

Notes:

1. Annual Advisory fees should be paid in **advance only in annual mode**, based on the Asset Under Advice. Other fees are to be paid upfront.
2. An additional charge of 10% will apply for half-yearly payments and 20% for quarterly payments.
3. **Valuation of Assets under Advice** (for fee calculation) would be at the beginning of the term, with mutual consultation with the client. We would also add monthly investments during the term of fee calculation. It could also be noted that any large inflows, other than monthly investments, in between the term would be billed proportionately in the next term.
4. A one-time fee will be charged for any intermediate discussions beyond the billed portfolio. The examples would be retirement portfolio construction, NRI transition, one-time large inflow, purchase of an asset, insurance review etc. The fees for the same would be minimum Rs. 10,000/- to 0.25% of wealth under consideration.
5. **Government Levies:** 18% GST charges will be over and above the quoted fees/installment dues.
6. **We do not earn any brokerage or commissions** on our recommendations and advice.
7. **Assets Under Advice** for fee calculations (Annual Advisory Comprehensive / Investment Advisory Engagement) include only financial assets like Mutual Funds, Listed Securities (such as stocks, ETFs, Bonds, debentures, REITs/InvITs), Gold holdings in financial form (SGB), PMS, AIFs, SIFs, GIFT City products, and structured Real Estate. You can safely exclude banking products, Postal Savings Schemes, Senior Citizen Savings Schemes, PPF, Employer benefits (including NPS and ESOPs), Traditional & Market Linked (ULIPs) Insurance, Pension/Annuity Plans, Jewelry, and Real Estate holdings. Client-managed direct stock and mutual fund portfolios can also be excluded if the client does not want restructuring or review. Mutual Funds in Regular Option would not be counted for Asset Under Advice if no advice is sought on the same. However, Mutual Funds in regular options that require our expertise would be charged review and restructuring fees.
8. Fees paid after the due date will have a **10% escalation** during the 15-day grace period.
9. **The fees are quoted per client family.** A family constitutes an individual, spouse, and dependent children. Children with independent income will be billed separately based on their wealth.
10. All regulatory documentation and compliance as per SEBI Investment Adviser guidelines must be completed before engaging with us.
11. It is advisable to **pay the advisory fees from the portfolio** and not from personal cash flows, so that the net portfolio performance is considered after fees.
12. Our fee structure could be changed on a future date on a prospective basis with due communication.

Disclaimers:

1. Investment in the securities market is subject to market risks. Read all the related documents carefully before investing.
2. Registration granted by SEBI, membership of BSE and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors.

3. Financial products recommended by us which are under the jurisdiction of other regulators are beyond the scope of SEBI's grievance mechanism.

We hope this information has helped you understand our Fee Structure. For details on our fee structure, please refer to "**Engagement Options.**"

If you need further clarification or have questions, please feel free to contact us:

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Email: assistant@naveenrego.com

Thanks and Regards,

**Naveen Julian Rego - CFP®,
MD & Principal Officer**

01st October, 2025