

Notes:

1. Our fees are specifically for our financial expertise and unbiased guidance. These are not contingent upon, nor should they be associated with, any delays in execution of financial products, documentation procedures, or implementation of the plan.
2. **Valuation of Assets** (for fee calculation) would be at the beginning of the term, with mutual consultation with the client.
3. **A one-time fee** will be charged for any **Annual Investment Advisory Engagement** clients who want 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. 5,000/- to Rs. 25,000/- based on the expertise and time required. This would be billed immediately.
4. **Government Levies:** 18% GST charges will be over and above the quoted fees/installment dues.
5. **We do not earn any brokerage or commissions** on our recommendations and advice.
6. **Assets Under Advice (AUA)** for **Annual Investment Advisory Engagement** Clients 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.

We may also add other investment products to AUA like global deposits, ULIPs, NRE and FCNR deposits, NPS, Indian deposits etc with mutual consultation with the client as the case may be.

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.

7. **Assets considered** for Financial Planning fee calculations do not include any assets which are counted in Point 6 above for Annual Investment Advisory engagement. Also, one can exclude value of physical Real Estate, Jewelry and Employee Terminal Benefits.
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. Being a pure advisory firm, we would not encourage opening of any accounts other than the client family specified under Point No. 9 above. Any accounts such opened would carry annual maintenance cost between Rs. 2,500/- to Rs. 10,000/-
11. All regulatory documentation and compliance as per SEBI Investment Adviser guidelines must be completed before engaging with us.
12. 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.
13. 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** across various Engagement Options. Do refer our "**Engagement Options**" to know the deliverables.

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

Phone/Whatsapp: 9740457582 / 9686694288

Email: assistant@naveenregco.com