

Reach your financial goals —safely, simply & successfully with

# MoneyWorks4me Omega

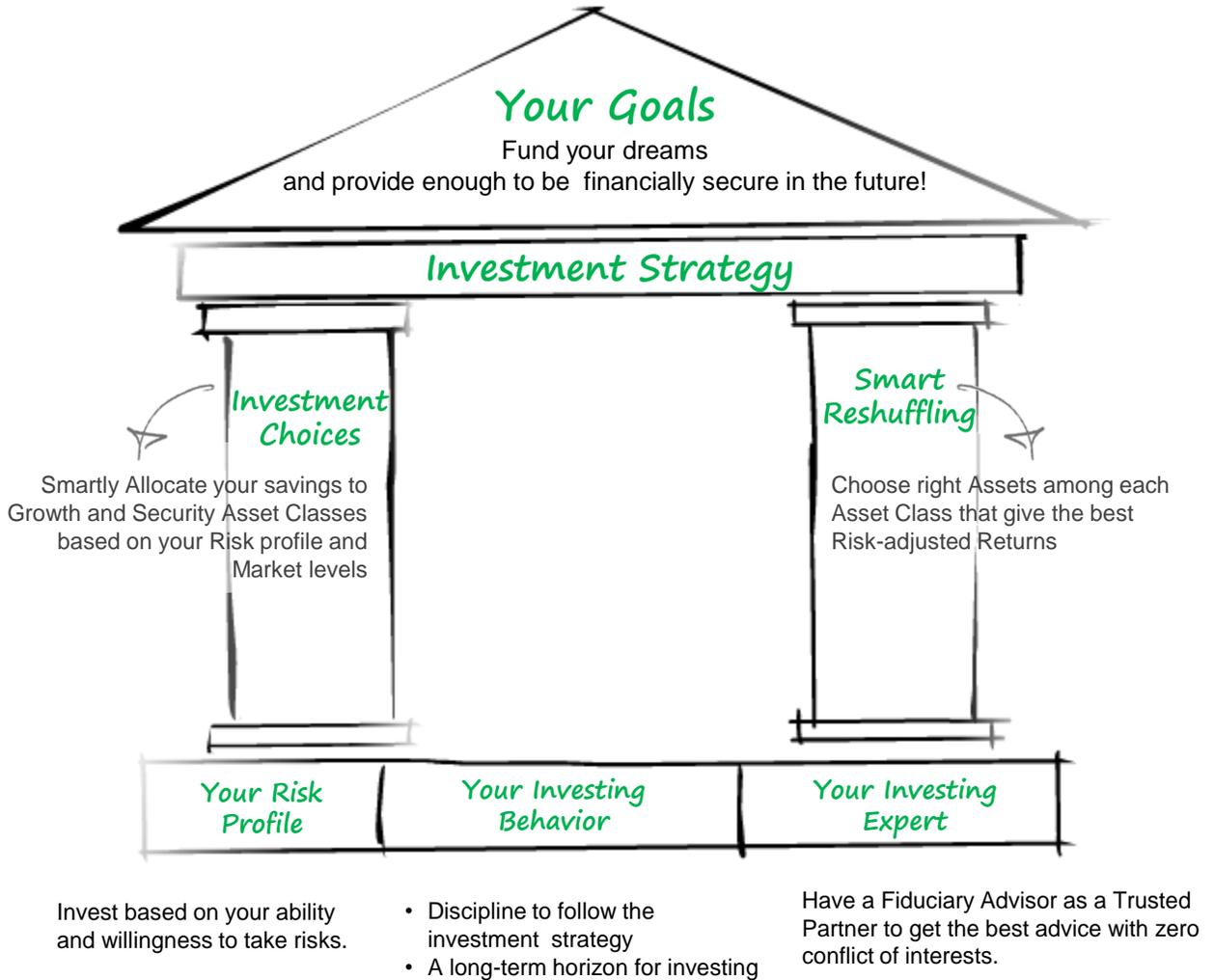
Your Investment Navigator



Zero-conflict | Customised | Transparent | Collaborative | You Control

MoneyWorks4me

## How can you reach your financial goals?



### When choosing an investing strategy remember:

*Our financial goal is the dog and returns the tail - don't let the tail wag the dog!*

*Investing is a marathon not a sprint-running fast reduces the chances of winning!*

## How you prefer to take investment decisions decides what works for you!

**Do-it-Yourself, DIY Investor :** You feel comfortable doing research and investing by yourself. You need good, reliable simple-to-use research.

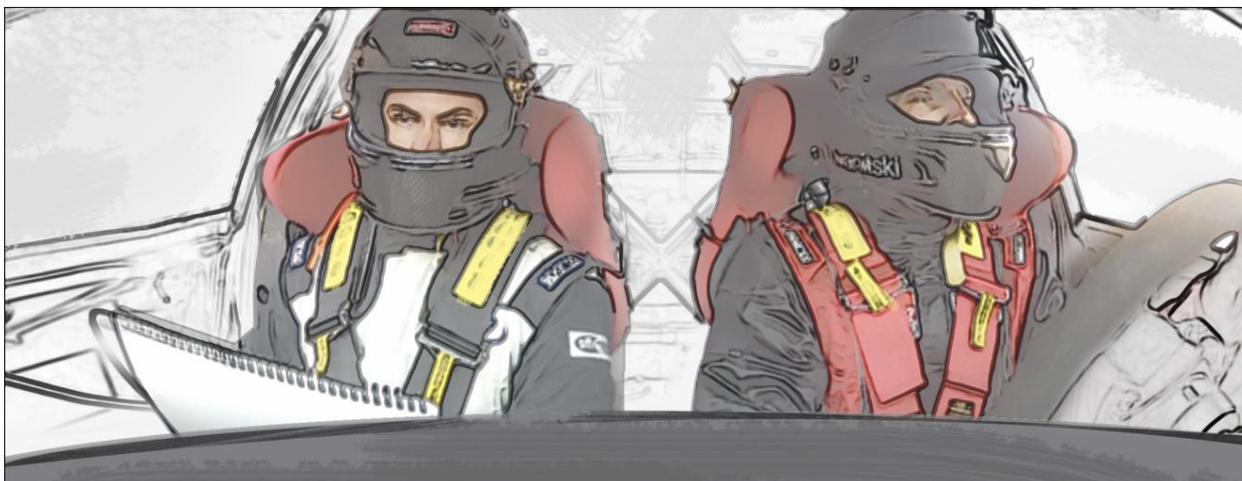
**Do-it-For-Me, DIFM Investor :** You prefer to leave it all to an expert and let him do the needful for you. You need a reliable service provider you can trust.

**Do-it-With-Me, DIWM Investors :** However, many investors do not fit the DIY or the DIFM profile. They are not comfortable with the high level of involvement and responsibility that comes with being a DIY investor. However, they are equally uncomfortable about leaving it all to other, even experts, and having so little control on their investments. If this description fits you, then none of the existing solutions will satisfy you!

That's because **DIWM Investors** require much more than others. They want the decision making process to be more transparent, so much so that they understand how the expert has made the recommendation. And they want it every time and with ease.

**DIWM Investors** want a framework, well-processed information, easy-to-use tools and a process that makes decision-making systematic and transparent. However, they also appreciate that investing is art and intuition which an expert brings to the decision making. They want to talk to Analysts, read engaging content and they want to become better investors. And they want to take the final decision.

**If you are a Do-it-With-Me person you need an Investment Navigator to reach your financial goals**



# The Investment Navigator that you need is MoneyWorks4me Omega



**Omega is MoneyWorks4me’s Technology-assisted, Multi-asset Portfolio Advisory solution.** It has been programmed with all our data, investing expertise, unique tools like stocks@MRP, NIFTY@MRP and buying-selling logic. Based on your risk-profile and market-levels, it **compares risk-adjusted returns across multiple assets and recommends the best at every stage!**

However, Omega does not take away control from you. Omega **transparently shares all information** with you. **You take the final decisions and act on it!**

[▶ MoneyWorks4me Omega - Your Expert Investment Navigator](#)

## Equity & Debt Asset Classes

	Growth			Security	
	Direct Stocks	Mutual Funds	Index Funds	Liquid Funds	Long-term Debt
<b>What?</b>	Fundamentally sound investment-worthy companies	A portfolio with good quality underlying stocks	A portfolio that mimics a particular index (e.g. Nifty 50).	Very low-risk fixed-income assets that invests in short-term Govt. securities	Long term Govt. securities that give better than FD-returns
<b>When to invest?</b>	When available at a discount from its fair value	When available with a good Potential Upside	When there’s no better opportunity in Direct Stocks & Mutual Funds	When market gets expensive	Always a fixed portion to be invested
<b>Why?</b>	To earn high returns on a long term basis. No cost investment in Stocks ( <i>except the Demat brokerage</i> )	To complement Direct stock investment. Different investment styles work under different market conditions.	Low cost diversification. More predictable returns. Easy-exit when a better opportunity in equity is available.	To temporarily park funds and earn close to after tax FD-returns. When the markets move lower, then use it to buy more equity	To provide for Security need
<b>Limitations</b>	Short-term drawdown at stock-level	High cost, Risks that a Fund Manager takes, Not easy to exit	No customisation, Not many options available in India	Low returns	Low returns
<b>Investment Horizon</b>	Long-term	Medium to Long-term	Medium to Long-term	Short-term	Long-term

# How does Omega build & manage your portfolio?

## 1. Smart Asset Allocation and Rebalancing

Asset allocation, simply put, is the answer to, **“How much of your saving do you put in different asset classes, so that you meet your goals without taking undue risks?”** It is one of the two important ways in which you earn higher risk-adjusted returns.



Asset Classes are typically divided into Growth and Security. Growth asset class is relatively high risk-high returns and includes Direct Stocks, Mutual and Index Funds. Security Asset class is relatively low risk- low returns and includes Debt and Liquid Funds and Gold.

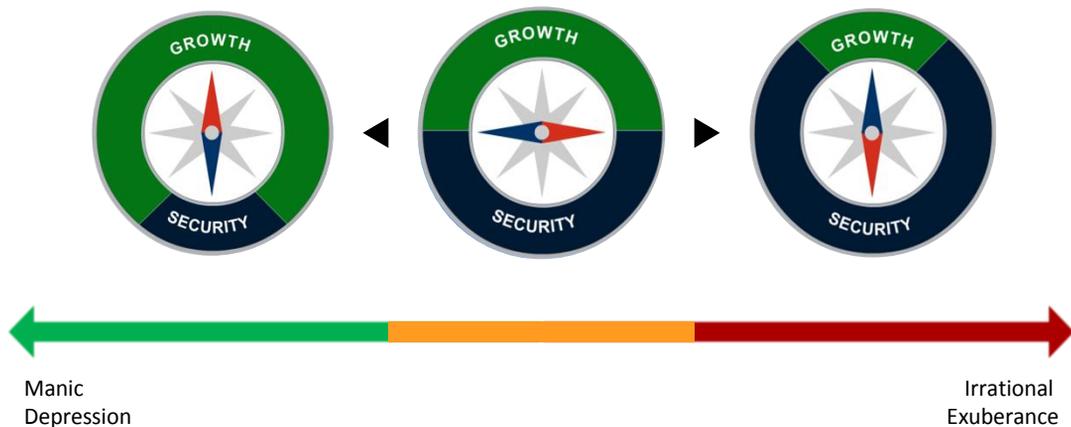
Omega will allocate your investable surplus between Growth and Security Asset Classes based on your ability and willingness to handle risk - **this is your Core Allocation.**

Omega Net-worth	Investor Profile		
Asset Allocation	Conservative	Moderate	Aggressive
Security: Debt + Liquid + Gold	60%	50%	40%
Growth: Direct Stocks + MFs	40% (Max 65%)	50% (Max 75%)	60% (Max 80%)

Omega Equity	Investor Profile		
Asset Allocation	Conservative	Moderate	Aggressive
Liquid + Gold	40%	30%	20%
Growth: Direct Stocks + MFs	60% (Max 80%)	70% (Max 90%)	80% (Max 100%)

**Smart Rebalancing:** Markets don't always stay at levels that are 'rational'. It swings between two extremes-Irrational Exuberance and Manic Depression though not always reaching there. Omega smartly rebalances your portfolio between Growth and Security Assets when the markets move outside the rational zone.

It decreases allocation to Equity when the stocks prices are very high thereby reducing draw-down risks-the biggest reason why investors exit. It increases allocation to equity when prices become attractive and valuation risks are reduced. This enhances your risk-adjusted returns.



## How does Omega build & manage your portfolio?

### 2. Smart Asset choices

Omega is designed to choose assets at prices that give the best risk-adjusted returns on your portfolio. Omega provides the flexibility to you to choose the mix of Mutual Funds and Direct Stocks. Omega recommends 50:50 mix since it brings multiple investment strategy to work in your portfolio.

Moneyworks4me's site is designed to answer the 3 essential questions on investing:

1. **What is the Right Stock/Fund to invest in?**
2. **What is the Right Price/Time to buy or sell?**
3. **What is the Right Allocation to each Stock/Fund?**

**Direct Stocks:** MoneyWorks4me evaluates and tracks 200+ top stocks. The core strategy here is to estimate the fair price-MRP of investment-worthy stocks based with a long term perspective and buy it when the markets offers it a good discount. And then allow the power of compounding to work its magic.



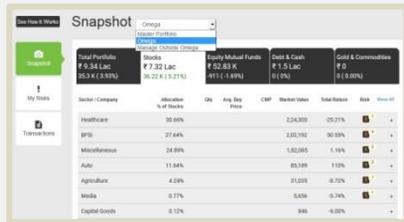
**Mutual Funds:** MoneyWorks4me answers the 3 essential questions very differently than others. The Decision Maker below explains how we do this. From among the funds that pass the filters of Right Fund and Right Time, we shortlist those that follow a good process and consistently.

We appreciate that no one strategy works all the time, but give good returns when the fund manager sticks to it for the long term. We then chose a set that complements your current portfolio i.e. provides meaningful diversification and enhances returns.



While we intend for you to hold on to assets for a long time, we have also a clear process for when to sell a stock/fund. This ensures you own assets that we expect will give you the best risk-adjusted returns without unnecessary short term factors causing a churn.

# Get started



**Step 1:** Upload your Portfolio



**Step 2:** Select from your Portfolio what you want to manage under Omega.



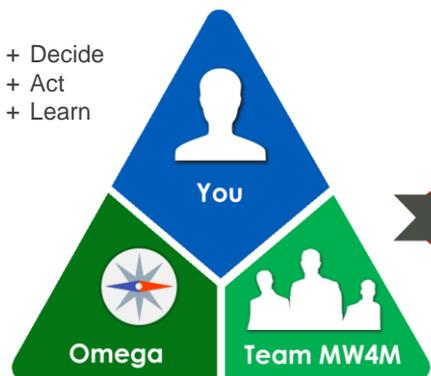
**Step 3:** Do a world-class risk-profiling, FinaMetrica. Omega decides your core asset allocation based on this.



**Step 4:** Omega recommends the investment actions. Execute and update portfolio

[Watch How to use Omega \(Demo\)](#)

## With Omega, you grow as an Investor



- + Actions with Rationale
- + On-boarding
- + Processed Info
- + Portfolio alignment
- + Analyst Notes
- + Query resolution
- + Investment Shastra

Helps You Become



You reach your goal faster!

**Confident Matured Investor**

## What benefits does Omega offer you?

- ✓ Customized and Tech-assisted Fiduciary
- ✓ Higher risk-adjusted returns through unique processes for
  1. Smart Asset Allocation
  2. Direct investment in Stocks (Coverage:200+)
  3. Investment in Mutual/Index Funds (Direct Plans)
- ✓ Transparent Research & real time Portfolio Analysis
- ✓ Interaction with our Equity Analyst
- ✓ You control

[How are we different than other Portfolio Advisories?](#)

## How much do you pay for Omega?

Portfolio Size (Rs.)	Fees For <small>(Plus GST @ 18%)</small>			Total
	Upto First Rs. 25 lacs	Upto Next Rs. 25 lacs	Balance Portfolio	
Upto 25 Lacs	1%	-	-	
Upto 50 Lacs	1%	0.75%	-	
50+ Lacs	1%	0.75%	0.5%	
<b>Example</b>				
20 lacs	Rs. 20,000	-	-	Rs. 20,000 (1.0%)
40 lacs	Rs. 25,000	Rs. 11,250	-	Rs. 36,250 (0.90%)
1 Cr	Rs. 25,000	Rs. 18,750	Rs. 25,000	Rs. 68,750 (0.68%)

- After subscribing, we will call to hand-hold you to use Omega
- Customers with 25+ lacs portfolio can discuss their portfolio with our Equity Analyst twice a year, and Customers with 50+lacs portfolio, once every quarter.

## Remember that we are a Fiduciary Advisor

We are always working only in your interest, and towards ensuring you earn a high Risk-adjusted Return. We do not take any brokerage or distributions commission from anyone; our income is only the fees you pay. Therefore, it's very important for us that you succeed in your investment goals of earning a healthy compounded growth.

**You can be 100% sure that, whatever advice we give you is always in your interest, and there's no conflict.**

[\(SEBI registered—No. INH000000719\)](#)

**MoneyWorks4me**  
Investing—Safer Smarter Simpler!

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