

## Interim Action Plan



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

Greetings from 29k!

As discussed with your consultant, <you would like to invest the payouts received from the derivatives into the INR mutual fund.  
Please refer below for the suggestions>.

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.

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29k Investment Advisers Private Limited  
Level 15 Concorde Towers UB City 1 Vittal Mallya Road  
Bangalore KA 560 001 INDIA

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



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I. Risk Score Band

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

IV. Company Investment Disclosure

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## 1. 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																
<b>29k Portfolio</b>																	
<b>Foundation</b>																	
INR Mutual Fund	<p>&lt;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.&gt;</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>&lt;As per your risk profile, we are suggesting you the aggressive USD mutual fund portfolio.&gt;</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 &amp; 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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<b>Core</b>													
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.>												
<b>Performance</b>													
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.												
<b>Disclaimer</b>													
	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](mailto:adviser@29kadvisers.com) to know more about this.

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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
[Consultant.FirstName] [Consultant.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. I hereby provide my consent by signing this document.



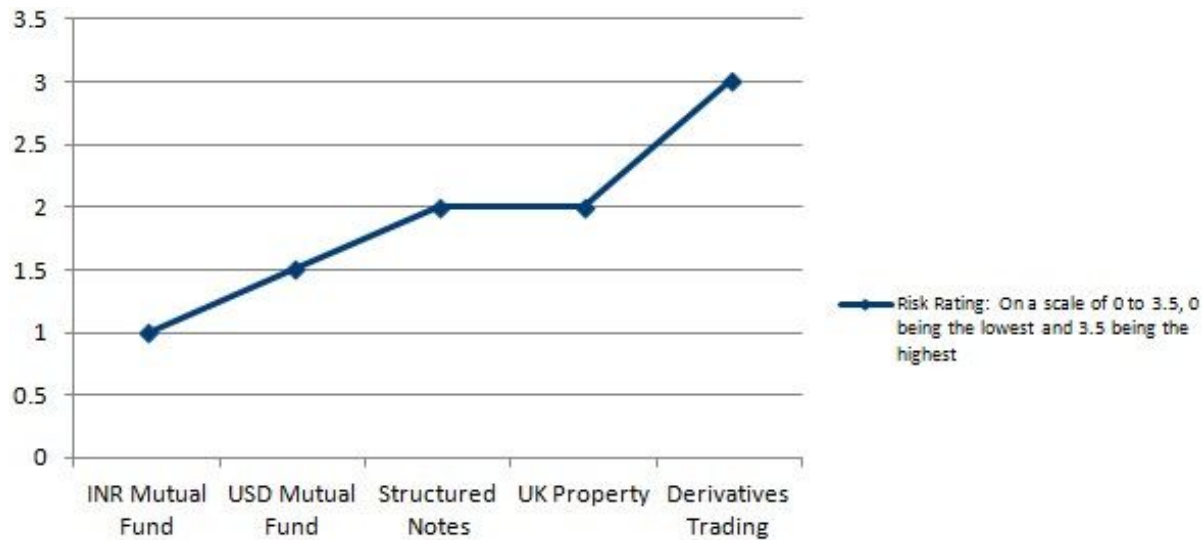
## 2. Annexures

### I. Risk Score Band

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



## II. Investment Vehicle Risk Rating



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



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

<a href="#">BSE</a>	40165.03
<a href="#">BSE P/E</a>	27.41
<a href="#">NSE</a>	11877.45
<a href="#">NSE P/E</a>	27.38
<a href="#">Gold / Gram</a>	₹3850.10/gm
<a href="#">USD INR</a>	\$1:₹70.86
<a href="#">GBP INR</a>	£1:₹91.76



## IV. 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



## V. Important Information Links

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

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