



Our Proposition

+ Objectives and Principles



- Exceed or match the Indian market index (Nifty)
- Invest for long term – buy and hold
- Minimize tax liability
 - Avoiding profit booking in the tax period, to leverage the tax breaks provided for long term capital gains
- Build a diversified Portfolio
 - Investments will predominantly be in Equities, ETF's,
 - Investments in money market or debt products will be for parking funds for short term, if there are limited investment opportunities
 - Investments will **NOT** be made in Futures, derivatives, commodities or alternate investments

+ Client Expectations



- Desire exposure to Indian markets
- Long term investment horizon (over 5 years, preferably 10 years)
- Have risk appetite for equity exposure
 - Ability and willingness to sustain short term losses
 - Understanding that investing in market is inherently risky and willingness to accept the investment losses without recourse

+ How does this work



- Your advisor will meet with you to
 - Understand your investment goals
 - Work with you to understand your current finances
 - Conduct a risk analysis to understand your ability and willingness to take risks
 - Propose & discuss an investment plan that is suitable for you
- Our engagement modes
 - We can advise you in investing your regular savings
 - We can advise you in restructuring your portfolio
 - We can advise you in investing a corpus of funds
- Communication
 - Your advisor will send you regular investment advice about purchase and sale of securities
 - Your advisor will have quarterly updates for you and will send you a year end statement
 - Your advisor will be available to discuss and review your financial journey

+ Why us....



- **Expertise**
 - Investment managers been doing better than the market
 - **Are there, doing that** 😊
- **Alignment of interests**
 - Your advisor's compensation will be linked to the effectiveness of the advice - this is to align interests the investor & the advisor.
 - **We win only if you win** 😊
- **Alignment of risks**
 - Your advisors will also have significant portion of their wealth in the same securities that are advised for you
 - **We eat our own cooking** 😊
- **Transparency**
 - Investment advisors will have regular communications via meetings, calls, blog posts, and emails to you to keep you posted on the progress of your investments
 - **No smoke and mirrors** 😊



Making markets and power of compounding work for you



- Relative returns with FD vs. equities (using the historical average rates of return in India)
 - 1.4 times bank returns over a 5 year period
 - 2.6 times bank return over a 15 year period
 - 5 times bank return over a 25 year period

