



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	4.78	2.18	9.07	1.40	12.36
<i>S&P BSE 500 India INR</i>	1.59	3.84	3.68	5.01	5.67
Wealth Plus- Balanced	3.39	2.98	8.36	3.37	8.63
<i>65 BSE 500:35 Crisil ST</i>	3.67	4.98	10.42	5.46	8.72
Wealth Plus- Debt	1.59	3.84	3.68	5.01	5.67
<i>Crisil liquid Fund Index</i>	1.17	2.80	6.56	7.00	6.88

* as on December 31, 2019

-Returns < 1 yr are absolute returns and >1 year are CAGR returns

Source: Morningstar Direct

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

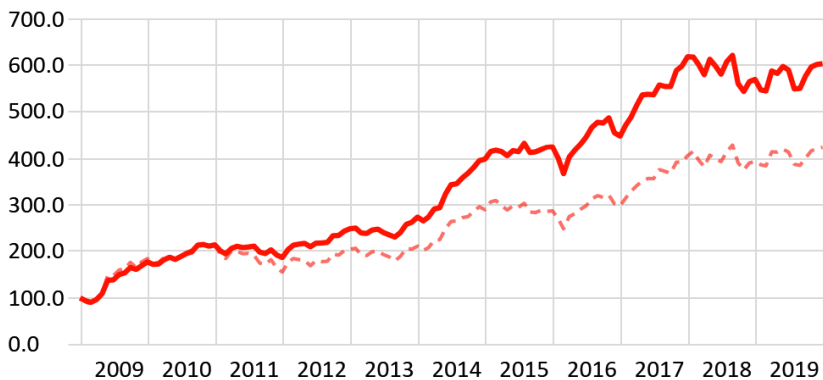


Category	Fund Name	Allocation (%)
Large Cap	Mirae Asset Large Cap Fund	20%
Mid Cap	Axis Midcap Fund	20%
Multi-Cap	Kotak Standard Multicap Fund	20%
Multi-Cap	SBI Magnum Multicap Fund	20%
Value Fund	Tata Equity P/E Fund	20%

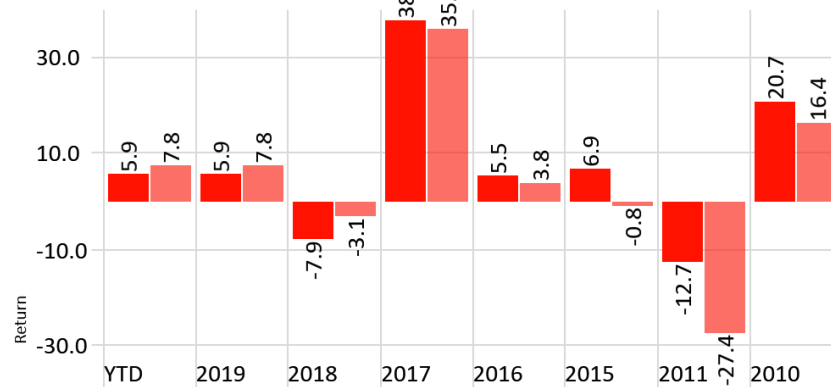
PERFORMANCE ANALYTICS



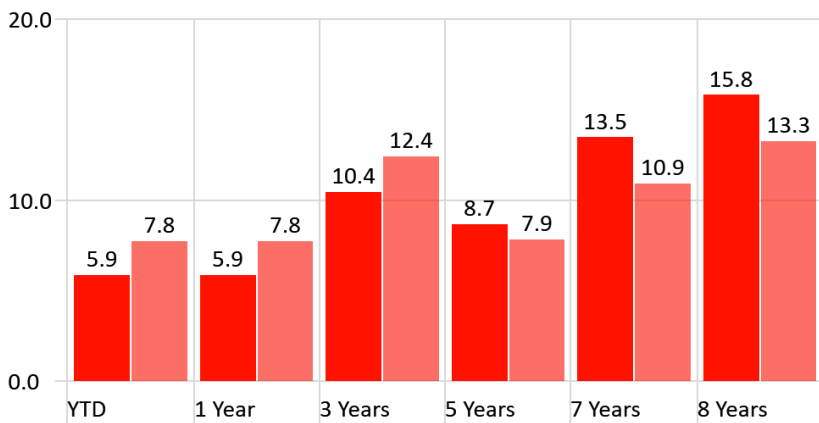
Investment Growth



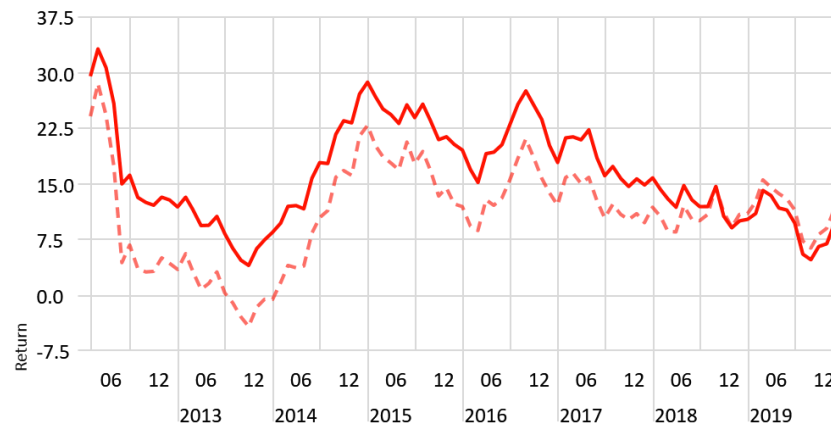
Returns



Trailing Returns



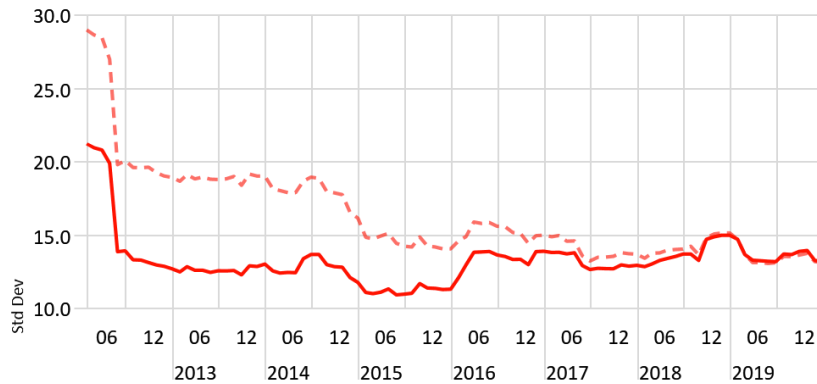
Rolling Returns



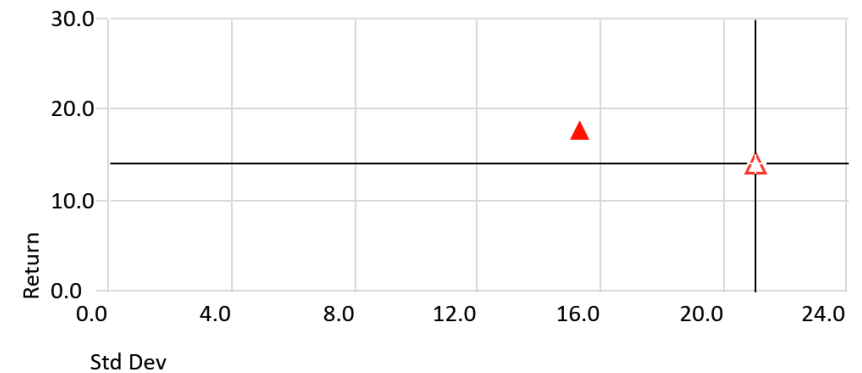
RISK ANALYTICS



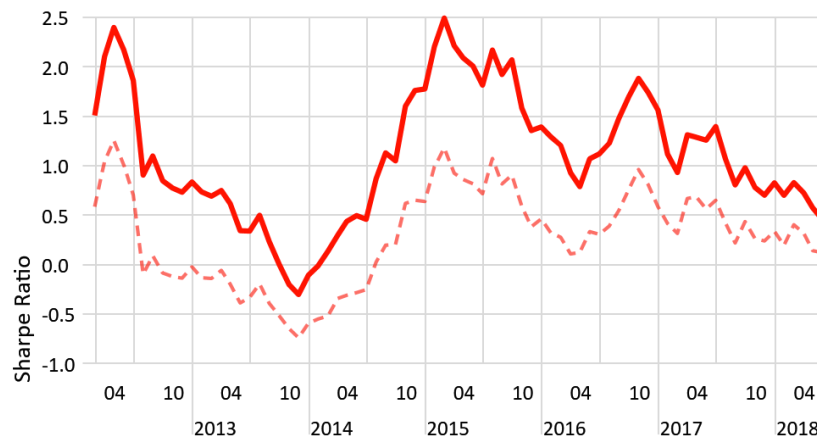
Volatility



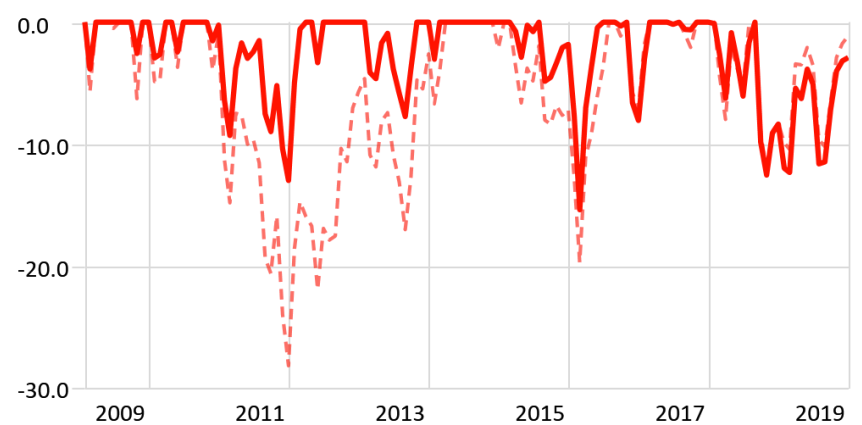
Risk-Reward



Risk-Adjusted Returns



Drawdown



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 (%)
<i>Equity Fund</i>		60%
Large Cap	Mirae Asset Large Cap Fund	20%
Multi-Cap	Kotak Standard Multicap Fund	20%
Multi-Cap	SBI Magnum Multicap Fund	20%
<i>Debt Fund</i>		40%
Short Duration Fund	IDFC Bond Fund-Short Term Plan	20%
Corporate Bond Fund	HDFC Medium Term Debt Fund	20%

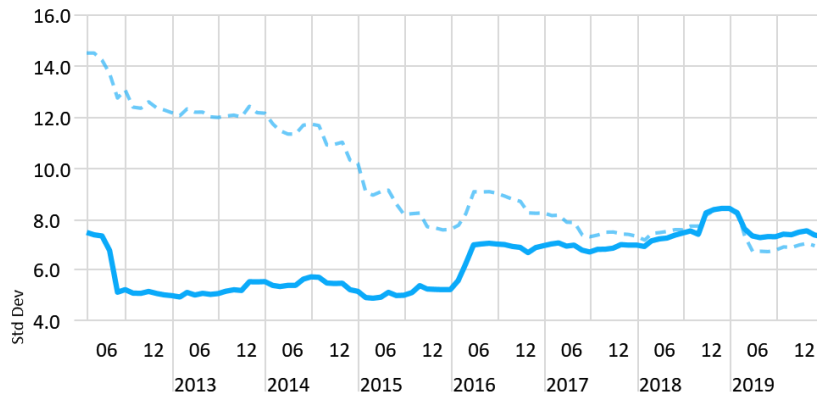
WEALTH PLUS - DEBT



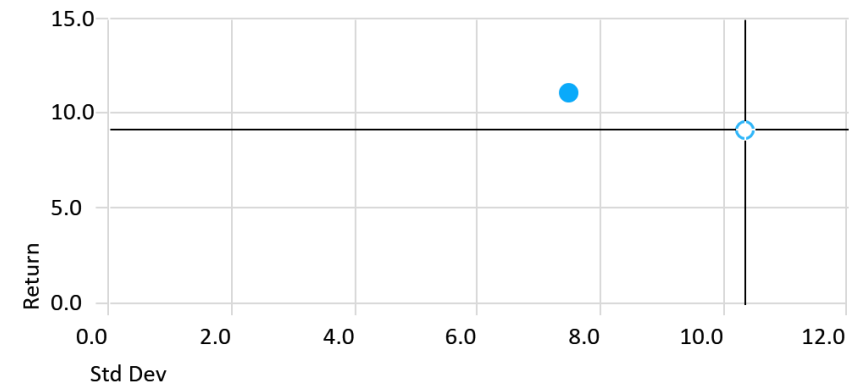
RISK ANALYTICS



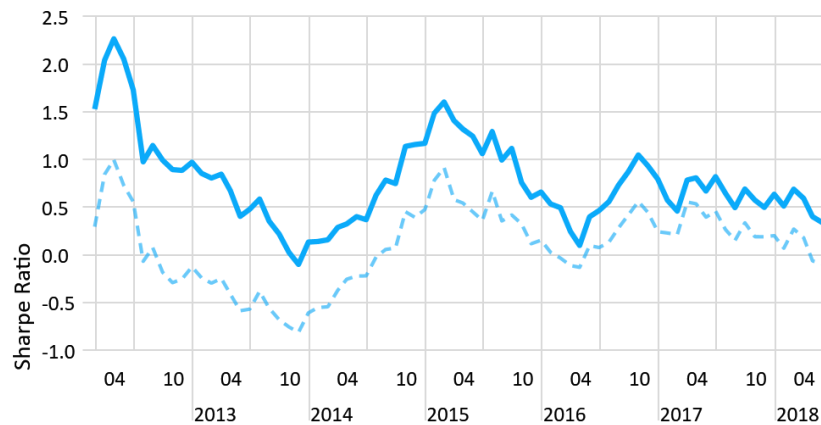
Volatility



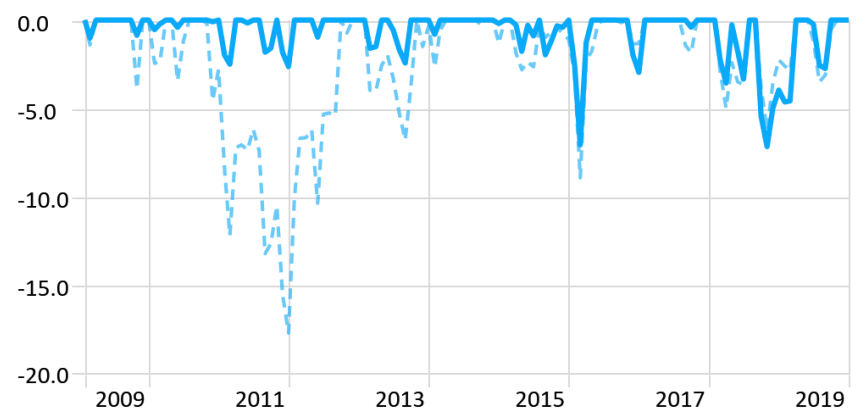
Risk-Reward



Risk-Adjusted Returns



Drawdown





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 term 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%
Banking & PSU Fund	IDFC Banking & PSU Debt Fund	20%
Medium Duration Fund	HDFC Medium Term Debt Fund	20%
Medium to Long Duration Fund	ICICI Prudential Bond Fund - Growth	20%
Corporate Bond Fund	SBI Corporate Bond Fund	20%

SIP RETURN ANALYSIS



PRODUCT	1 Year	3 Year	5 Years	SI
Wealth Plus- Equity	9.07	12.36	9.84	18.40
<i>S&P BSE 500 India INR</i>	7.49	11.67	7.16	14.09
Wealth Plus- Balanced	8.36	8.63	7.88	10.77
<i>65 BSE 500:35 Crisil ST</i>	10.42	8.72	7.33	9.21
Wealth Plus- Debt	3.68	5.67	6.72	8.22
<i>Crisil Liquid Fund Index</i>	6.56	6.88	7.28	7.42

*as on December 31, 2019

-SI date Jan 01, 2009

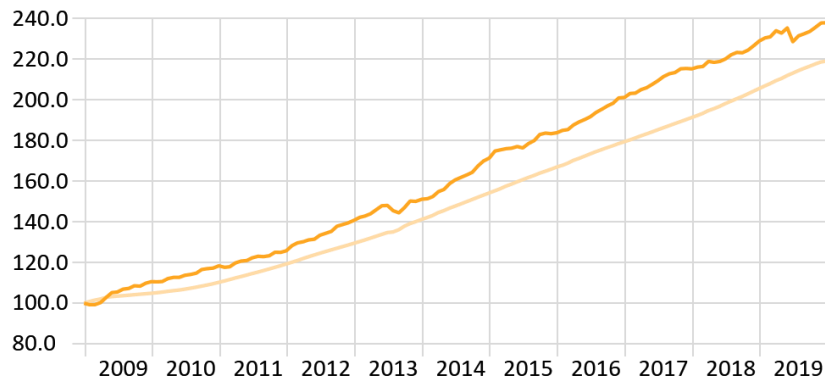
-All returns are on annualized basis

Source: Morningstar Direct

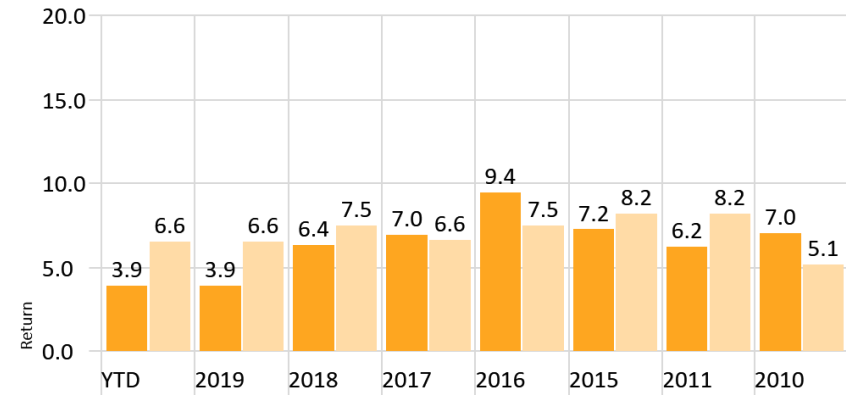
PERFORMANCE ANALYTICS



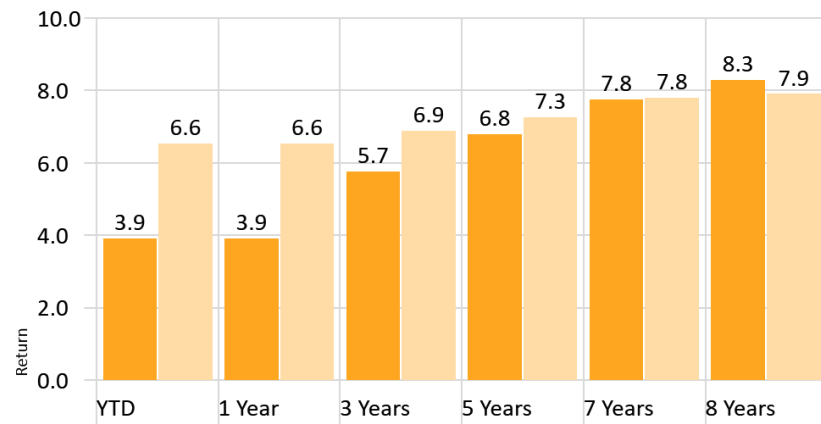
Investment Growth



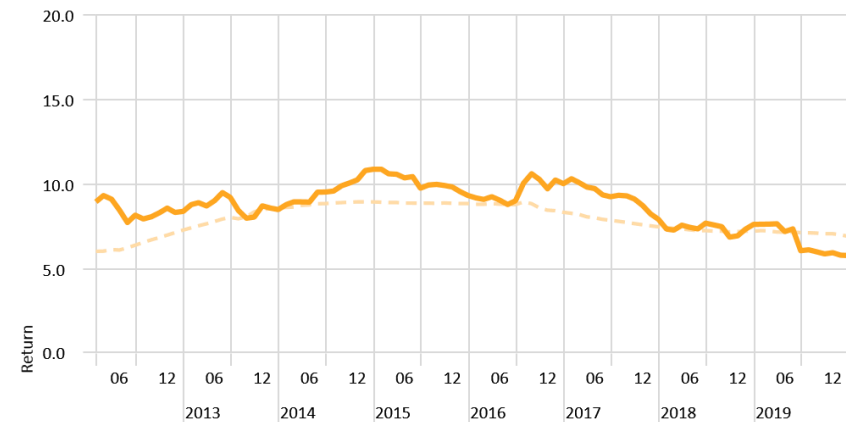
Calendar Year Returns



Trailing Returns



Rolling Returns





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.



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.

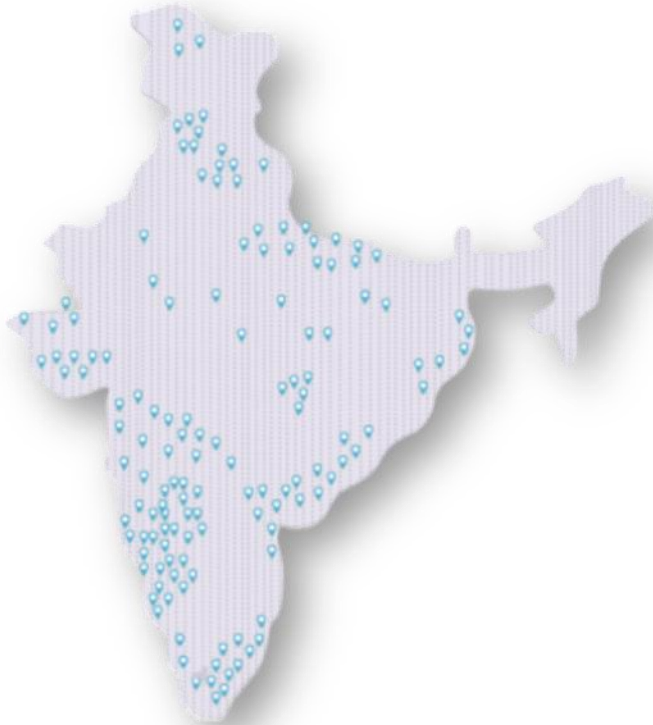
DISCLAIMER

The contents of this material are general and are neither comprehensive nor appropriate for every individual and are solely for the informational purposes of the readers. This material does not take into account the specific investment objectives, financial situation or needs of an individual/s or a Corporate/s or any entity/s. A qualified professional should be consulted before making an investment decisions or acting on any information contained in this material. All investments involve risk and past performance does not guarantee future results. Investigate before you invest. You are strongly cautioned to verify any information before using it for any personal or business purpose.

Way2wealth Securities (P)Limited (herein after called Way2Wealth) does not guarantee the accuracy, quality or completeness of any information. Much of the information is relevant only in India. Way2wealth makes no warranties, either express or implied, including, but not limited to warranties of suitability, fitness for a particular purpose, accuracy, timeliness, completeness or non-infringement. In no event shall Way2Wealth be liable for any damages of any kind, including, but not limited to, indirect, special, incidental, consequential, punitive, lost profits, or lost opportunity, whether or not Way2Wealth has been advised of the possibility of such damages. This material contains statements that are forward-looking; such statements are based upon the current beliefs and expectations and are subject to significant risks and uncertainties. Actual results may differ from those set forth in the forward-looking statements. These uncertainties include but are not limited to: the risk of adverse movements or volatility in the securities markets or in interest or foreign exchange rates or indices; adverse impact from an economic slowdown; downturn in domestic or foreign securities and trading conditions or markets; increased competition; unfavorable political and diplomatic developments; change in the governmental or regulatory policies; failure of a corporate event and such others.

This is not an offer to buy or sell or a solicitation of an offer to buy or sell any security or instrument or to participate in any particular trading strategy. No part of this material may be copied or duplicated in any form by any means or redistributed without the written consent of Way2Wealth. In no event shall any reader publish, retransmit, redistribute or otherwise reproduce any information provided by Way2Wealth in any format to anyone. Way2Wealth and its affiliates, officers, directors and employees including persons involved in the preparation or issuance of this report may from time to time have interest in securities thereof, of companies mentioned herein..

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



CONTACT US

WAY2WEALTH BROKERS
SERVICES DESK



1800 425 36790 (Toll Free)



contact@way2wealth.com



+91 - 22 – 6146 2900

**3rd Floor, Hincon House, Tower B
247 Park, L.B.S. Marg, Vikhroli
West, Mumbai - 400083**



www.way2wealth.com