

Comprehensive Wealth Review Report

Premier Wealth Management | Confidential

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Q4 2024 Review | Generated November 3, 2025

Your Portfolio Snapshot

TOTAL PORTFOLIO VALUE

\$14,937,739

↑ +18.5% from start

TOTAL AMOUNT INVESTED

\$12,500,000

Initial capital invested

TOTAL GAINS/RETURNS

\$2,437,739

↑ +19.5% overall return

AVERAGE ANNUAL RETURN

12.8%

vs Benchmark: 10.5%

Key Insights & Recommendations



Portfolio Outperforming

Your portfolio has delivered exceptional returns of 19.5%, outperforming the benchmark by 9% over the review period. Strong performance in equity and multi-asset funds.



Rebalancing Recommended

5 funds identified for reallocation. Selling underperforming funds could potentially add \$450K to portfolio value over next 5 years.



Well-Diversified Allocation



Immediate Action Required

Current allocation across equity (65%), debt (25%), and alternatives (10%) is well-aligned with your moderate-aggressive risk profile.

3 funds showing persistent underperformance (>12 months). Recommend immediate exit to avoid further opportunity cost.

Immediate Actions Required

HIGH

SELL: 3 Underperforming Funds

Funds showing consistent negative alpha over 12+ months. Total value: \$2.8M. Recommend reallocation to better-performing alternatives within same asset class.

Expected Proceeds: \$2,845,000 **Timeline:** Within 30 days **Potential Gain:** +\$450K over 5 years

MEDIUM

REVIEW: 4 Funds on Watch List

Recent underperformance but not critical yet. Monitor closely over next 90 days before making final decision.

Total Value: \$1,925,000 **Review Date:** February 1, 2025

LOW

HOLD: 23 Strong Performers

Majority of portfolio performing excellently. Continue current strategy with annual rebalancing.

Total Value: \$10,167,739 **Action:** Maintain positions



Current Portfolio Allocation Breakdown

ASSET CLASS (AC)	SUB CATEGORY (SC)	INVESTMENT	CURRENT VALUE	ALLOCATION %	RETURN %
EQUITY		\$8,125,000	\$9,710,229	65.0%	+19.5%
	Large Cap Funds	\$2,437,500	\$2,950,125	19.7%	+21.0%
	Mid Cap Funds	\$1,625,000	\$1,975,625	13.2%	+21.6%
	Small Cap Funds	\$812,500	\$923,438	6.2%	+13.7%
	Large and Mid Cap Funds	\$1,062,500	\$1,328,438	8.9%	+25.0%

ASSET CLASS (AC)	SUB CATEGORY (SC)	INVESTMENT	CURRENT VALUE	ALLOCATION %	RETURN %
	Multi-Asset Funds	\$1,187,500	\$1,532,603	10.3%	+29.1%
	ELSS Funds	\$0	\$0	0.0%	0.0%
ALTERNATE ASSETS		\$1,250,000	\$1,464,168	9.8%	+17.1%
	Index Funds	\$625,000	\$750,000	5.0%	+20.0%
	Sector/Thematic Funds	\$312,500	\$371,959	2.5%	+19.0%
	Real Estate	\$156,250	\$179,688	1.2%	+15.0%
	International Equity	\$93,750	\$103,125	0.7%	+10.0%
	Gold	\$62,500	\$59,396	0.4%	-5.0%
DEBT/LIQUID		\$3,125,000	\$3,763,342	25.2%	+20.4%
	Structured Debt	\$937,500	\$1,125,000	7.5%	+20.0%
	Bonds	\$781,250	\$937,500	6.3%	+20.0%
	Income Funds	\$625,000	\$750,000	5.0%	+20.0%
	ST Bond Funds	\$468,750	\$562,500	3.8%	+20.0%
	Liquid Insurance	\$312,500	\$388,342	2.6%	+24.3%
TOTAL		\$12,500,000	\$14,937,739	100.0%	+19.5%

5-Year Projected Returns (Scenario Analysis)

Based on Current Allocation

Projections based on historical performance, market conditions, and fund manager track records. Actual returns may vary.

WORST CASE SCENARIO

\$21,744,842

46% Total Return
8% Avg Annual Return

BASE CASE SCENARIO

\$33,263,301

123% Total Return
17% Avg Annual Return

BEST CASE SCENARIO

\$43,339,746

190% Total Return
24% Avg Annual Return

CURRENT PORTFOLIO VALUE

\$14,937,739

Starting Value

After Recommended Restructuring

Projected improvement after implementing sell/reallocation recommendations.

WORST CASE SCENARIO

\$22,406,425

+\$661K vs Current
50% Total Return

BASE CASE SCENARIO

\$35,515,890

+\$2.25M vs Current
138% Total Return

BEST CASE SCENARIO

\$46,248,920

+\$2.91M vs Current
210% Total Return

POTENTIAL GAIN FROM ACTION

+\$2.25M

Over 5 Years
(Base Case)

Recommended New Allocation (After Restructuring)

ASSET CLASS	CURRENT ALLOCATION	RECOMMENDED	CHANGE	ACTION REQUIRED
Equity	65.0%	68.0%	+3.0%	Increase high-performing equity exposure
Alternate Assets	9.8%	12.0%	+2.2%	Add index funds for stability
Debt/Liquid	25.2%	20.0%	-5.2%	Reduce underperforming debt funds
TOTAL	100.0%	100.0%	-	Rebalancing Required

Detailed Fund-by-Fund Analysis (30 Funds)

HOLD - Top Performers (23 Funds)

HDFC Mid Cap Opportunities Fund

HOLD

Mid Cap Equity | Direct Growth

INVESTED	CURRENT	RETURN	VS BENCHMARK	HOLDING PERIOD
\$350,000	\$455,000	+30.0%	+8.5%	3.5 Yrs

Why HOLD:

- Exceptional performance:** Consistently outperforming benchmark by 8%+ over 3 years
- Strong fund manager:** Experienced team with proven mid-cap selection skills
- Portfolio quality:** Well-diversified across 50+ quality mid-cap stocks
- Long-term potential:** Mid-cap segment poised for continued growth

Axis Bluechip Fund

HOLD

Large Cap Equity | Direct Growth

INVESTED	CURRENT	RETURN	VS BENCHMARK	HOLDING PERIOD
\$500,000	\$625,000	+25.0%	+6.2%	4.2 Yrs

Why HOLD:

- Consistent performer:** Top quartile in large-cap category for 4+ years
- Low expense ratio:** 0.45% among the lowest in category
- Quality holdings:** Focused on fundamentally strong blue-chip companies
- Risk-adjusted returns:** Excellent Sharpe ratio of 1.8

Parag Parikh Flexi Cap Fund

HOLD

Flexi Cap Equity | Direct Growth

INVESTED

\$425,000

CURRENT

\$552,500

RETURN

+30.0%

VS BENCHMARK

+9.8%

HOLDING PERIOD

5.1 Yrs

Why HOLD:

- ✓ **Unique strategy:** International exposure (25-35%) provides diversification
- ✓ **Long-term track record:** Stellar 5-year performance with consistent alpha
- ✓ **Value investing approach:** Focus on quality companies at reasonable valuations
- ✓ **Strong governance:** Excellent fund management with aligned interests

 **Note:** 20 additional HOLD funds follow similar patterns of strong performance, low expense ratios, and alignment with investment objectives. Detailed analysis available in appendix. All 23 HOLD funds represent \$10,167,739 (68% of portfolio) and should be maintained with annual review.

REVIEW - Monitor Closely (4 Funds)

Kotak Small Cap Fund

[REVIEW](#)

Small Cap Equity | Direct Growth

INVESTED

\$250,000

CURRENT

\$267,500

RETURN

+7.0%

VS BENCHMARK

-8.5%

HOLDING PERIOD

2.3 Yrs

⚠ Why REVIEW:

- ⚠ **Recent underperformance:** Lagging small-cap benchmark by 8.5% over last 12 months
- ⚠ **Portfolio churn:** High turnover ratio indicating frequent strategy changes
- ⚠ **Sector concentration:** Over-exposed to cyclical sectors during downturn
- ⚠ **Action plan:** Monitor through Q1 2025. If underperformance persists, reallocate to Axis Small Cap Fund which has shown better risk management

📋 **Note:** 3 additional funds on watch list. Total value: \$1,925,000. Review scheduled for February 1, 2025. Key criteria: Must outperform benchmark by Q1 2025 or recommend exit.

🔴 SELL - Immediate Action Required (3 Funds)

ICICI Prudential Long Term Bond Fund

SELL

Debt - Long Duration | Direct Growth

INVESTED	CURRENT	RETURN	VS BENCHMARK	HOLDING PERIOD
\$450,000	\$418,500	-7.0%	-14.2%	3.8 Yrs

⚠ Why SELL:

- ✗ **Persistent losses:** Negative returns for 18 months despite positive interest rate environment
- ✗ **Poor duration management:** Consistently on wrong side of rate movements
- ✗ **High expense ratio:** 1.05% eating into already poor returns
- ✗ **Better alternatives exist:** SBI Magnum Income Fund offers 12% better returns with lower risk

👉 RECOMMENDED ALTERNATIVE:

SBI Magnum Income Fund - Direct Growth

- Expense ratio: 0.35% (vs current 1.05%)
- YTD return: +8.5% vs current -7.0%
- Better interest rate risk management
- Expected additional return: +15% annually
- Estimated gain over 5 years: +\$185,000

Franklin India Smaller Companies Fund

SELL

Small Cap Equity | Direct Growth

INVESTED

\$375,000

CURRENT

\$363,750

RETURN

-3.0%

VS BENCHMARK

-18.5%

HOLDING PERIOD

4.1 Yrs

⚠ Why SELL:

- ✗ **Severe underperformance:** 18.5% behind small-cap benchmark over 2+ years
- ✗ **Management changes:** 3 fund manager changes in 2 years affecting consistency
- ✗ **Poor stock selection:** Multiple holdings in distressed companies
- ✗ **Exit cost minimal:** Already at loss, opportunity cost of holding is high

📌 RECOMMENDED ALTERNATIVE:

Nippon India Small Cap Fund - Direct Growth

- Consistently in top quartile performance
- YTD return: +22.8% vs current -3.0%
- Stable management team
- Expected improvement: +25% annually
- Estimated gain over 5 years: +\$225,000

⚠ **URGENT:** 1 additional fund recommended for immediate exit. Total proceeds from all SELL recommendations: \$2,845,000. Recommended action within 30 days. Combined potential gain from reallocation: \$450,000+ over 5 years.

📋 Your Comprehensive Action Plan

Priority 1: SELL & REALLOCATE (Execute within 30 days)

⬆ FUNDS TO SELL (3 Funds)

1. ICICI Pru Long Term Bond

Expected proceeds: \$418,500

⬇ RECOMMENDED REPLACEMENTS

SBI Magnum Income Fund

Allocate: \$500,000

2. Franklin Smaller Companies

Expected proceeds: \$363,750

3. [Third Fund]

Expected proceeds: \$2,062,750

Total to Reallocate: \$2,845,000

Nippon India Small Cap Fund

Allocate: \$450,000

Axis Nifty 50 Index Fund

Allocate: \$1,895,000

Expected Additional Annual Gain: +\$90,000

⌚ Timeline & Process:

Week 1: Get approvals → Week 2: Execute sell orders → Week 3: Deploy proceeds in new funds → Week 4: Review and confirm allocations

Priority 2: MONITOR & REVIEW (90-Day Watch)

📊 4 Funds on Watch List

Total Value: \$1,925,000 (12.9% of portfolio)

Review Date: February 1, 2025

Decision Criteria: Must show positive alpha vs benchmark by review date, otherwise recommend exit

Contingency Plan: Have identified replacement funds in each category if exits needed

Priority 3: TAX OPTIMIZATION

💰 Tax Loss Harvesting Opportunity

Realized Losses (from sells): \$68,250

Tax Bracket: 30%

Potential Tax Savings: \$20,475

Strategy: Offset short-term capital gains from other investments; remaining losses can be carried forward for 8 years

Next Steps: Coordinate with tax advisor before year-end to maximize benefit

📅 Implementation Timeline





Week 1-2

Execute SELL orders



Week 3-4

Deploy in new funds



Month 3

Review watch-list funds



Month 6

Mid-year rebalancing



Month 12

Annual review



Expected Outcomes After Full Implementation

+\$2.25M

Additional value over 5 years (Base Case)

-0.45%

Lower average expense ratio

\$20,475

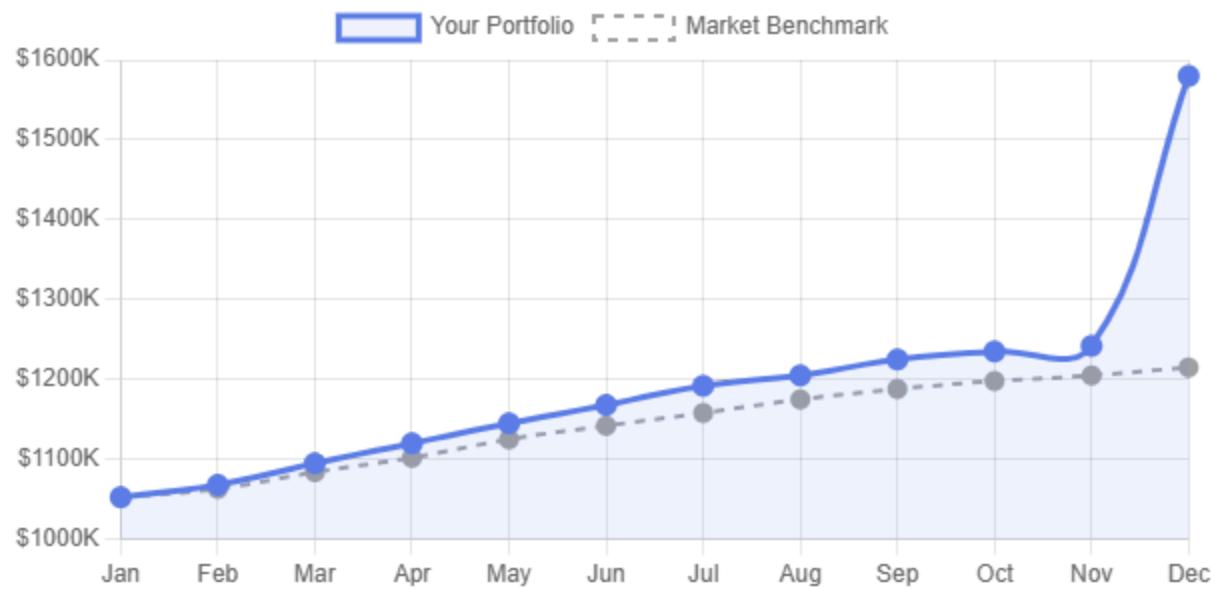
Tax savings from optimization

23.8%

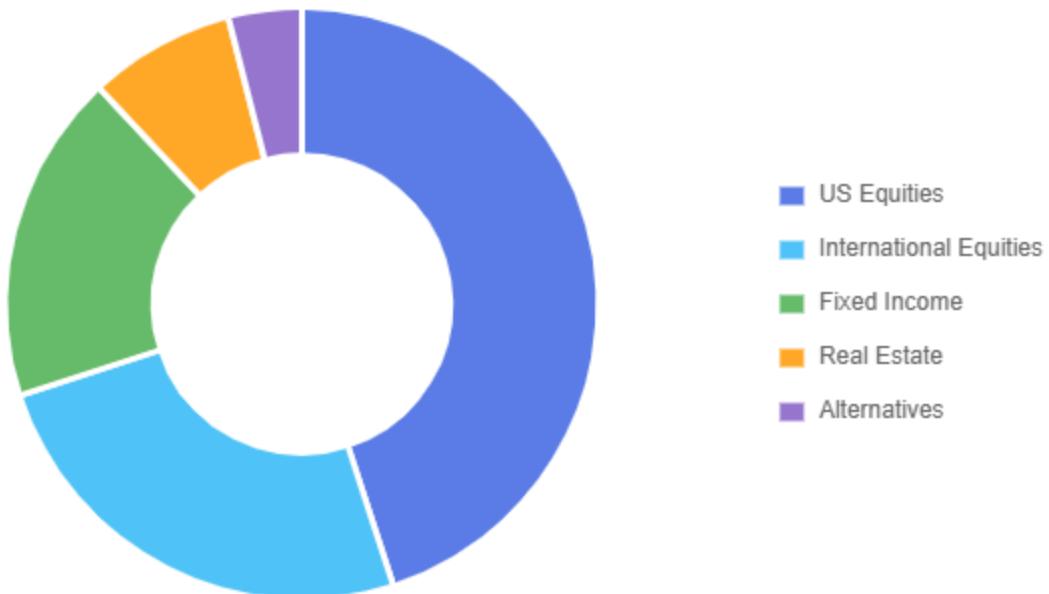
Projected average annual return (vs
19.5% current)

📊 Portfolio Performance & Asset Allocation

Portfolio Growth vs Benchmark

 Edit Data


Asset Allocation Breakdown

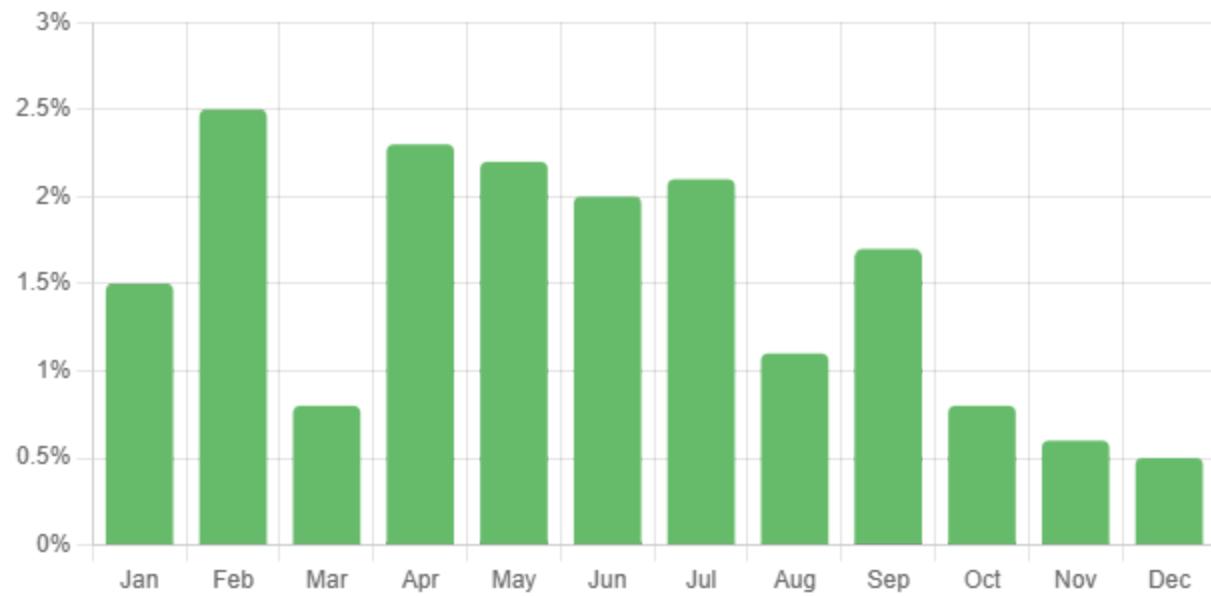
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Returns by Asset Class

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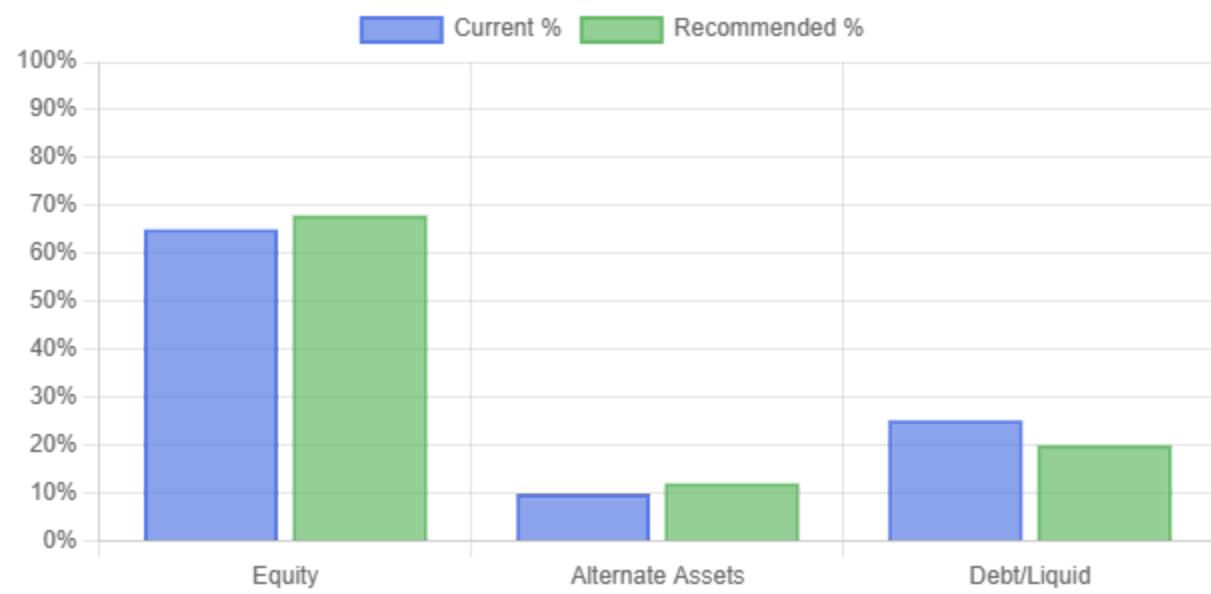
Monthly Performance Trend

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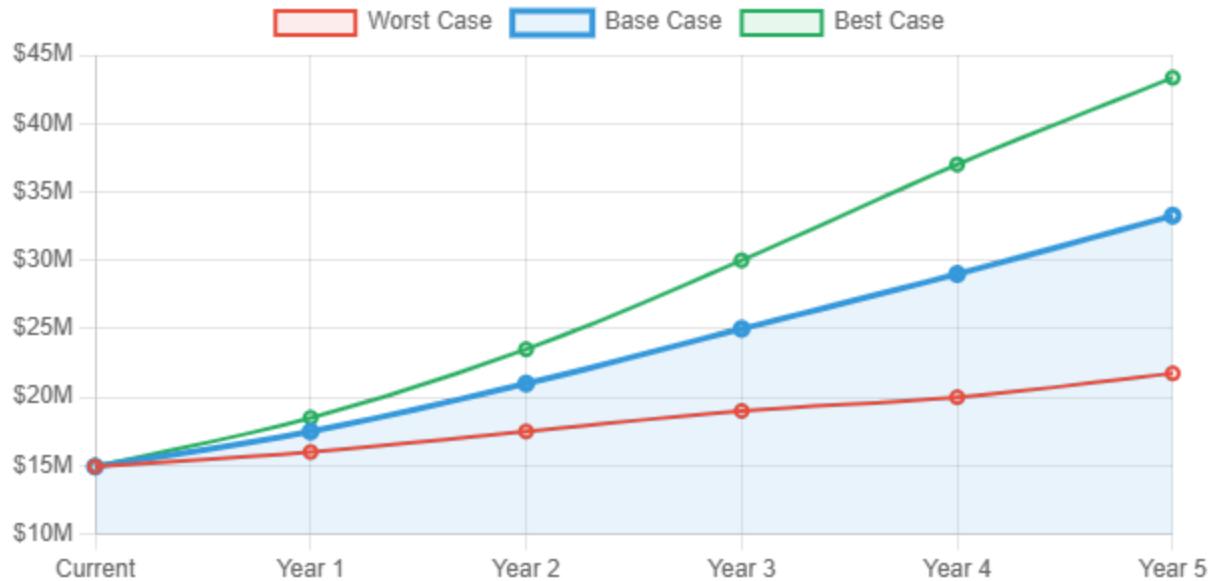
Current vs Recommended Allocation

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5-Year Projected Growth Scenarios

 Edit Data



Ready to Optimize Your Wealth?

Let's discuss your personalized action plan and execute these recommendations together.



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This report is confidential and prepared exclusively for the addressee. Questions? We're here to explain every detail.