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WEALTHWISE®

Wiseinvest®
With YOU, in meeting
FINANCIAL CHALLENGES

Inside

Wealthwise

"Wealthwise" is a monthly publication brought to you by Wiseinvest Advisors, which is a quality investment advisory firm that specializes in mutual funds. Our CEO, Hemant Rustagi, is a well known personal finance expert. He brings with him an experience of around 30 years in this field. He regularly writes articles for major national dailies and business magazines as well as appears as a personal finance expert on many investments related TV shows. Besides, our team of advisors has professionals who have spent years in the mutual fund industry. In the last thirteen years, thousands of our clients have benefitted from our quality advice and have made mutual funds as the mainstay of their portfolio. You can benefit too from our expertise for your existing as well as new investments. All you need to do is to just call up any of the offices or email your requirements at **information@wiseinvestadvisors.com** and our professional advisors will do the rest.

Dear Investor,

At the outset let me wish you and your loved ones a Very Happy and Prosperous 2018 on behalf of Team Wiseinvest.

The markets maintained 2017's momentum through to the year's last day of trading, with the Sensex closing at a record 34,056.83 and Nifty at 10530.70. The BSE Sensex ended 2017 with a gain of 29.58% while the NSE Nifty rose 30.28%. The mid-cap and small cap stocks did even better-the BSE midcap index rose 48%, while the small cap surged 60% in 2017. India was the third best emerging market in the world this year after Argentina and Turkey.

FIIs invested ₹ 51,000 crore in 2017 while mutual funds pumped in a record ₹ 1.16 lakh crore into equities. The strong domestic inflows clearly demonstrate a transformation in India's savings culture that was triggered by demonetisation in November 2016. In other words, post-demonetisation, there has been a structural shift in investment pattern of investors from physical assets such as gold and real estate to financial assets.

We expect the market rally to continue on account of better third quarter earnings, expectations from the union budget and supportive global set up. Broadly, the key themes that would drive the markets are likely to be financialization of savings, formalization of the economy, government capex and consumption. Of course, the rise upwards is not going to be as fast and smooth as in 2017. Hence, investors will have to brace for higher volatility, stick to their time horizon and asset allocation as well as moderate their expectations in terms of returns.

While the prospects of the market look good going into 2018, it will be prudent to review the portfolio at pre-determined intervals to avoid making abrupt investment decisions. The beginning of a new year can be the right time to do so. Although there is no significance of a new year in the review and investment process, it helps in maintaining the discipline of reviewing the portfolio at fixed intervals. If you have been contemplating following this approach, the start of 2018 provides you an opportunity to do so.

Warm regards,

Hemant Rustagi
Editor

Address to be affixed here

The Stock Market Performance During December 2017.

Indices	1st December 2017	30th December 2017	Change in (%)
Sensex	32,832.94	34,056.83	3.73
MIDCAP	16,757.27	17,822.40	6.36
SMLCAP	18,017.48	19,230.72	6.73
BSE-100	10,593.22	11,029.78	4.12
BSE-200	4,479.88	4,678.86	4.44
BSE-500	14,338.18	15,002.73	4.63

Have You Planned Your Tax Saving Investments?

One of the key issues facing tax payers in our country, at this time of the year, is how to invest to save taxes. It is a common sight to see tax payers investing haphazardly towards the fag end of the financial year. No wonder, many of them end up investing in options that make them compromise on their financial future. The most common tax savings instruments that are favoured by investors under such circumstances are traditional insurance plans, 5 year fixed deposits and PPF.

If you are one of those tax payers who still haven't made up mind which option to opt for to save taxes, it's time to do so without any further delay. You must begin the process by asking yourself a few questions: How much tax are you supposed to pay? How much tax can you save? How much investment are you supposed to make to save taxes? Once you have answers to these questions, the next step would be to select the right options out of those that are eligible under Sections 80C and its various sub-sections.

Before looking at the right way to select tax saving investment options, let us understand more about the provisions of Section 80C and its various sub-sections.Under these sections, a deduction of ₹ 1,50,000 can be claimed by investing in options such as Employees Provident Fund (EPF), Public Provident Fund (PPF), Life Insurance Premium, Equity Linked Savings Scheme (ELSS), stamp duty paid on purchase of a house, repayment of principal portion of home loan, National Savings Certificate (NSC), 5 year tax saving fixed deposit, Senior Citizen Savings Scheme, retirement funds of mutual funds, payment of education fees of children and National Pension System (NPS). Besides, an additional ₹ 50,000 can be invested in NPS under section 80CCD(1B).

While each of these investment options have its merits and demerits, a carefully chosen mix can not only save taxes but maximize gains for you. Hence, you must avoid choosing these options randomly and follow a well-established process to select the right ones and in the right proportion. You must begin the process by ascertaining the tax liability for the year and consider amounts already committed to options such as EPF, insurance premium, housing loan repayment before deciding how much to invest in other options such as PPF, ELSS and NSC etc. In certain cases, contribution to EPF and hosing loan repayment may cover the entire rebate and hence no investment may have to made for tax savings. In such instances, you will have the flexibility to invest the surplus money as per your asset allocation in products without a mandatory lock-in period.

Another important aspect is to make tax saving investments an integral part of your overall investment process. By doing so, it becomes easier for you to decide the right asset class and then choose options that have the potential to get you the best out of that asset class. For example, if you align your tax saving investments with your long-term goals like retirement planning and children's education, options like ELSS and select retirement funds of mutual funds will become an automatic choice. In fact, ELSS have the shortest lock-in period amongst all options eligible for tax savings and the potential to provide the highest returns over the longer term.

Considering that you have less than 3 months to invest for tax savings for the current financial year, you can at best choose the right option. However, you must commit to start investing for tax savings at the start of the financial year 2018-19. There are a number of advantages of initiating the process at the start of the financial year through a disciplined approach. For example, you will be able to stagger the applicable lock-in period. Besides, investing through SIP on a monthly basis in options like ELSS and retirement funds offered by mutual funds will allow you to tackle volatility as well as benefit from "averaging". Remember, keeping money aside every month through the year will help you avoid a situation wherein you may feel compelled to invest randomly at the end of the year. If you are not confident of following this process on your own, don't hesitate to seek help of a professional advisor.

A Note To Our Esteemed Readers

Wealthwise is being sent to some of you on a Complimentary basis as a part of our humble effort to ensure that more and more investors get the best from their investments. We sincerely hope that you would like the contents of Wealthwise and in some way benefit from it. However, if you do not wish to receive "Wealthwise" on a regular basis, please let us know either by sending us a mail on information@wiseinvestadvisors.com or by calling us on (022) 65281507. You can also write to us at our Corporate Office address mentioned on page 6.

A Balanced Portfolio Is Like A Balanced Diet

It is important to have a balanced diet to remain healthy. Similarly, investing our hard-earned money requires us to adopt a balanced approach involving a goal-based investment strategy and following an asset allocation process. In other words, while eating healthy food ensures good physical health, investing wisely goes a long way in ensuring good financial health. In fact, different food items provide some interesting investment lessons for investors. To understand more about these lessons, let's take "Thali" as an example as it is made up of different dishes.

Initial servings - A traditional thali meal begins with papad, raita, aachar and these are supposed to be eaten at different stages of our meal. If you get impatient and eat them in large quantities, it would usually result in not having enough appetite for main course and that would mean missing out on some of the delicacies. Similarly, while investing, don't spend too much time and efforts on investment options straightaway without ascertaining which asset class to invest as it could either make your portfolio very aggressive or very conservative. Both these can be detrimental to your ability to create wealth in the long run.

Starters - Starters are served in small portions like "amuse bouche", but they set the tone for the food to come. Similarly, when you start investing early, it is usually done with smaller sums of monies and that sets the tone for your future wealth creation process. By starting to invest early, not only you benefit from power of compounding but you also understand the nuances of investing in different asset classes as well as implications of different strategies and prepare yourself for investing serious money at a later stage.

Main course - Main course is the most filing and important part of the meal. Main course usually consists of variety of vegetables, dal, chapati and rice. While all these are important ingredients of a meal, you must eat them in the right quantity to make it a balanced diet. By eating too much of any of these dishes, irrespective of how much you may like it, you may miss out on nutrients in other foods. Similarly, a particular dish or two in thali may not be suitable for your health. In that case, either you should eat them in a restricted manner or avoid them altogether.

This is akin to asset allocation i.e. investing in different asset classes which is the main course of our investment process.An asset allocation process ensures that different asset classes are included in the portfolio in the right proportion. The right way to do so is to choose the right combination based on your time horizon and risk profile.

Desserts -You usually finish your meal with desserts. While desserts can be exotic and tempting, you must have them in a moderate proportion, else they can be harmful. In any case, if you suffer from diabetes, you must not have them at all. Similarly, while investing, you may feel compelled to invest in certain exotic products like sector and thematic funds as they perform very well during certain time periods. While those investors who have the risk-appetite to withstand the attendant risks can invest in them in a small portion to improve their portfolio returns, risk averse investors should stay away from them as they can take them beyond their risk-taking capacity.

Look beyond your favourite Thali - While you may develop liking for a particular type of food i.e. North Indian, Gujarati thali or South Indian thali, it is important to try different varieties to develop taste for different cuisines and enjoy the food much more. Similarly, while investing your hard-earned money, you must look beyond traditional options and include market linked products offered by mutual funds in your portfolio. Remember, mutual funds offer a variety of products that allow you to invest in not only different asset classes but also products where fund managers follow different investment strategies to make them suitable for different time horizons. If you choose funds well, you can improve the chances of earning higher returns without taking any un-necessary risks.

Performance Of Select Funds

Data as on December 29, 2017

EQUITY FUNDS

Diversified

Fund	Launch	6 Mth*	1 Year*	2 Year**	3 Year**	5 Year**	7 Year**	10 Year**	15 Year**
Birla Sun Life Frontline Equity Fund	Aug-02	10.53	30.58	18.46	12.36	17.54	12.99	10.59	22.71
Birla Sun Life Equity Fund	Aug-98	11.91	33.51	24.06	16.57	21.59	14.28	9.08	24.92
Franklin India Prima Plus Fund	Sep-94	12.09	30.63	17.13	12.71	18.84	14.59	10.87	24.01
HDFC Equity Fund	Jan-95	14.37	36.86	21.19	11.70	17.35	11.82	11.32	25.05
HDFC Top 200 Fund	Sep-96	11.41	31.97	19.70	10.39	15.45	10.84	10.57	24.54
HSBC Equity Fund	Dec-02	10.12	30.53	18.77	11.02	13.75	8.88	5.83	22.01
ICICI Prudential Focused Bluechip	May-08	14.36	32.75	19.62	12.60	17.30	13.00	—	—
IDFC Classic Equity Fund - Regular	Aug-05	12.93	37.29	21.79	15.99	15.52	10.93	5.96	—
Kotak 50 Regular Plan	Dec-98	10.04	29.18	15.33	11.34	15.44	10.89	7.10	21.57
Kotak Select Focus Fund Regular Plan	Sep-09	11.03	34.31	21.27	14.82	20.46	14.81	—	—
L&T Equity Fund	May-05	12.53	34.19	17.92	11.72	17.19	11.92	9.94	—
Motilal Oswal MOSt Foc. Multicap 35	Apr-14	14.69	43.05	24.59	21.17	—	—	—	—
Reliance Top 200 Fund - Retail Plan	Aug-07	13.57	38.42	18.98	12.70	18.18	13.25	9.66	—
Invesco India Contra Fund	Apr-07	21.65	45.63	24.71	17.38	22.50	15.90	12.73	—
SBI Bluechip Fund	Feb-06	11.18	30.23	16.87	13.83	18.60	13.70	8.79	—

Sector, Specialty & Tax Saving

Canara Robeco FORCE Fund	Sep-09	12.05	40.99	20.74	14.08	17.78	14.61	—	—
HSBC Tax Saver Equity Fund	Jan-07	13.60	42.69	22.84	14.77	18.94	14.01	9.89	—
ICICI Prudential Infrastructure Fund	Aug-05	17.47	40.80	19.87	11.55	15.54	8.60	4.78	—
Kotak Infrastructure and Economic	Feb-08	19.70	45.27	26.01	16.58	21.71	13.83	—	—
Reliance Banking Fund	May-03	8.54	44.13	26.81	14.75	17.43	13.57	15.00	—
Reliance Pharma Fund	Jun-04	12.24	7.61	-1.91	4.73	15.73	13.92	16.82	—
Axis Long Term Equity Fund	Dec-09	14.13	37.44	16.85	13.36	23.05	18.15	—	—
HDFC Taxsaver Fund	Mar-96	15.27	38.66	22.16	11.84	18.11	12.29	10.62	25.34
IDFC Tax Advantage (ELSS) Fund	Dec-08	19.76	53.35	24.13	18.09	21.92	15.92	—	—
Reliance Tax Saver (ELSS) Fund	Sep-05	19.40	46.04	23.42	13.92	22.87	17.52	12.64	—

Midcap & Smallcap

DSP BlackRock Small and Mid Cap	Nov-06	15.07	39.80	24.86	18.69	23.72	17.31	13.68	—
Franklin India Smaller Companies Fund	Jan-06	18.41	43.46	25.77	20.11	30.10	22.70	14.10	—
HDFC Mid-Cap Opportunities Fund	Jun-07	16.42	41.66	25.63	18.64	26.46	20.49	16.46	—
HSBC Midcap Equity Fund	May-05	25.03	60.41	27.25	21.36	26.18	15.09	7.45	—
Kotak Emerging Equity Scheme	Mar-07	16.16	43.00	25.66	19.63	24.94	18.61	9.48	—
L&T India Value Fund	Jan-10	14.49	41.26	23.63	19.93	26.21	18.40	—	—
Reliance Equity Opportunities Fund	Mar-05	17.13	40.87	14.68	9.75	17.16	14.29	11.84	—
SBI Magnum Global Fund	Sep-94	22.14	41.95	17.97	14.52	22.38	18.08	10.71	27.83

HYBRID

Equity, Debt Oriented & Multi Asset Class

Birla Sun Life Balanced '95 Fund	Feb-95	9.74	25.91	17.10	12.33	17.44	13.30	11.28	20.33
Canara Robeco Balance Fund	Feb-93	8.59	25.19	13.91	11.23	15.85	13.18	10.71	19.67
DSP BlackRock Balanced Fund	May-99	11.24	27.61	17.56	13.14	15.91	11.88	10.01	19.69
HDFC Balanced Fund	Sep-00	9.91	27.46	18.29	12.95	18.88	15.16	14.01	19.25
HDFC Prudence Fund	Feb-94	10.50	27.88	18.33	11.97	16.81	13.19	12.39	22.81
ICICI Prudential Balanced Advantage	Dec-06	8.22	19.01	13.05	10.89	14.31	13.14	9.91	—
ICICI Prudential Balanced Fund	Nov-99	10.81	24.78	19.11	13.14	18.58	15.54	10.68	18.84
Kotak Balance Regular Plan	Nov-99	8.35	23.19	16.94	11.69	13.73	10.72	7.33	17.81
L&T India Prudence Fund	Jan-11	7.85	27.79	15.49	13.61	18.24	—	—	—
Reliance Regular Savings Fund - Bal	Jun-05	10.37	29.53	16.20	13.65	16.83	12.99	12.43	—
SBI Magnum Balanced Fund	Dec-95	12.90	27.66	15.08	12.44	17.90	13.26	9.36	21.00
Tata Balanced Fund - Regular Plan	Oct-95	6.88	19.41	11.48	9.95	16.42	13.69	10.62	20.47
Axis Triple Advantage Fund	Aug-10	6.40	15.91	11.44	7.31	7.74	8.28	—	—
HDFC Equity Savings Fund	Sep-04	5.50	16.49	15.33	10.71	10.89	10.33	9.95	—
Kotak Equity Savings Fund	Oct-14	6.25	14.02	10.19	8.93	—	—	—	—
Reliance Equity Savings Fund	May-15	6.39	17.64	10.81	—	—	—	—	—

Arbitrage Funds

Funds	Launch	3 Mth*	6 Mth*	1 Year*	2 year**	3 Year**	5 Year**	7 Year**	10 Year**
ICICI Prudential Equity Arbitrage Fund	Dec-06	1.24	2.72	5.49	6.15	6.62	7.64	7.99	7.43
IDFC Arbitrage Plus Fund	Jun-08	0.97	2.37	4.64	5.99	6.20	7.10	7.30	—
Invesco India Arbitrage Fund	Apr-07	1.35	2.72	5.54	6.03	6.56	7.17	7.49	7.09
Kotak Equity Arbitrage Fund	Sep-05	1.34	2.94	5.84	6.25	6.67	7.63	7.89	7.49

DEBT

Income, Short Term & Ultra Short Term Funds

Funds	Launch	1 Mth*	3 Mth*	6 Mth*	1 Year*	2 Year**	3 Year**	5 Year**
Birla Sun Life Short Term Opp. Fund	May-03	-0.09	0.62	2.47	5.60	8.43	8.43	9.34
Birla Sun Life Medium Term Plan	Mar-09	-0.01	0.77	2.46	7.02	8.94	9.13	9.92
HDFC Corporate Debt Opp. Fund	Mar-14	-0.20	0.63	2.40	6.57	8.75	8.84	—
Kotak Income Opp. Fund	May-10	0.05	0.98	2.71	6.56	8.49	8.69	8.90
Reliance Regular Savings Fund-Debt	Jun-05	0.05	1.05	2.89	7.03	8.52	8.61	8.95
SBI Magnum Income Fund	Nov-98	-0.37	-0.06	1.20	5.71	9.53	8.33	8.23
L&T Income Opportunities Fund	Oct-09	0.09	0.91	2.73	7.20	8.63	8.89	8.77
BNP Paribas Money Plus Fund	Oct-05	0.32	1.27	2.96	6.38	7.26	7.47	8.01
Kotak Treasury Advantage Fund	Aug-04	0.32	1.35	3.01	6.65	7.42	7.82	8.37
L&T Ultra Short Term Fund	Apr-03	0.31	1.36	3.14	6.70	7.59	7.88	8.45
Kotak Banking and PSU Debt Fund	Dec-98	-0.02	0.63	2.42	6.17	8.06	8.23	8.80

*Absolute ** Annualised. Past performance may or may not be sustained in future.

Dividends declared by equity and equity-oriented funds during the month of December 2017

Scheme name	Date	Dividend declared in ₹ Per unit
ICICI Pru Balanced Fund (MD)	06/12/2017	0.24
UTI MNC Fund (D)	06/12/2017	3.60
ICICI Pru Dynamic Plan (D)	13/12/2017	0.24
Invesco India Dynamic Equity (D)	14/12/2017	0.20
ICICI Prudential Multicap Fund (D)	15/12/2017	3.00
L&T India Large Cap Fund (D)	15/12/2017	1.50
Principal Balanced (D)	15/12/2017	0.29
Principal Dividend Yield (D)	15/12/2017	3.50
Principal Emerging Bluechip(D)	15/12/2017	5.92
Principal Growth Fund (D)	15/12/2017	4.96
Principal Large Cap Fund (D)	15/12/2017	2.11
Tata Equity Opp. Fund - Regular (D)	15/12/2017	1.40
Templeton India Growth Fund (D)	15/12/2017	6.50
UTI Balanced Fund (D)	18/12/2017	0.27
ICICI Pru Long Term Equity (Tax Svng)-D	20/12/2017	0.70
L&T India Prudence Fund (D)	22/12/2017	0.13
L&T India Special Situations(D)	22/12/2017	0.22
HDFC Balanced Fund (D)	26/12/2017	0.50
HDFC Prudence Fund (D)	26/12/2017	0.30
Kotak Balance - Regular Plan (D)	27/12/2017	0.14
HSBC Equity Fund (D)	28/12/2017	3.50
Kotak 50 - Regular Plan (D)	28/12/2017	1.52
Reliance Tax Saver (ELSS) (D)	28/12/2017	0.60
UTI Dividend Yield Fund (D)	28/12/2017	0.75
Franklin Build India Fund (D)	29/12/2017	2.25
Kotak Tax Saver - Regular (D)	29/12/2017	0.40
SBI Magnum Balanced Fund (D)	29/12/2017	0.67
SBI Magnum Multicap Fund (D)	29/12/2017	2.50
Tata Ethical Fund (D)	29/12/2017	6.35

Please check whether you have received dividend for the fund/s that you may have in your portfolio out of this list. In case, you do not maintain any portfolio statement, Wiseinvest Advisors can do that for you free of charge. Once we have the details, we would send your updated statement every month. You can contact our corporate office or our branch to avail of this free service.

Mutual funds, like securities investments, are subject to market and other risks. As with any investments in securities, the NAV of units can go up or down depending on the factors and forces affecting capital markets.

Keep Your Investment Process On Track

A well-planned investment process goes a long way in allowing investors to achieve their goals over varied time horizons. However, keeping the investment process on track can be a tough task as one has to face numerous challenges starting from the stage of deciding asset allocation and continue through the entire time horizon. While the asset allocation determines the potential returns and the attendant risks, the decisions on rebalancing as a part of monitoring process are crucial from the point of view of keeping the portfolio on track. The level of investment success depends upon how an investor handles these challenges. Here are a few tips on how you can tackle these challenges:

Keep an eye on risk and reward

One of the most crucial factors that determine the level of investment success you can achieve is effective balancing of risk and reward. Therefore, the focus should be on identifying your risk tolerance level and deciding a suitable asset allocation. The right way to decide asset allocation is by aligning it with your time horizon. For example, equity funds require you to have risk appetite to withstand market volatility as well as long-term time horizon. Therefore, equity should be the mainstay of your portfolio while investing for long-term goals like building a corpus for children's education and retirement planning. However, as you get closer to the completion of time horizon, rebalance your portfolio gradually to protect gains as well as make it suitable for the changed role i.e. from accumulation to disbursal.

Keep your portfolio compact

Monitoring the progress of the portfolio is as important as making the right selection. Therefore, you must build a compact portfolio without compromising the level of diversification. Mutual funds are an effective way of achieving the right level of diversification by investing in carefully selected funds. Remember, over-diversification is generally the result of following a haphazard approach.

Keep focus on your goals

While the volatility is a natural phenomenon in the market place, it is important not to allow it to influence your long-term investment strategy. For example, a falling market may tempt you to either invest aggressively or abandon an asset class like equity completely. Remember, both these extreme reactions can jeopardize your financial future.

While a disciplined approach is the perfect way to benefit from equity or equity related investments, a haphazard approach to realign the portfolio amidst short-term volatility is most likely to backfire. Moreover, when you make an attempt to speed up the process of recovering losses in the portfolio by investing short-term surplus money, the result may not be in line with your expectations. However, over the long-term, the short-term fluctuations tend to smooth out.

It is also important to analyze the performance of the funds properly to avoid making any abrupt decision. The right way is to analyze their performances vis-a-vis the benchmarks and the peer group. Remember, even the most consistent fund managers are likely to deliver negative returns when the markets correct. Therefore, short-term negative returns, in line with the market, from a fund that has been doing well for years, doesn't warrant any reaction. Similarly, even a poorly performing fund could give decent returns when the markets are doing well. Also, the impressive returns may be due to the aggressive investment strategy of the fund manager that may expose you to higher risk than your accepted level.

Similarly, it is quite common to see investors getting tempted to make changes in their debt funds depending on interest rate movement. While there is nothing wrong in realigning the portfolio, haphazard changes can be counter-productive. It also helps if you select funds well at the start of your investment process.

As is evident, rebalancing the portfolio can be a great tool to keep your investment process on track. No doubt, it can be tough at times to redeem in a rising market or to invest in a falling market. However, rebalancing imposes discipline and ensures that your portfolio mix doesn't take you beyond your defined risk profile.

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It's Time To Embrace Financial Planning

Financial planning is the process of making informed money management decisions to secure your future. Financial planning helps to achieve financial goals and meet personal priorities, taking into consideration available resources, responsibilities, risk appetite and lifestyle. A financial plan lays down the allocation of savings across various asset classes to achieve an appropriate risk-reward balance.

Do you need a financial plan?

All individuals and families regardless of age or income need a financial plan so that they know that they are saving enough for retirement, education funds or a new home. A financial plan gives you the discipline necessary to save money. A qualified and experienced financial planner can help you plan your investments so that you get the best returns for your risk level by spreading your investments into the different asset classes as well as investment options.

Wiseinvest Advisors is a SEBI registered Investment Adviser (Registration No. INA000000664). To maintain an arm's length distance between our Advisory and Execution services, we have set up a separate department named Investment Adviser Department (IAD).

We can help you achieve your goals by providing comprehensive fee based financial planning and making recommendations of financial products that suit your requirements the most. Our mission is to help you overcome uncertainty and take control of your finances and move confidently towards achieving your goals. The basis of fee calculation is the complexity of the engagement.

Remember, financial planning doesn't have to be an intimidating process. We have qualified and experienced advisers who can make financial planning a simple and fruitful process for you.

Our process:

Step 1: The first meeting provides an opportunity for you and us to get to know each other. You also get an opportunity to decide whether we have the capability to fulfill all your requirements.

Step 2: Establish a clear understanding of your goals and objectives as well as analyze your current situation. We have a discussion to determine what you want to achieve with your wealth.

Step 3: Determine your risk profile through discussion and a psychometric test. This enable us to find out how much risk you would like to and need to take to achieve your goals.

Step 4: Develop your unique financial plan. This will also include the recommended asset allocation and various investment options that suit your needs. While doing this, we also analyze your current investments. We present a final version of your customized financial plan so that you're positioned to move forward.

Step 5: Implement the investment plan. There would be no obligation on you to choose Wiseinvest Advisors to implement the recommendations made in the financial plan.

Step 6: We'll meet regularly to proactively address changes in your circumstances, as well as those in the markets, economy and taxes.

If you are keen to start the process of financial planning, you can get in touch with Investment Advisers at our Andheri office.

WISEINVEST ADVISORS PVT. LTD.

(CIN No.: U74140MH2003PTC142921)

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