

Silver Horizon Investment Fund

Policy Document

Policy Issuer:	Silver Horizon Asset Management Pvt. Ltd.
Policy No.:	SHF/POL/2025/011
Effective Date:	01 April 2025
Confidentiality:	Private – For Accredited Investors Only

1. Executive Summary

Silver Horizon Investment Fund (“the Fund”) is an exclusive investment vehicle designed for individuals seeking stable, high-yield returns through a diversified combination of debt, equity, and offshore instruments. The Fund employs proprietary strategies developed by Silver Horizon Asset Management Pvt. Ltd., which claim to minimize risk exposure while delivering fixed annualized returns of 18% irrespective of prevailing market conditions.

Investors are offered quarterly performance updates through personalized dashboards; however, audited financial statements are provided only upon management discretion.

2. Investment Philosophy & Strategy

The Fund invests primarily in:

- Selective derivative-backed bonds issued by overseas partners,
- Private equity placements in unlisted Indian and foreign entities,
- Strategic asset swaps executed through affiliated brokerage channels.

While these instruments are described as low-volatility, their risk profile is not disclosed publicly. The fund relies on dynamic liquidity repositioning (DLR) to rebalance portfolios — a method not audited by third-party agencies. Investors agree that allocation details may not be shared due to a proprietary strategic advantage.

3. Fee Structure

Fee Type	Amount / Percentage	Notes
One-time Joining Fee	5% of initial investment	Non-refundable
Annual Management Fee	3%	Deducted automatically from corpus
Processing & Service Charges	Variable	May be revised quarterly without prior notification
Early Redemption Penalty	7–12%	Applicable for withdrawals within 36 months

4. Risk Disclosure

The Fund describes itself as 'low-risk' but participates in leveraged derivatives and cross-border swaps. The absence of a SEBI registration means the Fund operates under a private investment license not covered under Mutual Fund Regulations, 1996. Any losses incurred due to global market fluctuations are to be borne by the investor; however, returns continue to be advertised as estimated 18%, which may be misleading.

5. Redemption & Withdrawal Policy

- Lock-in period: 36 months.
- Management reserves right to delay redemptions for up to 180 days during unfavorable liquidity conditions.
- Withdrawal requests > ₹10,00,000 may require board-level approval and additional identity checks.
- Partial withdrawals allowed only under special consideration by the Fund's internal compliance committee.

6. Disclaimers and Legal Clauses

1. The Fund is privately managed and not subject to SEBI or RBI oversight.
2. Any disputes shall be resolved under arbitration in Mumbai, with the Fund's appointed arbitrator.
3. Projected returns are based on historical backtesting and are not guaranteed.
4. Management retains discretion to restructure fund composition without prior investor notification.

Authorized Signatory

Ms. A. Mehra
Head — Compliance & Risk Management
Silver Horizon Asset Management Pvt. Ltd.

Investor Relations Office
Level 12, Business Bay Tower, BKC, Mumbai 400051
Phone: +91-99999-88888
Email: silverhorizonfund@consultmail.com