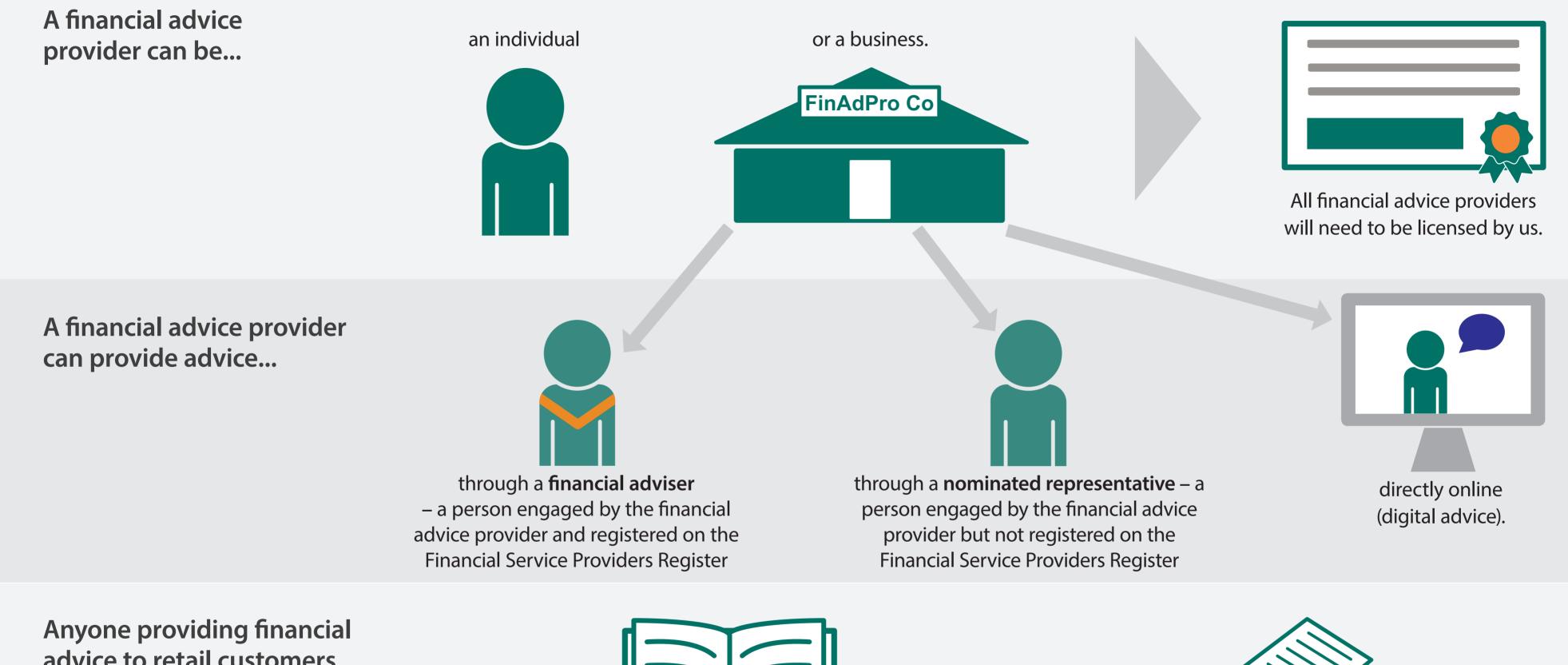
## Under the new financial advice regime

Advice can only be provided by or on behalf of a **financial advice provider**.



advice to retail customers will need to comply with...



a new code of conduct, which sets professional standards for competence, skills, knowledge, ethical behaviour and client care





financial advice rules and regulations in the Financial Markets Conduct Act 2013, which will be amended.

Financial advice changes