements

For group, pooled, or collective investment arrangements:

- Royal Wealth provides **administrative coordination and advisory oversight only**
- Royal Wealth is not responsible for internal group agreements or disputes
- Designated group representatives act on behalf of the group
- Internal distributions, member participation, and recordkeeping remain the responsibility of the group

Royal Wealth assumes **no liability** for actions taken by group members or representatives.

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## Withdrawal & Custody Limitations

Royal Wealth:

- Does not hold or transfer client funds
- Does not authorize withdrawals
- Does not alter custody arrangements

All fund movements are governed by the policies of the custodial or third-party platform used by the client.

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## Educational Content & Communications

All educational materials, communications, updates, meetings, and group discussions provided by Royal Wealth:

- Are informational only
  - Do not constitute personalized investment advice unless explicitly stated
  - Should not be construed as solicitation or endorsement
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## Regulatory & Compliance Acknowledgment

Royal Wealth operates in compliance with applicable federal and state securities regulations. Registration with the SEC and possession of a Series 65 license **does not imply a certain level of skill or training.**

Clients acknowledge responsibility for:

- Conducting their own due diligence
  - Understanding risks involved
  - Reviewing all disclosures and agreements
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## **Limitation of Liability**

To the fullest extent permitted by law:

- Royal Wealth shall not be liable for direct, indirect, incidental, or consequential damages
  - Liability is limited to advisory fees paid to Royal Wealth
  - No responsibility is assumed for market losses or third-party failures
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## **Client Acknowledgment**

Engagement with Royal Wealth constitutes acknowledgment and acceptance of these Risk & Compliance Disclosures.

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### **Royal Wealth**

*This document is provided for informational purposes only and does not constitute a contract or guarantee.*