

▶ **KCM INVESTMENT ADVISORY | MISSION**



Empower Clients to make **Informed Investment Decisions** through Goal-based Planning



Help Clients achieve **Financial Goals** across Life Stages through appropriate **Asset Allocation**



Maintain Highest Standards of **Integrity** and **Fiduciary Responsibility** towards Clients

▶ **FOUNDER PROFILE | CHINMAY NAIK**

- ◆ **Chartered Accountant** (ICAI), Investment Adviser (NISM, SEBI)
- ◆ **Partner at K C Mehta & Co LLP**, Chartered Accountants
- ◆ **15 years** in Financial Due Diligence, Corporate Finance, Investment Research

▶ **SEBI REGISTERED INVESTMENT ADVISER**

- ◆ **Fee-only Independent Advice** based on Investor Risk Profiling
- ◆ **No Sales Commission** on any Financial Product
- ◆ **Complete Transparency**, No Conflict of Interest or Product Bias
- ◆ **SEBI Regulated**, Periodic Audit & Compliances

▶ **OUR APPROACH TO INVESTMENT ADVISORY**

- ◆ **Investment Policy Statement** based on Investor-specific Risk Profiling
- ◆ **Investment Advice** based on thorough Research, Knowledge & Experience
- ◆ **Holistic Financial Planning**, Goal-based Investing & Asset Allocation Advice
- ◆ **Periodic Portfolio** Review, Monitoring & Rebalancing
- ◆ **Cashflow Budgeting & Tracking**: Differentiating Investment from Expenditure

- ◆ **Life Stage Planning**: Early Stage Investor, Higher Education, Wedding, Children, Buying House
- ◆ **Retirement Solutions**: Financial Independence, Succession & Estate Planning[^]
- ◆ **Risk Assessment**: Insurance Planning[^], Debt Management, Taxation Advice[^], Behavioural Coaching[^]
- ◆ **Family Office**: Operational Support[^], Wealth Management, Succession Planning[^], Residency & Taxation[^]

SEBI Registration No.: INA000021252 | **BSE Enlistment No.:** 2357

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Website: kcmehta.com/services/wealth-advisory/

▶ **SEBI REGULATED FINANCIAL PRODUCTS FOR ADVICE**

- › **Listed Securities:** Shares, Bonds, Debentures, Exchange Traded Funds (ETF)
- › All Categories of **Mutual Funds**

- › Real Estate Investment Trusts (REIT) & Infrastructure Investment Trusts (InvIT)
- › Portfolio Management Service (PMS) & Alternative Investment Funds (AIF)

▶ **OTHER FINANCIAL PRODUCTS FOR ADVICE**

- › **Fixed Income** Investments & Small Savings Schemes (e.g., FDs, NCDs, Bonds, PPF, SCSS)^
- › **Pension Products:** Employees Provident Fund (EPF)^, National Pension System (NPS)^
- › **Insurance Plans:** Term Insurance^, Health Insurance^, Vehicle Insurance^, Property Insurance^

- › **Global Investments:** Inbound & Outbound Equities & Mutual Funds^, GIFT City Funds^
- › **Alternate Investments:** Investment in Startups^, Private Credit^, ESOPs^
- › **Real Estate^ & Commodities^:** Asset Allocation Advice
- › **Loan & Credit Management:** Home Loan^, Vehicle Loan^, Personal Loan^/Credit Cards^

DISCLAIMERS

^ These products/services and the services of Investment Adviser in respect of such products/services do not come under regulatory purview of SEBI and no recourse is available to the investors with SEBI for their grievances related to such products/services or services of Investment Adviser in respect of such products/services.

Registration granted by SEBI, enlistment as Investment Adviser with Exchange and certification from National Institute of Securities Markets (NISM) in no way guarantee performance of the intermediary or provide any assurance of returns to investors.

Investment in securities market are subject to market risks. Read all the related documents carefully before investing.

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