


# WEALTH PLUS PRODUCT

# PRODUCT OVERVIEW

- ✓ Model Portfolios are a basket of underlying Mutual Funds with superior long term track record. The product itself has more than 10 years of 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 | 65% S&P BSE 500 + 35% Crisil ST Bond Fund Index | Moderate |
| Wealth Plus- Debt | 100% Fixed Income | Crisil ST Bond Fund Index | Conservative |

## RETURN ANALYSIS

| PRODUCT | 3 M | 6 M | 1 YR | 2 YR | 3 YR |
|---|---|---|---|---|---|
| Wealth Plus- Equity | 9.83 | 24.85 | 65.13 | 28.84 | 20.85 |
| ***S&P BSE 500 India INR*** | ***11.53*** | ***22.12*** | ***61.18*** | ***27.13*** | ***18.33*** |
| Wealth Plus- Balanced | 6.18 | 14.35 | 36.44 | 18.62 | 15.31 |
| ***65 BSE 500:35 Crisil ST*** | ***8.39*** | ***15.76*** | ***39.77*** | ***20.46*** | ***15.21*** |
| Wealth Plus- Debt | 1.51 | 2.77 | 5.42 | 7.49 | 7.74 |
| ***Crisil ST Bond Fund Index*** | ***1.68*** | ***3.16*** | ***5.91*** | ***8.05*** | ***8.90*** |

*as on September 30th, 2021
-Returns < 1 yr are absolute returns and >1 year are annualized returns
Source: Morningstar Direct

WAY2WEALTH

# 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?**

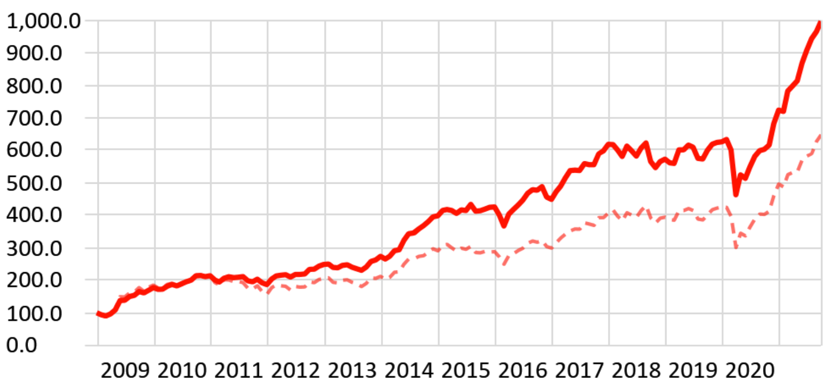
- ✓ Has high return expectations from investments
- ✓ Tolerate higher degrees of fluctuation (sharp, short-term volatility) in the value of investments
- ✓ Need very high amount of capital gains distributions
- ✓ Desire potential returns much more than inflation & taxes
- ✓ Ideal Investment horizon: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

# RECOMMENDED PORTFOLIO ALLOCATION

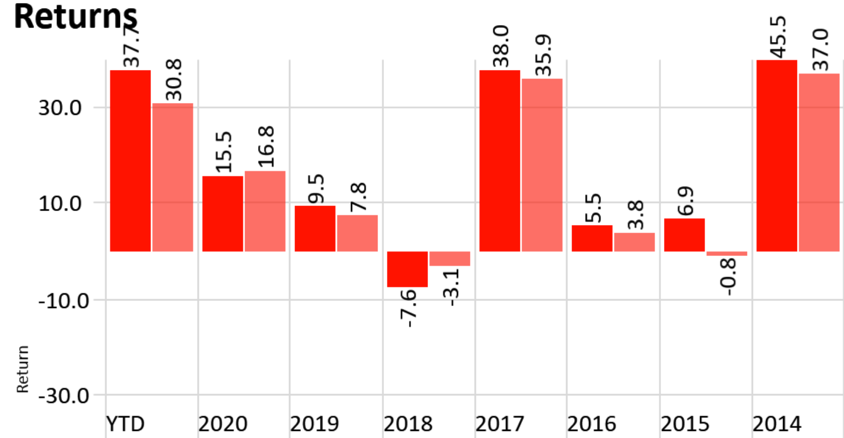
| Category | Fund Name | Allocation (%) |
|---|---|---|
| **Large Cap** | Mirae Asset Large Cap Fund | 20% |
| **Mid Cap** | Edelweiss Mid Cap Fund | 20% |
| **Mid Cap** | Kotak Emerging Equity Fund | 20% |
| **Small Cap** | SBI Small Cap Fund | 20% |
| **Small Cap** | Axis Small Cap Fund | 20% |

# PERFORMANCE ANALYTICS

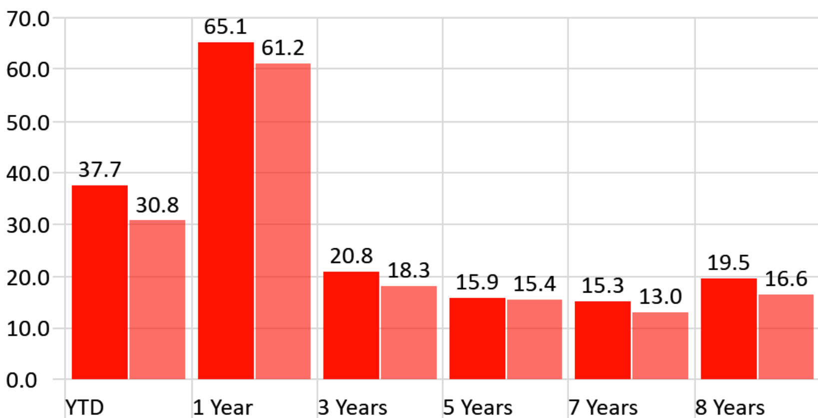
## Investment Growth



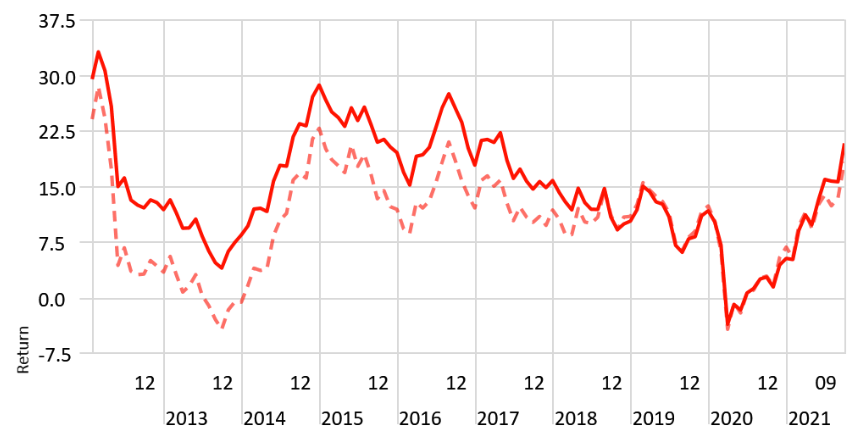

## Returns




## Trailing Returns




## Rolling Returns

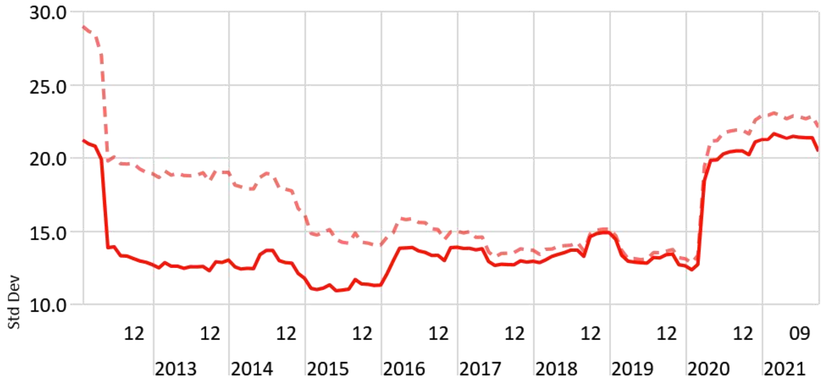



WAY2WEALTH

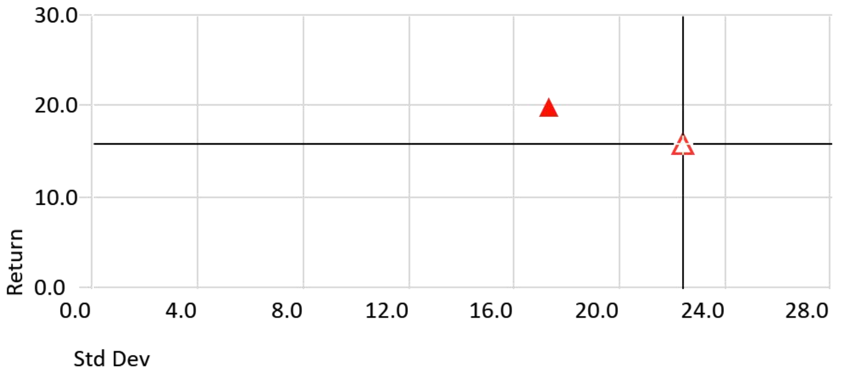
▲ Wealth Plus- Equity △ S&P BSE 500 India INR

# RISK ANALYTICS

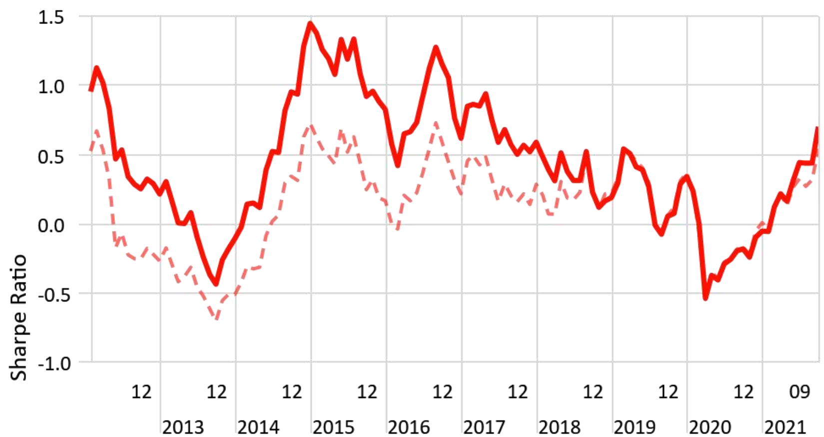
## Volatility



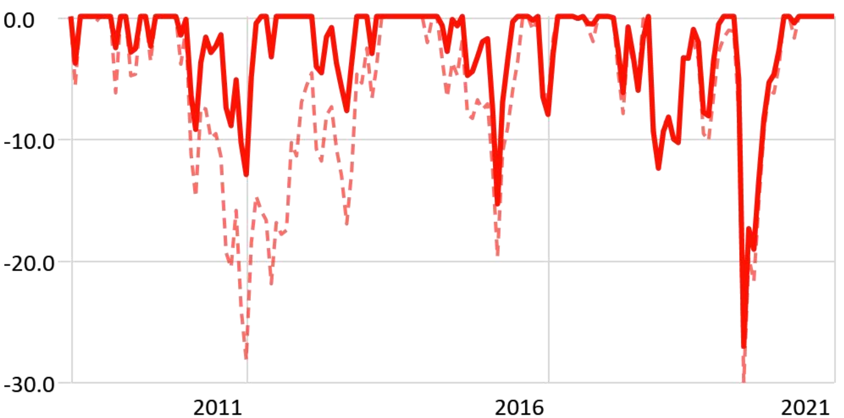

## Risk-Reward




## Risk-Adjusted Returns




## Drawdown




WAY2WEALTH

▲ 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

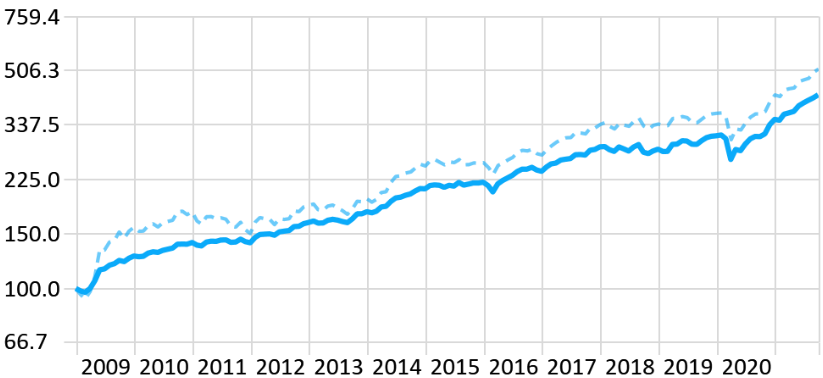
# RECOMMENDED PORTFOLIO ALLOCATION

| Category | Fund Name | Allocation (%) |
|---|---|---|
| | ***Equity Funds*** | ***60%*** |
| **Large Cap** | Mirae Asset Large Cap Fund | 20% |
| **Mid Cap** | Edelweiss Mid Cap Fund | 20% |
| **Small Cap** | SBI Small Cap Fund | 20% |
| | ***Debt Funds*** | ***40%*** |
| **Floater Fund** | Aditya Birla Sun Life Floating Rate Fund | 20% |
| **Corporate Bond Fund** | Kotak Corporate Bond Fund | 20% |

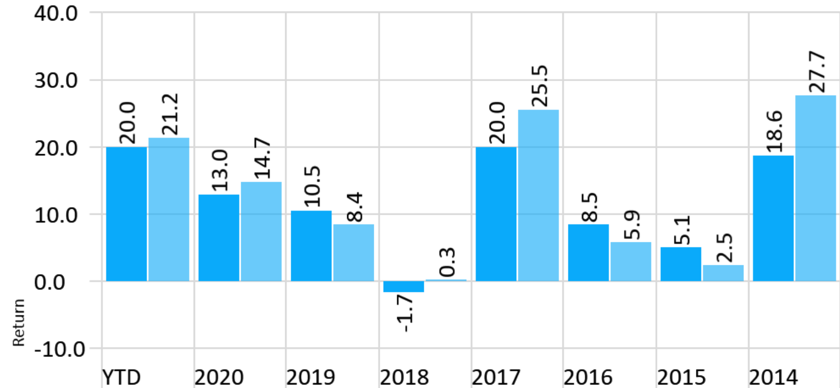
WAY2WEALTH

# PERFORMANCE ANALYTICS

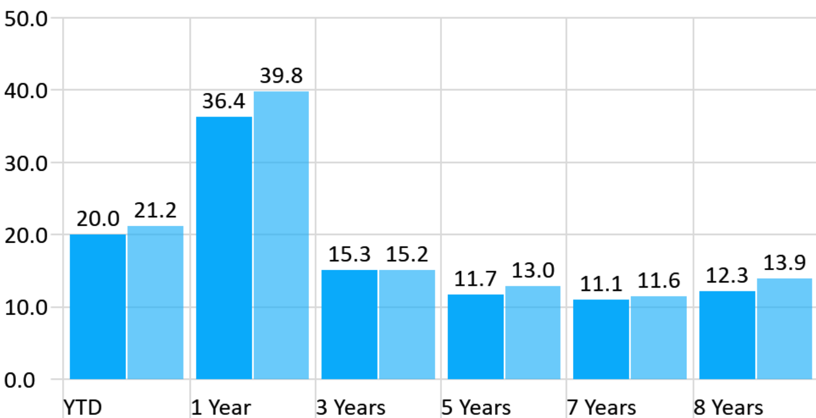
## Investment Growth



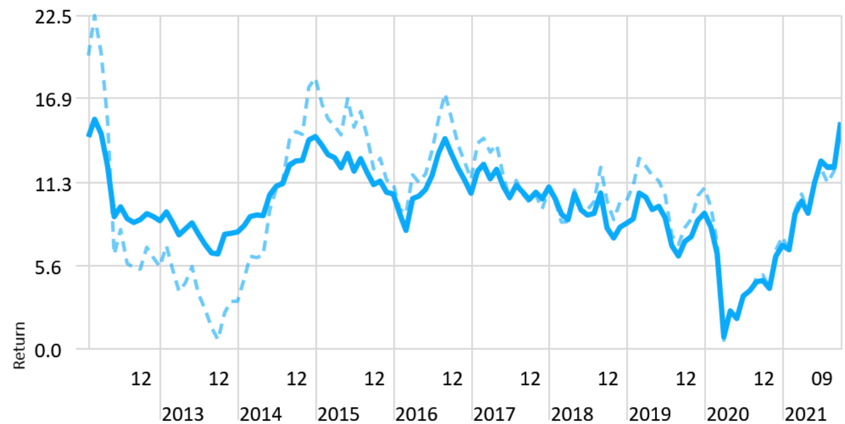

## Returns




## Trailing Returns




## Rolling Returns

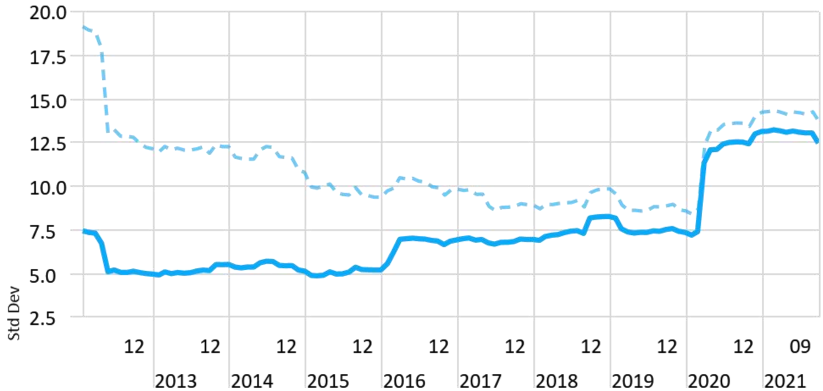



WAY2WEALTH

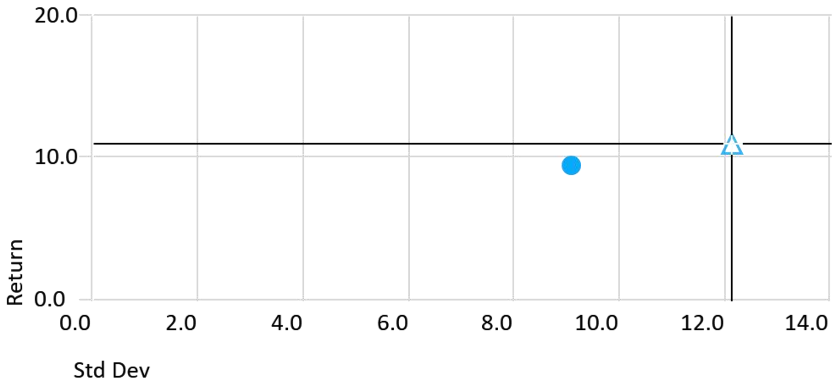
Wealth Plus-Balanced 65 BSE 500:35 Crisil ST

# RISK ANALYTICS

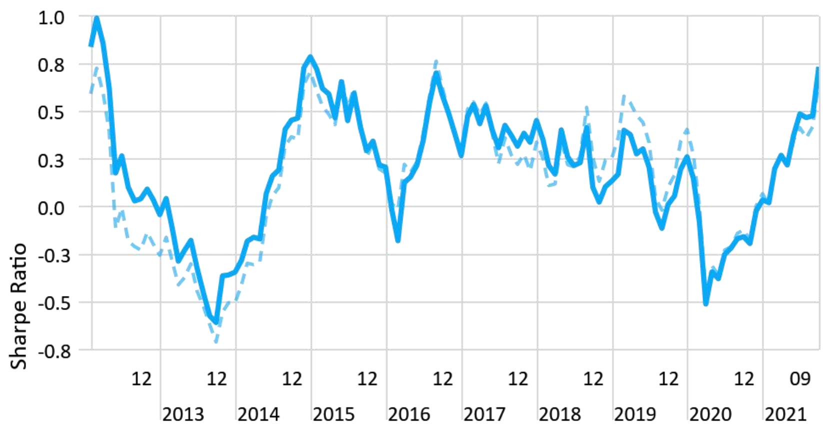
## Volatility



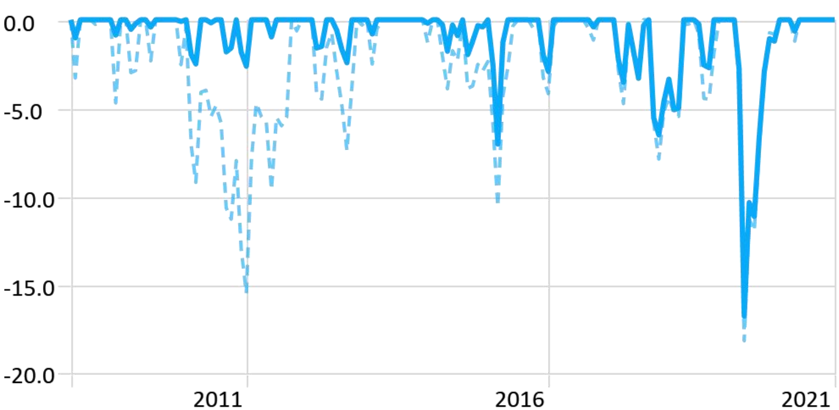

## Risk-Reward




## Risk-Adjusted Returns




## Drawdown




WAY2WEALTH

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?**

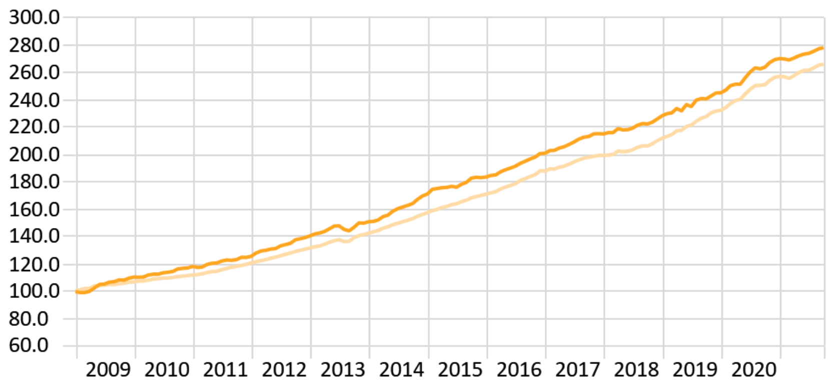
- ✓ Expecting positive real return
- ✓ Unwilling or unable to accept risk/volatility
- ✓ Ideal Investment horizon:  3 year+

# RECOMMENDED PORTFOLIO ALLOCATION

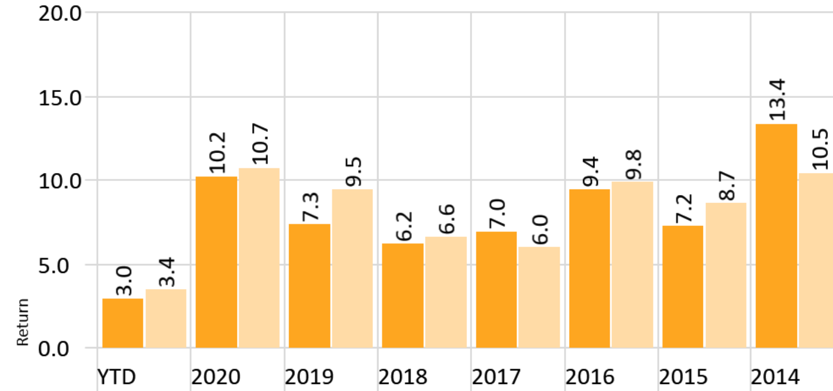
| Category | Fund Name | Allocation (%) |
|---|---|---|
| **Floater Fund** | Aditya Birla Sun Life Floating Rate Fund | 20% |
| **Medium Duration Fund** | ICICI Prudential Medium Term Bond Fund | 20% |
| **Banking & PSU Fund** | IDFC Banking & PSU Debt Fund | 20% |
| **Low Duration Fund** | ICICI Prudential Savings Fund | 20% |
| **Corporate Bond Fund** | Kotak Corporate Bond Fund | 20% |

# PERFORMANCE ANALYTICS

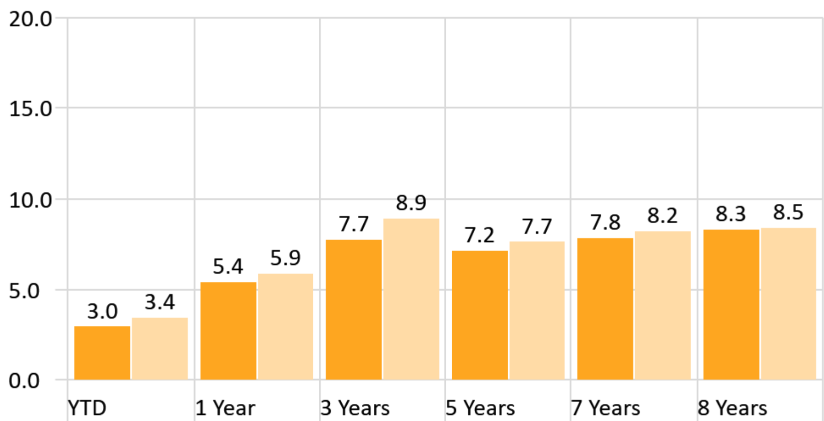
## Investment Growth



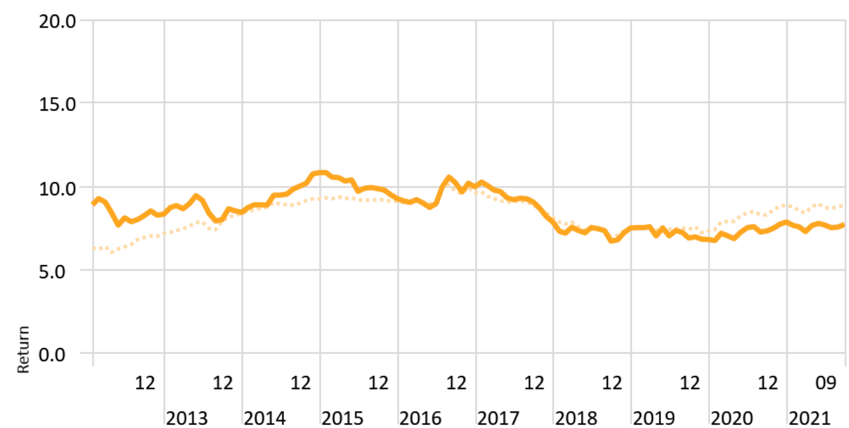

## Returns




## Trailing Returns




## Rolling Returns




WAY2WEALTH

Wealth Plus-Debt

Crisil Short Term Bond Fund Index

## SIP RETURN ANALYSIS

| PRODUCT | 1 YR | 3 YR | 5 YR | 10 YR |
|---|---|---|---|---|
| Wealth Plus- Equity | 57.86 | 33.21 | 21.13 | 17.92 |
| ***S&P BSE 500 India INR*** | ***52.74*** | ***30.79*** | ***19.91*** | ***15.54*** |
| Wealth Plus- Balanced | 31.25 | 21.14 | 14.85 | 12.24 |
| ***65 BSE 500:35 Crisil ST*** | ***35.37*** | ***22.61*** | ***15.89*** | ***13.23*** |
| Wealth Plus- Debt | 4.77 | 6.94 | 7.05 | 7.79 |
| ***Crisil ST Bond Fund Index*** | ***5.38*** | ***7.74*** | ***7.87*** | ***8.21*** |

*as on September 30th, 2021
-All returns are on annualized basis
Source: Morningstar Direct

WAY2WEALTH

# 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.

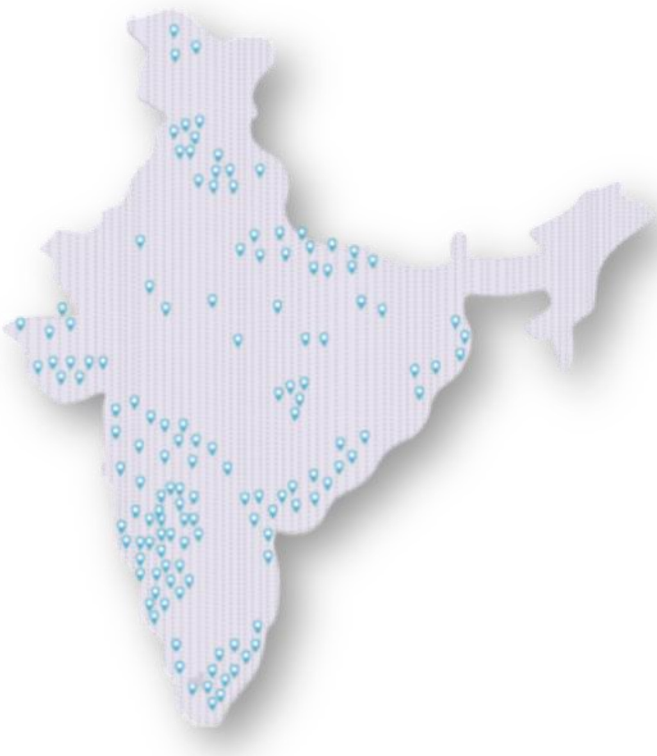
# DISCLAIMER

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 |
| Telangana | 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 |
| Telangana | 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


1800 203 3690 (Toll Free)

+91 - 80 – 47185579

contact@way2wealth.com

Rukmini Towers, 3rd & 4th Floor,
# 3/1, Platform Road,
Sheshadripuram, Bangalore - 560 020.

www.way2wealth.com

WAY2WEALTH

# Thank You

**Registered Office Address**
Rukmini Towers, 3rd & 4th Floor, # 3/1, Platform Road, Sheshadripuram, Bangalore - 560 020. Tel.: (080) 43676869, (080) 23564556/23561952

**Corporate Office Address**
EFC LTD, 14th Floor ‘A’ Wing, Empire Tower, Reliable Cloudcity, Airoli, Thane Belapur Road, Navi Mumbai - 400708. Tel.: (+91 22) 4019290/61462900

**Way2Wealth Securities Private Limited:** CIN U72200KA2000PTC027020 | AMFI ARN: 0009
**Way2Wealth Brokers Private Limited**: CIN U67120KA2000PTC027628
Stock Broking: SEBI Regn No.: INZ000178638 | Exchange Membership ID: NSE: 11502, BSE: 3117, MSEI:51000, MCX: 56730
Depository Participant: SEBI Regn No. IN-DP-472-2020 | CDSL ID: 12062900 & 12031500, NSDL ID: IN303077
Research Analyst: SEBI Regn No. INH200002739 | PMS: SEBI Regn No.INP000000829 | AMFI ARN: 77558 | PFRDA: POP226012019
**Way2Wealth Commodities Private Limited**: U51229KA2006PTC039880 | SEBI Regn No.: INZ000049130 | Exchange Membership ID: MCX: 40040 | NCDEX: 00908
**Way2Wealth Insurance Brokers Private Limited**: Insurance Broking (Direct (Life & General): IRDA License No – 222 valid upto 21.10.2021 | CIN: U66010KA2003PTC032003