

Portfolio Review Report



Dear [Client.FirstName] [Client.LastName],

Greetings from 29k!

We are pleased to present your portfolio review report.

You have scored **`\${Contacts.Finametrica Score}`** on your risk tolerance test and your risk profile is **`\${Contacts.Risk Profile}`**.

Please refer the index below for the contents of this report.

29k Investment Advisers Private Limited
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Bangalore KA 560 001 INDIA

Tel: +91 90 19 110 110 | email: support@29kadvisers.com | website: www.29kadvisers.in
CIN: U65991KA2008PTC047350 | SEBI Registration No: INA200000365 | AMFI Registration No: ARN-66912

Portfolio Review Report



1. 29k Investment Strategy 'Prosperity Architecture'
2. 29k Portfolio
3. Review and Action Plan
4. Conclusion
5. Annexures
 - I. Risk Score Band
 - II. Investment Vehicle Risk Rating
 - III. Indices (as on previous month's closing value)
 - IV. INR and USD Portfolio Re-Balancing Strategy
 - V. INR and USD Investments Report
 - VI. UK Property Investment
 - VII. Company Investment Disclosure
 - VIII. Important Information Links

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1. 29k Investment Strategy 'Prosperity Architecture'

Please find below a graphical representation of standard investment vehicle allocation followed by 29k. We will be reviewing your 29k portfolio based on the desired investment vehicle allocation shown in the below graph.

Foundation: INR Mutual Fund, USD Mutual Fund

Core: UK Property, Structured Notes

Performance: Derivatives, Forex Trading

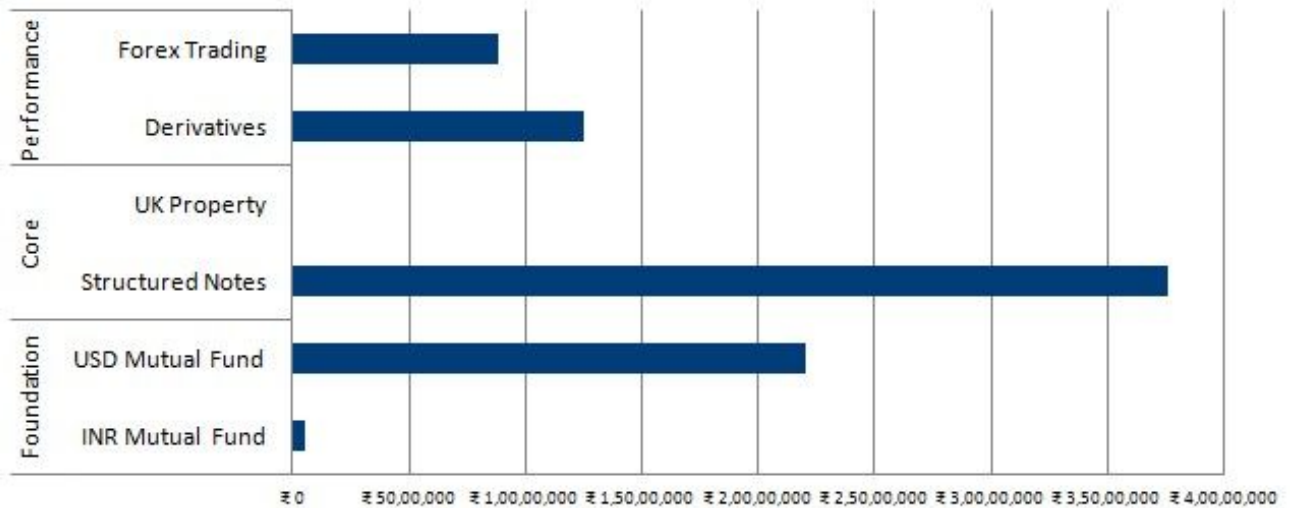


Portfolio Review Report



2. 29k Portfolio

The valuation of the 29k portfolio at the time of preparing this report was **\$42,000** and the asset allocation as follows.

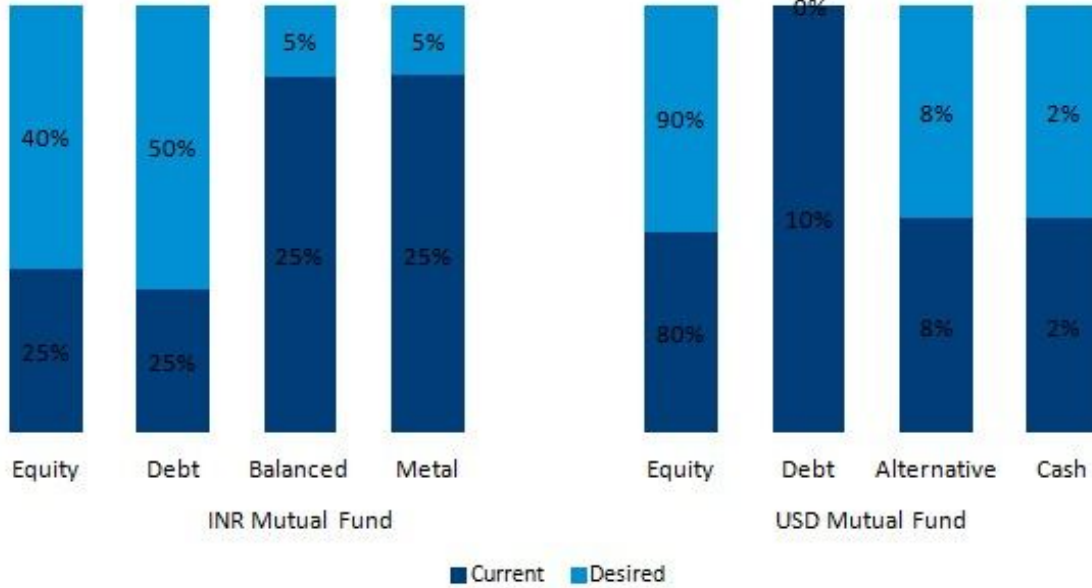


	Foundation		Core		Performance	
	INR Mutual Fund	USD Mutual Fund	Structured Notes	UK Property	Derivatives	Forex Trading
■ Investment Amount/ Valuation	₹ 4,99,012	₹ 2,20,16,977	₹ 3,75,77,068	₹ 0	₹ 1,25,36,987	₹ 88,16,470

We will be following the asset class re-balancing strategy within INR and USD mutual fund investments. Please find below table that shows the current and the desired asset class allocation based on your risk profile and allocated goal. The current allocation is shown as 0% since you do not have investments in these investment vehicles currently.

The detailed asset allocation strategy is attached as an annexure to this document.

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3. Review and Action Plan

Planner's observation/review and action plan/ suggestions is given below. On confirmation of the below action plan or as discussed, we will be sharing the final execution report with our team to proceed for the implementation.

Observations/ Review	Action Plan/ Suggestions																
29k Portfolio																	
Foundation																	
INR Mutual Fund	<p><We can consider investing into the INR mutual fund using the quarterly payouts from the derivatives investment. As per your risk profile, we are suggesting you the aggressive INR mutual fund portfolio.></p> <table> <tr> <th>Fund</th><th>Allocation</th></tr> <tr> <td>Franklin India Equity Fund - Growth Option</td><td>10%</td></tr> <tr> <td>SBI Bluechip Fund - Growth Option</td><td>10%</td></tr> <tr> <td>Franklin India Smaller Companies Fund - Growth Option</td><td>5%</td></tr> <tr> <td>Franklin India Taxshield Fund - Growth Option</td><td>5%</td></tr> <tr> <td>HDFC Hybrid Equity Fund - Growth Option</td><td>5%</td></tr> <tr> <td>ICICI Prudential All Seasons Fund - Growth Option</td><td>17%</td></tr> <tr> <td>Aditya Birla Sun Life Dynamic Bond Fund - Growth Option</td><td>17%</td></tr> </table>	Fund	Allocation	Franklin India Equity Fund - Growth Option	10%	SBI Bluechip Fund - Growth Option	10%	Franklin India Smaller Companies Fund - Growth Option	5%	Franklin India Taxshield Fund - Growth Option	5%	HDFC Hybrid Equity Fund - Growth Option	5%	ICICI Prudential All Seasons Fund - Growth Option	17%	Aditya Birla Sun Life Dynamic Bond Fund - Growth Option	17%
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	<table> <tr> <td>HDFC Credit Risk Debt Fund - Growth Option</td><td>16%</td></tr> <tr> <td>Aditya Birla Sun Life Liquid Fund - Growth Option</td><td>5%</td></tr> <tr> <td>Franklin India Ultra Short Bond Fund Super Institutional Plan - Growth Option</td><td>5%</td></tr> <tr> <td>ICICI Prudential Regular Gold Savings Fund - Growth Option</td><td>5%</td></tr> </table>	HDFC Credit Risk Debt Fund - Growth Option	16%	Aditya Birla Sun Life Liquid Fund - Growth Option	5%	Franklin India Ultra Short Bond Fund Super Institutional Plan - Growth Option	5%	ICICI Prudential Regular Gold Savings Fund - Growth Option	5%										
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USD Mutual Fund	<p><As per your risk profile, we are suggesting you the aggressive USD mutual fund portfolio.></p> <table> <tr> <th>Fund</th><th>Allocation</th></tr> <tr> <td>Legg Mason CB US Lg Cp Gr A USD Acc</td><td>11%</td></tr> <tr> <td>Franklin US Opportunities A Acc USD</td><td>8%</td></tr> <tr> <td>Robeco BP US Large Cap Equities D \$</td><td>9%</td></tr> <tr> <td>BGF US Flexible Equity A2</td><td>8%</td></tr> <tr> <td>MS INV F US Growth A</td><td>11%</td></tr> <tr> <td>Robeco BP US Select Opports Eqs D \$</td><td>5%</td></tr> <tr> <td>Schroder ISF US Sm & MdCp Eq A</td><td>5%</td></tr> <tr> <td>JP Morgan US Small Cap</td><td>6%</td></tr> </table>	Fund	Allocation	Legg Mason CB US Lg Cp Gr A USD Acc	11%	Franklin US Opportunities A Acc USD	8%	Robeco BP US Large Cap Equities D \$	9%	BGF US Flexible Equity A2	8%	MS INV F US Growth A	11%	Robeco BP US Select Opports Eqs D \$	5%	Schroder ISF US Sm & MdCp Eq A	5%	JP Morgan US Small Cap	6%
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Cash	2%												
Core													
Structured Notes	<We can start the exposure in the core basket by investing into the structured notes which can generate passive income. The primary benefit of this investment vehicle is the downside protection and the currency hedge.>												
UK Property	<We will look into this when you have enough exposure to the foundation basket.>												
Performance													
Derivatives Trading	<Your existing investment is into the performance basket and is invested in INR market. We would recommend diversification within this basket.>												
Forex Trading	We would suggest you to diversify into USD market by investing into forex trading as you are an aggressive investor. However, we will share the risk awareness document for investing into this investment vehicle along with this report.												
Disclaimer													
	1.All the above calculations are excluding the income tax payable.												

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2.This report should be used only for the purpose of planning your goals and investments.

3.Should you desire to execute the above recommendations through a different entity, do keep us informed in order to act accordingly.

4.The investment vehicles advised above are based on the extensive research conducted by the investment advisory team. Please write to us at adviser@29kadvisers.com to know more about this.

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4. Conclusion

<We have prepared this document based on the investment strategy and all the suggestions provided are towards aligning the investments as per the strategy. It is advised for you to invest into the foundation and core investment vehicles since your current exposure is only in the performance basket.>

However, the suggestions/ recommendations provided can vary due to various reasons such as market fluctuations and policy changes. Hence, we will be reviewing this during the next scheduled assessment to evaluate the portfolio so that your life style expenses, goals, risk profile and the investment strategy is always in inline with your goals.

Kindly mention in the comment box available at the right hand side of this sheet if the report needs any amendment.

Should you have any queries/concerns, please feel free to post the same in the comment box in this document.

Kind Regards,

Investment Advisory

Consultant

[Consul.FirstName] [Consul.LastName]

I , [Client.FirstName] [Client.LastName] confirm that I have read and understood the contents of this letter and the terms of service and disclosures and agree that it accurately reflects my fair understanding of the action plan. Also, I would like 29k to assist me in implementing the suggestions. I hereby provide my consent by signing this document. I hereby provide my consent by signing this document.

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5. Annexures

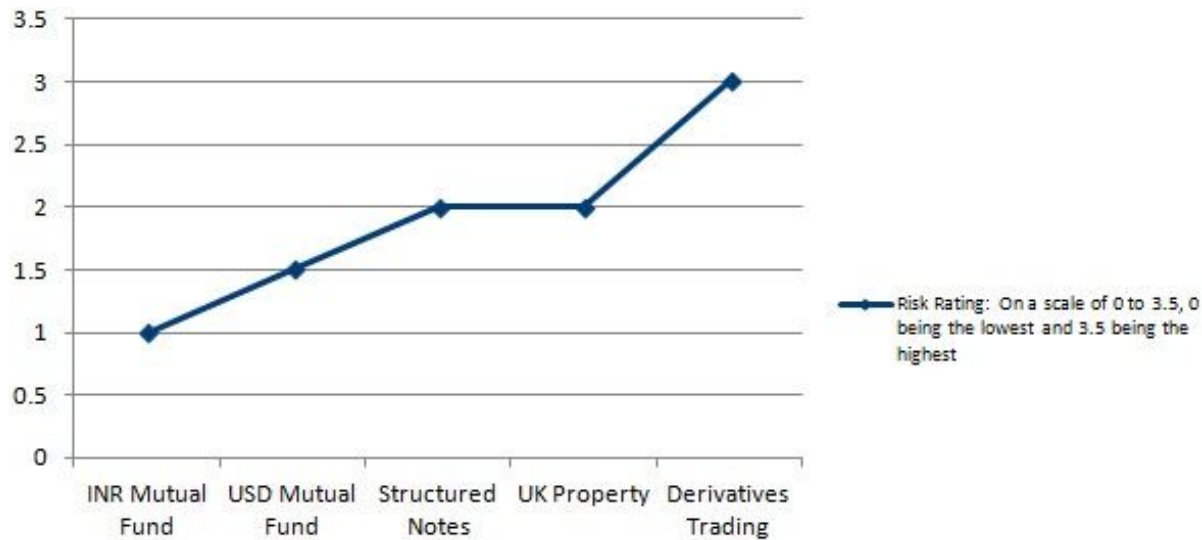
I. Risk Score Band

Risk Profile	Score
Very Conservative	0 - 32
Conservative	33 - 46
Balanced	47 - 55
Aggressive	56 - 64
Very Aggressive	65 - 100

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II. Investment Vehicle Risk Rating



The risk rating depicted above is indicative only and includes only the investment vehicles that 29k Advises.

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III. Indices (as on previous month's closing value)

BSE	40165.03
BSE P/E	27.41
NSE	11877.45
NSE P/E	27.38
Gold / Gram	₹3850.10/gm
USD INR	\$1:₹70.86
GBP INR	£1:₹91.76

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IV. INR and USD Portfolio Re-Balancing Strategy

INR Asset Allocation Strategy					
Asset Type	Average Tenure of Goals	Equity	Debt	Balanced	Metals
Very Conservative	2-5 Years	10%	85%	5%	0%
	5-10 Years	15%	77%	5%	3%
	10+ Years	20%	72%	5%	3%
Conservative	2-5 Years	10%	80%	5%	5%
	5-10 Years	30%	60%	5%	5%
	10+ Years	30%	52%	10%	8%
Balanced	2-5 Years	25%	65%	5%	5%
	5-10 Years	30%	60%	5%	5%
	10+ Years	45%	40%	10%	5%
Aggressive	2-5 Years	40%	50%	5%	5%
	5-10 Years	50%	35%	10%	5%
	10+ Years	55%	25%	10%	10%
Very Aggressive	2-5 Years	55%	35%	5%	5%
	5-10 Years	60%	20%	10%	10%
	10+ Years	70%	10%	10%	10%

USD Asset Allocation Strategy				
Category	Style	Aggressive	Balanced	Conservative
Equity	US Large Cap	47%	33%	27%
	US Mid Cap	10%	7%	5%
	US Small Cap	6%	4%	3%
	Non-US Developed	25%	16%	12%
	Non-US Emerging	5%	4%	0%
	Global RE	0%	0%	0%
Debt	Investment Grade Long	0%	0%	0%
	Investment Grade Med	0%	27%	46%
	Investment Grade Short	0%	0%	0%
	Non-IG (High Yield)	0%	4%	5%
	Multi-Sector	0%	0%	0%
Alternative	Alternative Funds	5%	3%	0%
Cash		2%	2%	2%
Total		100%	100%	100%

Source: Raymond James

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V. INR and USD Investments Report

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VI. UK Property Investment

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VII. Company Investment Disclosure

The company has investments in the following:

Investment Vehicle	Schemes
Mutual Fund	Franklin India Income Opportunities Fund - Growth
	HDFC Low Duration Fund - Growth
	Reliance Low Duration Fund - Growth
	Franklin India Short Term Income Plan - Growth
	Franklin India Focused Equity Fund - Growth
	Franklin India Equity Fund - Growth
	Aditya Birla Sun Life Equity Hybrid '95 Fund - Growth
	Franklin India Dynamic PE Ratio FOF - Growth
Futures Strategy Investments	Manoj Javeri Stock Broking Private Limited



VIII. Important Information Links

29k Investment Strategy 'Prosperity Architecture'	http://29kadvisers.in/prosperity-pyramid.html
Aditya Birla Sunlife Asset Management Company Limited	https://mutualfund.adityabirlacapital.com/resources/factsheets
DSP BlackRock Investment Managers Private Limited	https://dspblackrock.com/quick-links/latest-factsheets?utm_source=CorporateWebsite&utm_medium=Homepage&utm_campaign=Navigation
Franklin Templeton Investments	https://www.franklintempletonindia.com/investor/funds-and-solutions/funds-explorer/funds-explorer
HDFC Asset Management Company Limited	http://www.hdfcfund.com/downloads/monthly-fact-sheet
ICICI Prudential Asset Management Company Limited	https://www.icicipruamc.com/Downloads/mutual-fund-fact-sheets.aspx
Reliance Nippon Asset Management Limited	https://www.reliancemutual.com/investor-services/downloads/factsheets
SBI Funds Management Private Limited	https://www.sbimf.com/en-us/factsheets
TATA Asset Management Company Limited	http://www.tatamutualfund.com/downloads/scheme-brochures
USD Mutual Fund	http://tools.morningstar.co.uk/uk/fundscreeners/results.aspx?LanguageId=en-GB&Universe=FOGBR%24%24ALL&BaseCurrencyId=USD&CurrencyId=GBP&URLKey=t92wz0sj7c&Site=uk
Derivatives - National Stock Exchange, India	https://www.nseindia.com/products/content/derivatives/equities/fo.htm
Structured Notes	https://www.investopedia.com/terms/s/structurednote.asp
UK Property Investments	http://29kadvisers.co.uk/blog/