


WAY2WEALTH

# WEALTH PLUS PRODUCT

## PRODUCT OVERVIEW

- ✓ Model Portfolios is a basket of underlying Mutual Funds with superior long term track record. The product itself has ~10 year track record.
- ✓ Process driven approach for the selection of schemes based on style, objective, consistency and performance.
- ✓ Diversification of investments through exposure to mutual fund schemes short listed through "Quantitative and Qualitative based Model" .

**Our Basket Offering**

| PRODUCT | ALLOCATION | Benchmark | NATURE |
|---|---|---|---|
| Wealth Plus- Equity | 100% Equity | S&P BSE 500 | Aggressive |
| Wealth Plus- Balanced | 60% Equity & 40% Fixed Income | 60% S&P BSE 500 + 40% Crisil ST Bond Fund Index | Moderate |
| Wealth Plus- Debt | 100% Fixed Income | Crisil Liquid Fund Index | Conservative |

# RETURN ANALYSIS

| PRODUCT | 3M | 6M | 12M | 24M | 36 M |
|---|---|---|---|---|---|
| Wealth Plus- Equity | 6.16 | 17.72 | -0.45 | 6.27 | 1.52 |
| ***S&P BSE 500 India INR*** | **6.06** | **19.61** | **-1.12** | **4.69** | **1.65** |
| Wealth Plus- Balanced | 3.81 | 12.38 | 2.83 | 7.62 | 4.16 |
| ***65 BSE 500:35 Crisil ST*** | **4.32** | **13.97** | **2.90** | **6.81** | **4.19** |
| Wealth Plus- Debt | 1.50 | 6.34 | 10.09 | 9.32 | 7.51 |
| ***Crisil ST Bond Fund Index*** | **1.57** | **5.76** | **10.30** | **10.67** | **8.62** |

* as on Oct 30, 2020
-Returns < 1 yr are absolute returns and >1 year are CAGR returns
Source: Morningstar Direct

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# WEALTH PLUS - EQUITY

# WEALTH PLUS- EQUITY

**Asset Allocation**

- ✓ 100% in to Equity Funds

**Investment Specification**

- ✓ Wealth Plus- Equity seeks to obtain long term capital appreciation from a portfolio that is invested predominantly in the schemes of domestic mutual funds that actively invests in Equity and Equity related securities. We do not take any exposure in thematic and sectoral funds

**Who should Invest?**

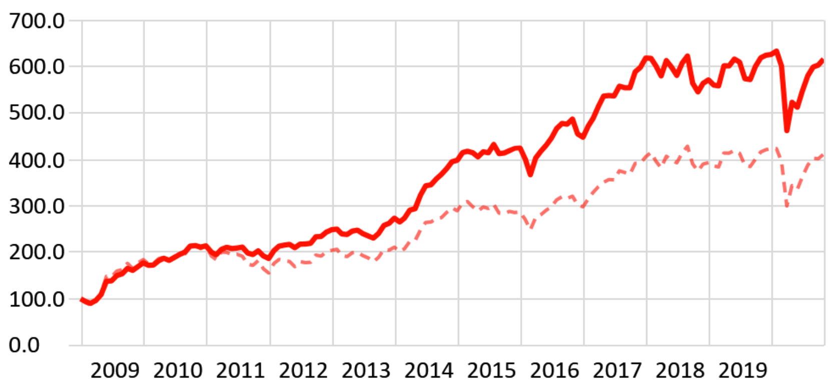
- ✓ Has high return expectations from investments
- ✓ Tolerate higher degrees of fluctuation (sharp, short-term volatility) in the value of investments
- ✓ Need very high amount of capital gains distributions
- ✓ Desire potential returns much more than inflation & taxes
- ✓ Ideal Investment horizon: 5 years+

# RECOMMENDED PORTFOLIO ALLOCATION

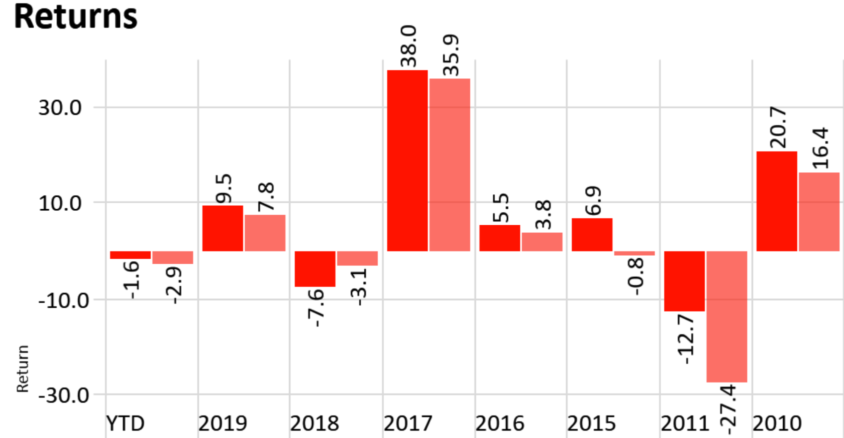
| Category | Fund Name | Allocation (%) |
|---|---|---|
| **Large Cap** | Mirae Asset Large Cap Fund | 20% |
| **Mid Cap** | Axis Midcap Fund | 20% |
| **Multi-Cap** | Kotak Standard Multicap Fund | 20% |
| **Multi-Cap** | SBI Magnum Multicap Fund | 20% |
| **Value Fund** | Tata Equity P/E Fund | 20% |

# PERFORMANCE ANALYTICS

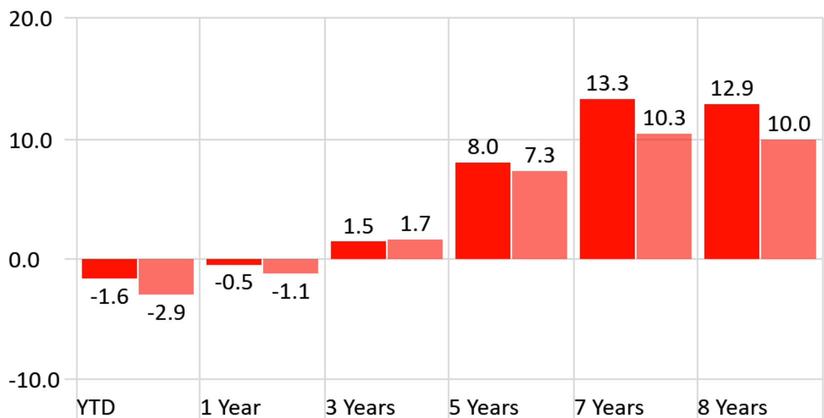
## Investment Growth



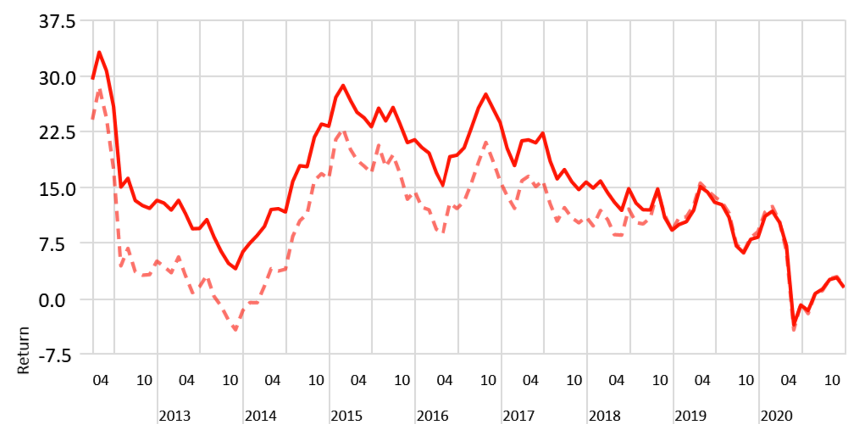

## Returns




## Trailing Returns




## Rolling Returns

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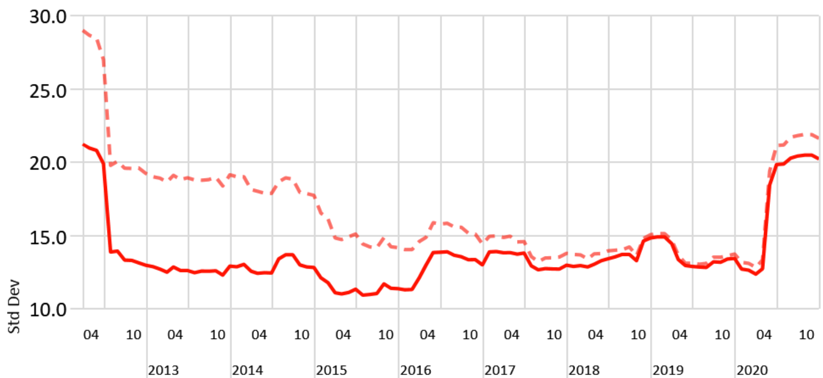
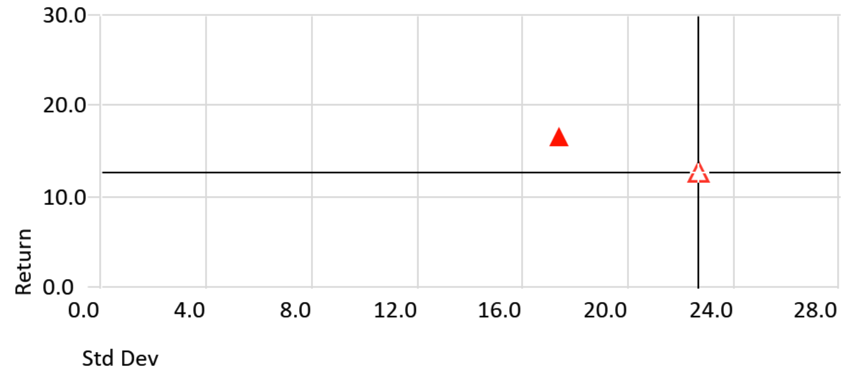
▲ Wealth Plus- Equity △ S&P BSE 500 India INR

# RISK ANALYTICS

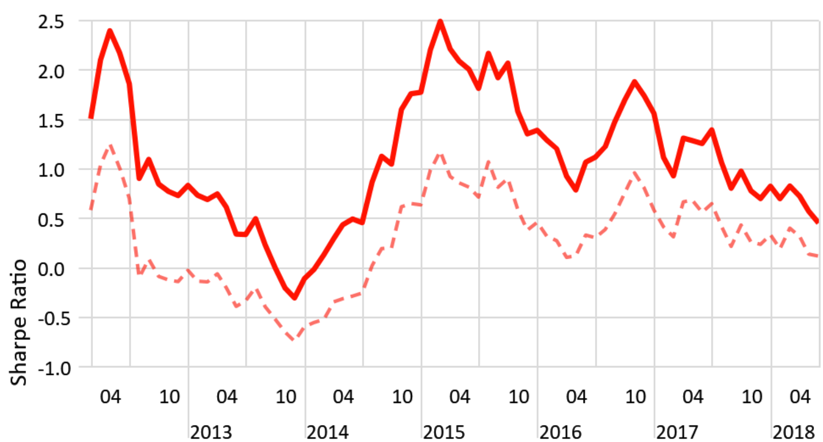
## Volatility



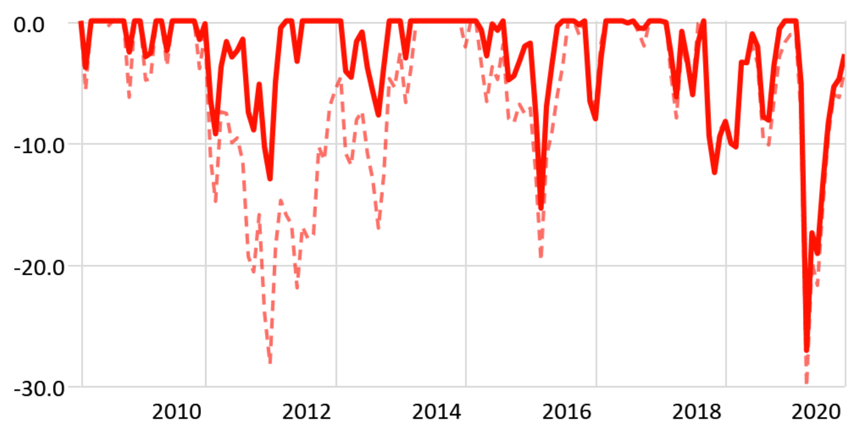

## Risk-Reward




## Risk-Adjusted Returns




## Drawdown

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▲ Wealth Plus- Equity △ S&P BSE 500 India INR

# WEALTH PLUS - BALANCED

# WEALTH PLUS- BALANCED

**Asset Allocation**

- ✓ 60% in to Equity Funds & 40 % in to Fixed Income Funds

**Investment Specification**

- ✓ Wealth Plus- Balanced is primarily for the investors who seek a balance between risk and reward. The Portfolio has a focus on capital appreciation with current income from a combined portfolio of equity and debt funds. Within Equity and Debt, the category allocation will be determined based on the market conditions.

**Who should Invest?**

- ✓ Moderate return expectations from investments
- ✓ Need Regular income with capital appreciation
- ✓ Willing to accept a moderate level of risk and return
- ✓ Primarily apt for growth investor but want greater diversification
- ✓ Ideal Investment horizon:  3-5 years

# RECOMMENDED PORTFOLIO ALLOCATION

| Category | Fund Name | Allocation (%) |
|---|---|---|
| | ***Equity Fund*** | ***60%*** |
| **Large Cap** | Mirae Asset Large Cap Fund | 20% |
| **Multi-Cap** | Kotak Standard Multicap Fund | 20% |
| **Multi-Cap** | SBI Magnum Multicap Fund | 20% |
| | ***Debt Fund*** | ***40%*** |
| **Short Duration Fund** | Axis Short term Fund | 20% |
| **Medium Term Fund** | IDFC Bond Fund-Medium Term Plan | 20% |

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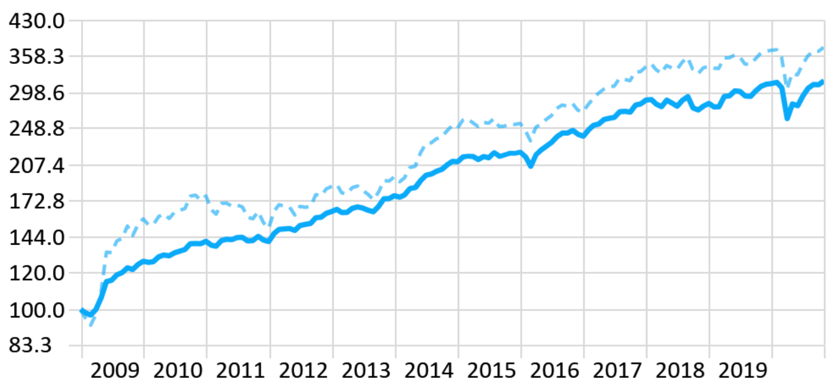
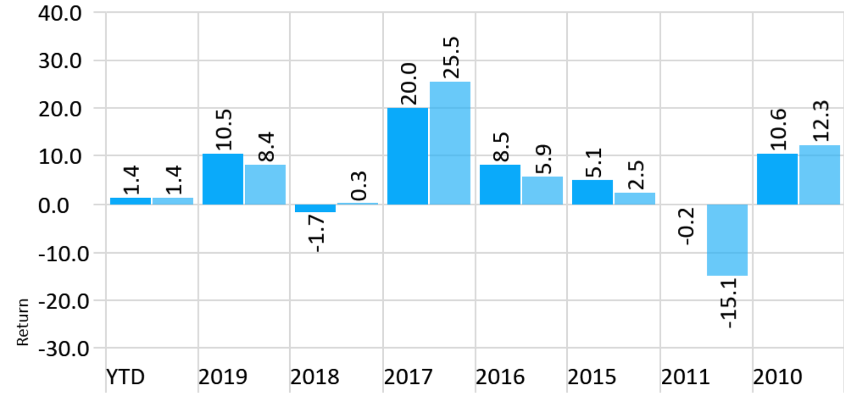
# PERFORMANCE ANALYTICS

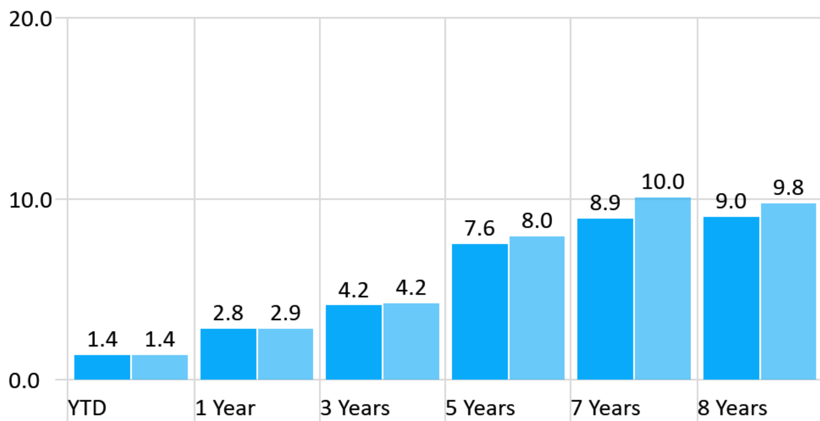
## Investment Growth



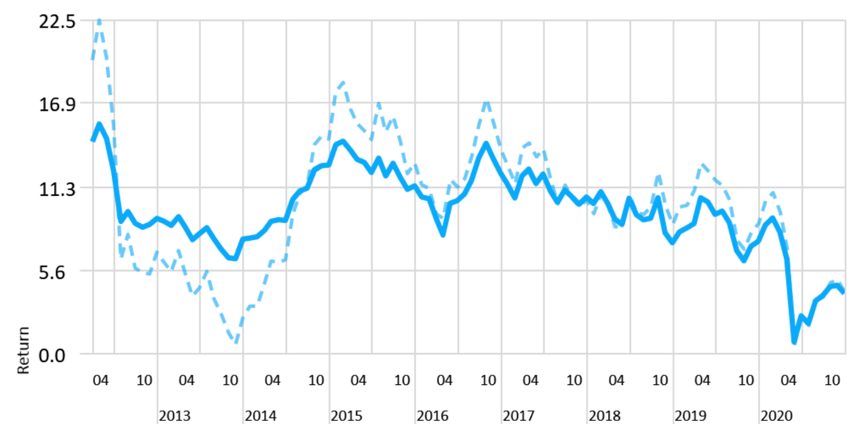

## Returns




## Trailing Returns




## Rolling Returns

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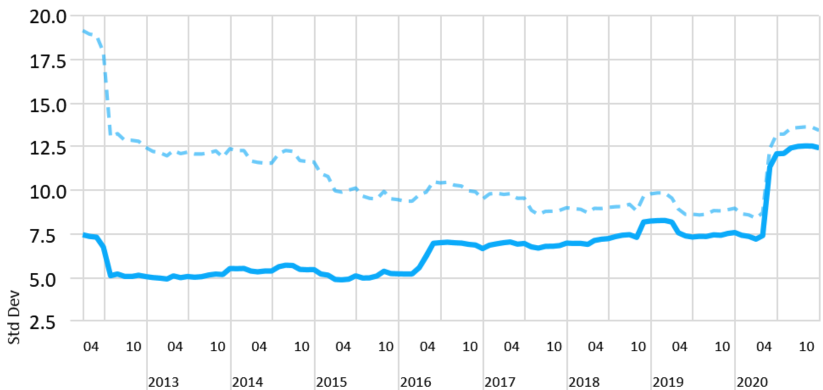
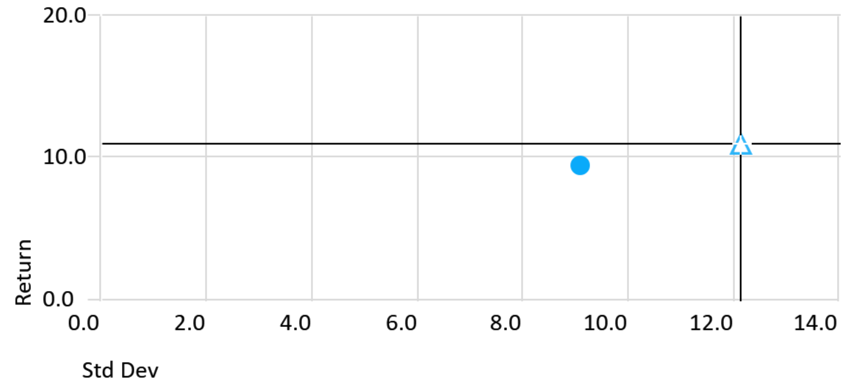
● Wealth Plus-Balanced ○ 65 BSE 500:35 Crisil ST

# RISK ANALYTICS

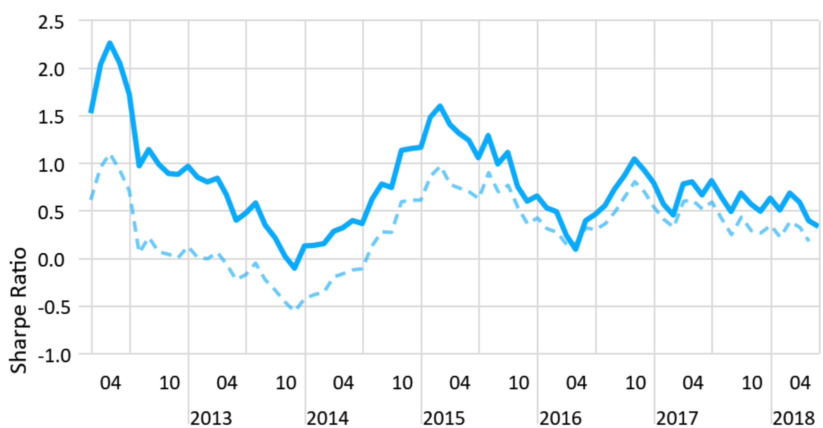
## Volatility



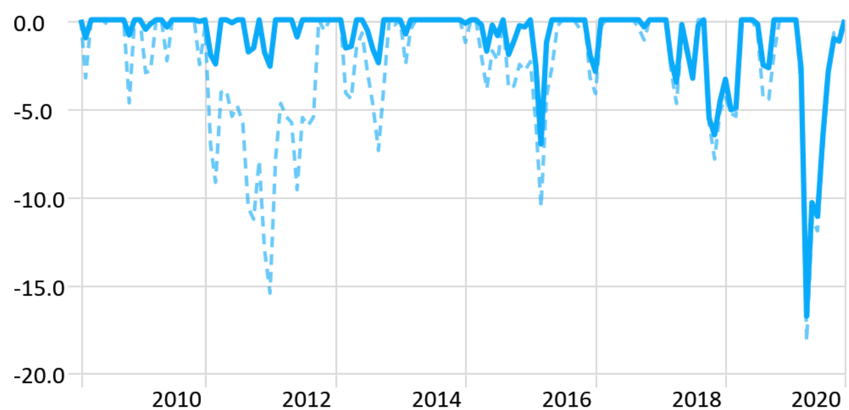

## Risk-Reward




## Risk-Adjusted Returns




## Drawdown

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● Wealth Plus-Balanced ○ 65 BSE 500:35 Crisil ST

# WEALTH PLUS - DEBT

# WEALTH PLUS- DEBT

**Asset Allocation**

- ✓ 100% in to Fixed Income Funds

**Investment Specification**

- ✓ Wealth Plus- Debt has a key goal of capital preservation and stability. The fixed income portfolio is majorly a mix of short tem debt and long term debt funds. The portfolio focuses on absolute yields at relatively lower levels of risk. It generates “total returns” that comprises of capital gains and interest income.

**Who should Invest?**

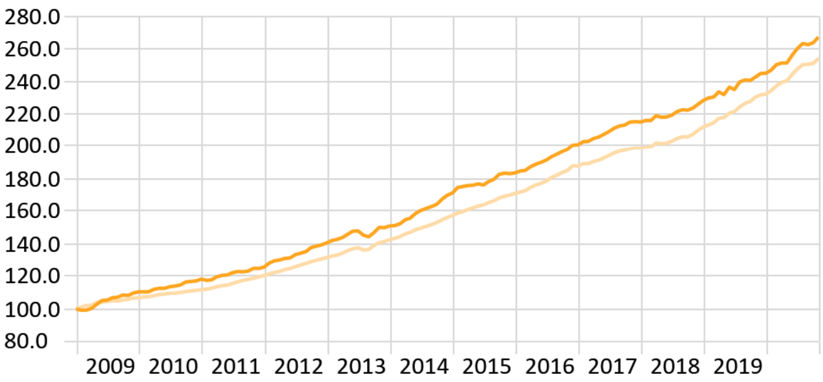
- ✓ Expecting positive real return
- ✓ Unwilling or unable to accept risk/volatility
- ✓ Ideal Investment horizon:  3 year+

# RECOMMENDED PORTFOLIO ALLOCATION

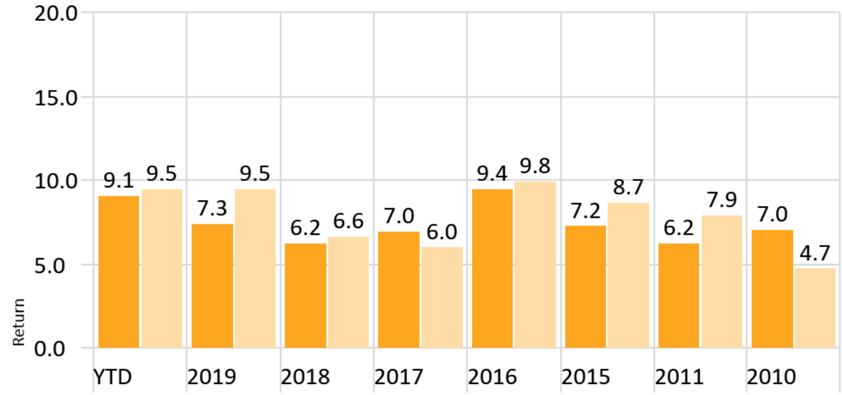
| Category | Fund Name | Allocation (%) |
|---|---|---|
| **Short Duration Fund** | Kotak Bond-Short Term Plan | 20% |
| **Short Duration Fund** | Axis Short Term Fund | 20% |
| **Banking & PSU Fund** | IDFC Banking & PSU Debt Fund | 20% |
| **Medium to Long Duration Fund** | ICICI Prudential Bond Fund - Growth | 20% |
| **Corporate Bond Fund** | SBI Corporate Bond Fund | 20% |

# PERFORMANCE ANALYTICS

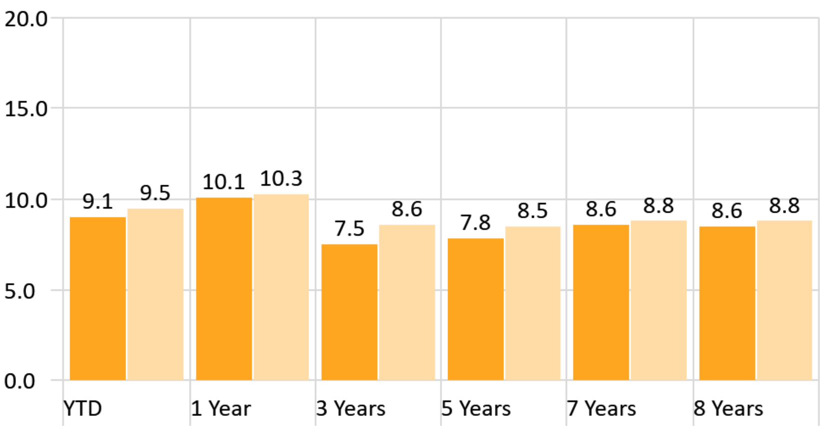
## Investment Growth



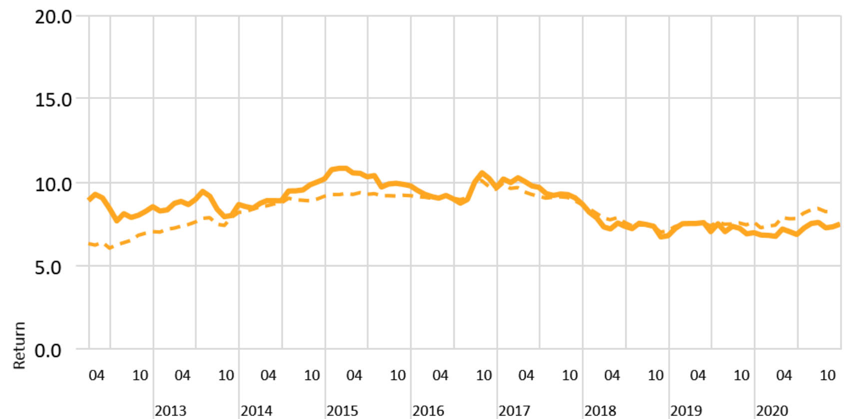

## Calander Year Returns




## Trailing Returns




## Rolling Returns

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Wealth Plus-Debt

Crisil Short Term Bond Fund Index

# SIP RETURN ANALYSIS

| PRODUCT | 1 Year | 3 Year | 5 Years | SI |
|---|---|---|---|---|
| Wealth Plus- Equity | -0.04 | 0.13 | 0.65 | 0.88 |
| ***S&P BSE 500 India INR*** | **-0.09** | **0.14** | **0.59** | **0.53** |
| Wealth Plus- Balanced | 0.23 | 0.34 | 0.61 | 0.69 |
| ***65 BSE 500:35 Crisil ST*** | **0.24** | **0.34** | **0.64** | **0.62** |
| Wealth Plus- Debt | 0.80 | 0.61 | 0.63 | 0.69 |
| ***Crisil Liquid Fund Index*** | **0.82** | **0.69** | **0.68** | **0.69** |

*as on Oct 30, 2020
-SI date Jan 01, 2009
-All returns are on annualized basis
Source: Morningstar Direct

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# INVESTMENT PHILOSPHY

Way2wealth MF Model Portfolio construction is based upon the principles of diversification, Risk Categorization, Effective Risk Management and active management. The Objective is to deliver consistently risk adjusted returns over a period of time. We believe that the above would add significant value for your MF Investments.

*Risk* is inevitable in life, and we cannot eliminate it entirely in the portfolios. However by using the Risk Profiler, we manage to ensure that the portfolio is managed within the risk tolerance agreed. This portfolio risk is categorized by the equity exposure.

Each portfolio invests in a well-diversified blend of investments and targets an expected level of risk over a market cycle. Each portfolio contains a number of highly rated underlying funds that aim to outperform their benchmarks.

**There are many ways to find the risk portfolio that suits investors, for example by using risk profiling tools and seeking financial advice.**

## INVESTMENT PROCESS

The details of the investment steps are described below:

- ✓ **Primary focus on mutual fund scheme selection:**
  - ✓ Within each asset class, schemes are selected as per *“Internal investment ranking process”* which includes various factors like consistency of returns, Risk Metrics, Quality of Fund Management team, Portfolio Analysis, Interaction with the Fund manager etc.
- ✓ **Strategic Asset Allocation:**
  - ✓ Portfolios based on different assets
  - ✓ Predefined asset allocation rules across Equity and  Debt in each of the portfolio.
- ✓ **Active Tactical decisions**
  - ✓ We make active tactical changes to category allocation in portfolios as conditions alter within the rules defined.
- ✓ **Portfolio Construction and Investment in funds**
- ✓ **Monitoring the portfolio**
  - ✓ Periodical Review of the same – monthly or as in when Required due to various changes or announcements.

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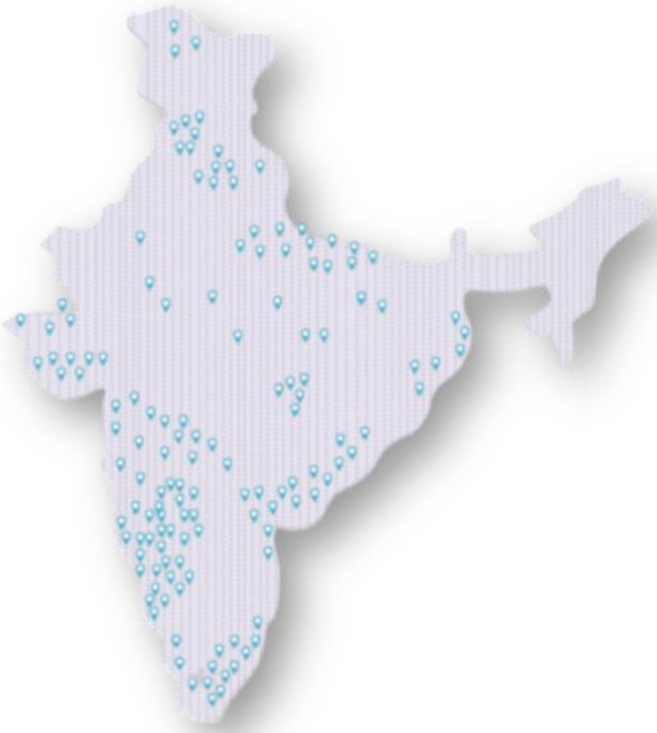
## NETWORK



| State wise location nos. | |
|---|---|
| Karnataka | 27 |
| Andhra Pradesh | 14 |
| Maharashtra | 13 |
| Uttar Pradesh | 12 |
| Tamil Nadu | 12 |
| Gujarat | 11 |
| Punjab | 5 |
| Telengana | 4 |
| West Bengal | 4 |
| Madhya Pradesh | 3 |
| Rajasthan | 3 |
| Jammu & Kashmir | 3 |
| Haryana | 3 |
| Goa | 3 |
| Chhattisgarh | 2 |
| Jharkhand | 2 |
| New Delhi | 2 |
| Kerala | 2 |
| Bihar | 1 |
| Dadra & Nagar Haveli | 1 |
| Uttarakhand | 1 |
| **Total Locations** | **128** |

| State wise outlets | |
|---|---|
| Maharashtra | 172 |
| Karnataka | 119 |
| Gujarat | 46 |
| West Bengal | 34 |
| Tamil Nadu | 37 |
| Punjab | 31 |
| Telengana | 31 |
| Andhra Pradesh | 26 |
| Uttar Pradesh | 22 |
| New Delhi | 19 |
| Haryana | 7 |
| Madhya Pradesh | 6 |
| Chhattisgarh | 4 |
| Goa | 4 |
| Rajasthan | 3 |
| Jammu & Kashmir | 3 |
| Jharkhand | 2 |
| Kerala | 2 |
| Bihar | 1 |
| Dadra & Nagar Haveli | 1 |
| Uttarakhand | 1 |
| **Total** | **571** |

| Top 10 Cities | |
|---|---|
| Mumbai | 112 |
| Bangalore | 60 |
| Kolkata | 30 |
| Amritsar | 25 |
| Hyderabad | 23 |
| Chennai | 20 |
| Thane | 20 |
| Surat | 19 |
| New Delhi | 17 |
| Pune | 12 |
| Ahmedabad | 16 |
| Nagpur | 15 |

| Spread | |
|---|---|
| Central | 10 |
| West | 223 |
| South | 215 |
| North | 86 |
| East | 37 |
| **Total** | **571** |

**Owned Branches : 38**
**Associate Branches : 533**

## 570+ Outlets | 120+ Locations | 1000+ Wealth Managers

WAY2WEALTH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