OMEGA - Portfolio Advisory Service

Partnering you to Invest Successfully and Reach your Goals

Background to this note:

This note is a summary of the key points that we have discussed regarding Omega our Portfolio Advisory Solution. You can get more details on www.moneyworks4me.com.

Our Approach:

Omega is MoneyWorks4Me's customized solution that partners with clients to build and manage their portfolio in a collaborative way. We study your current portfolio and together agree on aligning it to make it future ready based on your needs and preferences. MoneyWorks4Me Omega will make the asset allocation recommendations based on your total portfolio and your Financial Plan. Omega will then build your equity portfolio with Core and Booster approach with dynamic asset allocation and low churn.

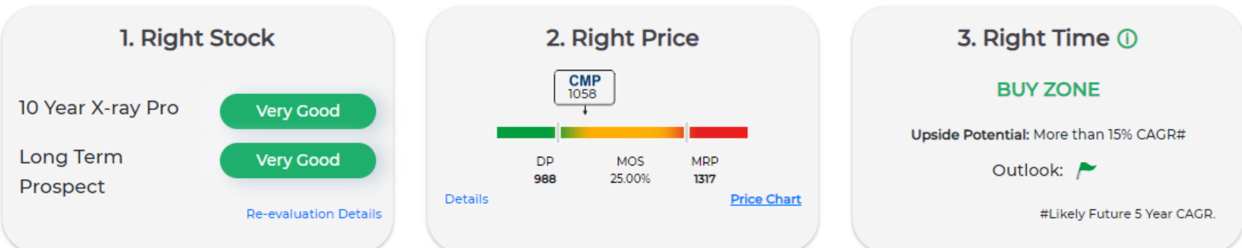
- **Core Equity Portfolio (60-80% of your equity):** Strong resilient company stocks that are likely to deliver steady compounding returns through market and economy cycles. Through Direct stocks, Mutual Funds and ETFs

- **Booster Equity Portfolio (20-40% of your equity):** High quality Mid and Small Cap stocks and mutual funds that are likely to deliver high returns, Sector and Thematic Funds that complement the portfolio.

Our Investing style for Direct Stocks and Equity Mutual Funds:

Direct Stocks:

For your stocks portfolio, we propose investing based on the **Quality at Reasonable Price** investment framework. This method ensures you invest exclusively in quality companies. Buying quality stocks at reasonable prices reduces the chances and extent of a fall in your net worth and thereby dramatically increases your chances of staying invested.



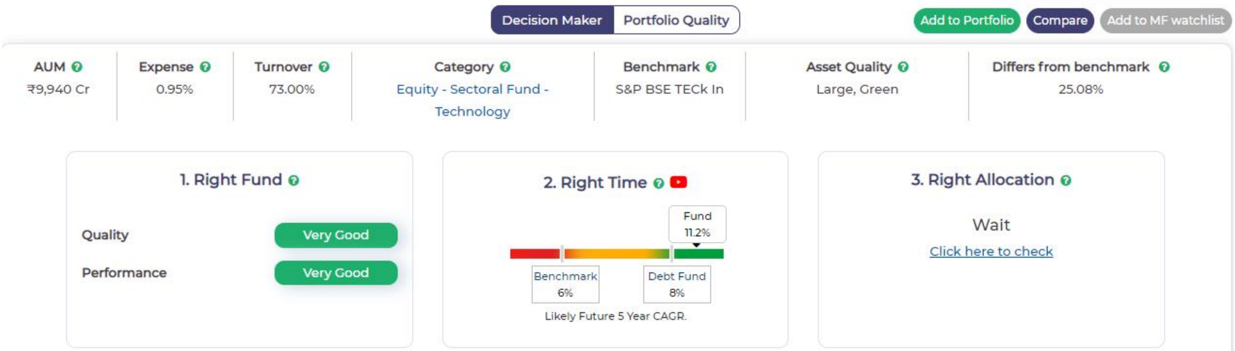
-Investment in securities market are subject to market risks. Read all the related documents carefully before investing
-Registration granted by SEBI, membership of BASL (in case of IAs) and certification from NISM in no way guarantee performance of the intermediary or provides any assurance of returns to investors

We maintain reasonable liquidity in the portfolio to make the best of upcoming opportunities and tactically increase or decrease liquidity based on our understanding of market valuations and portfolio upside. We research the top 200 Indian stocks and our data-driven methods cover 3500+ stocks.

Equity Mutual Funds:

We propose and recommend **style diversified equity mutual fund portfolio** that will invest your money across factors such as Quality, Size, Value, and Momentum and in selective themes. Within a category we look at Consistency of outperformance, 3/5-years Average rolling returns, quality of portfolio and future Upside Potential among other things to make the recommendations.

If you choose to invest in Direct Stocks and Mutual Funds, which is what most investors do, we recommend equity mutual funds that complement the Direct Stocks Portfolio. This ensures you have a meaningfully diversified portfolio. We recommend you invest through direct plans as a standard practice. [Read More about our Approach here].



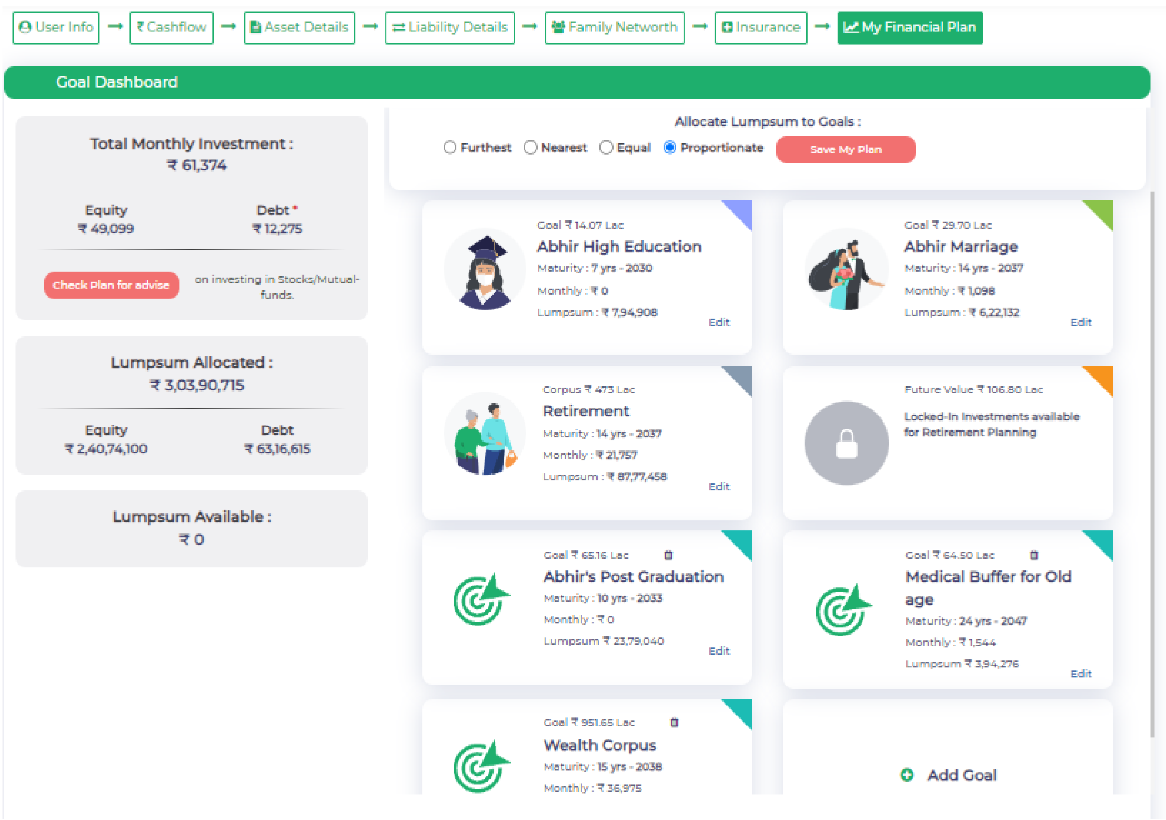
Portfolio Churn: The overall portfolio churn shall be minimal aiding in saving transaction costs. Core stocks have very low churn while Booster stocks is likely to be relatively higher

Ease of usage and collaboration with us:

In the initial period of our engagement, we will ensure you have clarity of our Process + System for making investing decisions. You will have access to data, information, insights, and tools – 'System', that will enable you to understand the rationale of our recommendations. We will provide you a copy of the book 'How the Heck to Invest and Reach Nirvana – A 5-Step Journey to Financial Freedom' written by our Founder, Raymond Moses. This will enable you to get a very high level of clarity on both the Investing Process and a 'how-to' guide to use the Moneyworks4me 'System' effectively. Our clients choose Omega as these assets make real collaboration with us as their Investment Advisors transparent, effective, interesting and 'enlightening'

Key components of the System include

1. **Omega Investment Action Page** which gives all the actions you need to take in one place.
2. **RAD -Recommendations, Actions and Deviations Report** that keeps a record that helps our IA review your portfolio actions and when required discuss the same with you.
3. **Portfolio Manager:** This is a critical tool around which decision-making happens for you. Omega is programmed to read your portfolio and make recommendations relevant to you which get updated on the Investment Action Page. In addition complete and real time portfolio analysis is visible to you and your IA.
4. **Company and Fund 10-year X-rays:** These tools are designed to help you build confidence on the investing decisions. You see the most important decision-enabling information on a stock and equity mutual fund. These also ensure you have a meaningful discussion with your IA.
5. **Comprehensive Financial Planning:** This tool will enable you work with our IA and creating your Financial Plan and whenever required update it easily. This tool helps you put your financial house in order (if you so wish), set goals, recommend the Equity/Debt asset allocation. deploy your current saving to goals as per the asset allocation so as to minimize your future monthly investments.



Why us?

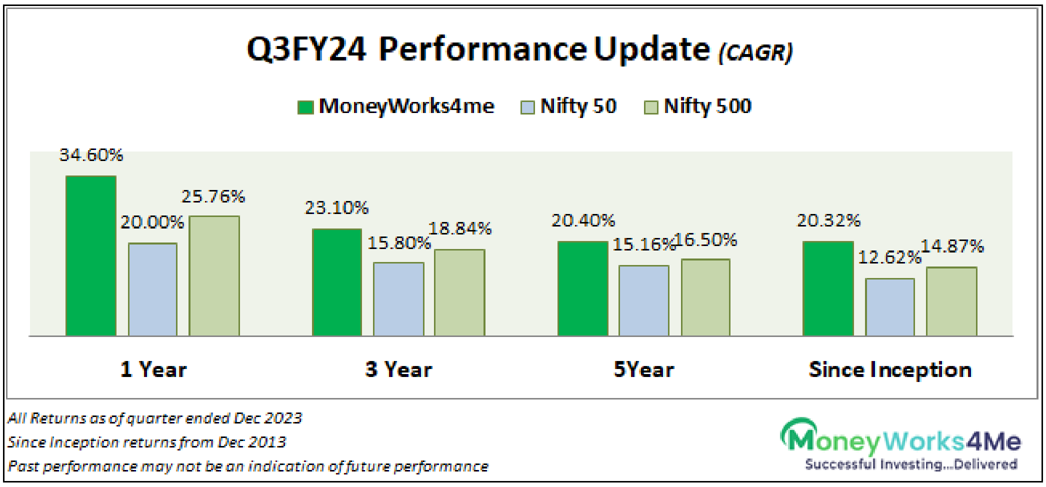
1. **Zero-conflict-of-Interest Portfolio Advisory.** We do not earn any brokerages, commissions etc. from your investments. You can be 100% sure that our advice is based solely on how it will benefit you. (We are SEBI registered: Investment Adviser - INA000013323

2. **15 years of Equity Research.** We follow a very systematic & robust approach for equity research. We have developed many tools like DeciZen, 10-Year X-ray, Maximum Retail Price (MRP)-Discount Price (DP), Nifty@MRP to help us provide right recommendations to Retail Investors.

3. **Transparent and Collaborative:** We use technology to be Transparent—our valuations, since 2011, are visible online. While we provide simple-to-understand analysis, insights & recommendations, Customers are in control of execution. We educate & enable investors to make smart investment decisions.

4. **Focus on Risk-adjusted Returns:** We are constantly watching for opportunities. We ensure returns safely through 'Smart Asset Allocation' & 'Identifying Assets with the best Risk-adjusted Returns across multiple Asset Classes' (Direct stocks, MF, Index Funds, Debt Funds and Gold ETF).

Returns Performance:



You can rely on us, like many of our Customers do, to make your **investing—Safer, Smarter, and Simpler!**

You can check a few case studies of our Omega subscribers [Here]

**Case study client portfolio returns as of March 2023. Current returns may vary significantly and past performance is not a guarantee of future performance.*

Our Fees:

Assets Under Advice	Total Fees for 3 years (Incl. GST)
25 lakhs to 1 cr	2.4%
1 cr – 2.5 cr	2.1%
2.5 cr and above	1.8%

Next Steps:

- Deciding on the Portfolio Size
- Client-Advisor E-agreement
- Risk Assessment, IPS and Financial Planning
- Portfolio Alignment and Review
- On-boarding call with investment adviser
- Deployment of funds
- Timely reviews

Founders:

Raymond Moses
IIT Kanpur
Founder

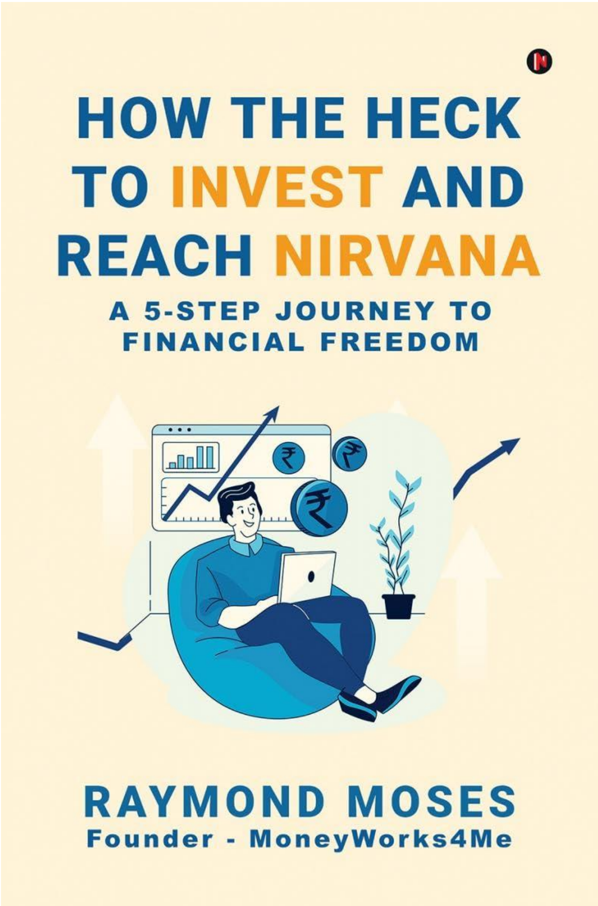
Raymond has 40+ years' experience in Sales, Marketing, Manufacturing, Training & Consulting and Investing (15 years). Alumnus of IIT Kanpur (1978-83), HLL (1983-86), Castrol (1986-97). He chose to go on his own in 1997 to explore dimensions not explorable in Corporates.

Sreeram Thiagarajan
REC Trichy, IIM Ahmedabad
Co-founder

Sreeram has 37+ years' experience in Sales, Marketing, Training & Consulting. Alumnus of REC Trichy (1979-84), Batliboi (1984-85), IIM Ahmedabad (1985-87), Castrol (1987-01)

Opted out of corporate life shunning the rat race to pursue his passion for Simplifying Businesses.

Our Book:



Available at amazon

RIA Details:

Name of the IA registered with SEBI:	The Alchemists Ark Private Ltd.
Logo:	Alchemists Ark Simplify to Grow
Trade/Brand Name of IA:	MoneyWorks4Me Investment Advisers
Brand Logo:	MoneyWorks4Me Successful Investing...Delivered
SEBI registration number:	**INA000013323**
BASL Membership ID:	BASL1187
Address:	B-101, Signet Corner Building, Balewadi Phata, Baner, Pune, Maharashtra 411045
Principal officer Details:	Name: Raymond Moses Nagawkar Email:raymond.moses@moneyworks4me.com Telephone: 020 6725 8333 Address: Same as IA
Compliance officer Details:	Name: Shrikant Jagtap Email:shrikant.jagtap@moneyworks4me.com Telephone: 020 6725 8333 Address: Same as IA
Grievance Officer Details:	Name: Atharva Bhide Email: atharva.bhide@moneyworks4me.com Telephone: +91 91758 99463 Address: Same as IA
Standard Warning:	Investment in securities market are subject to market risks. Read all the related documents carefully before investing.
Disclaimer:	Registration granted by SEBI, membership of BASL and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors