

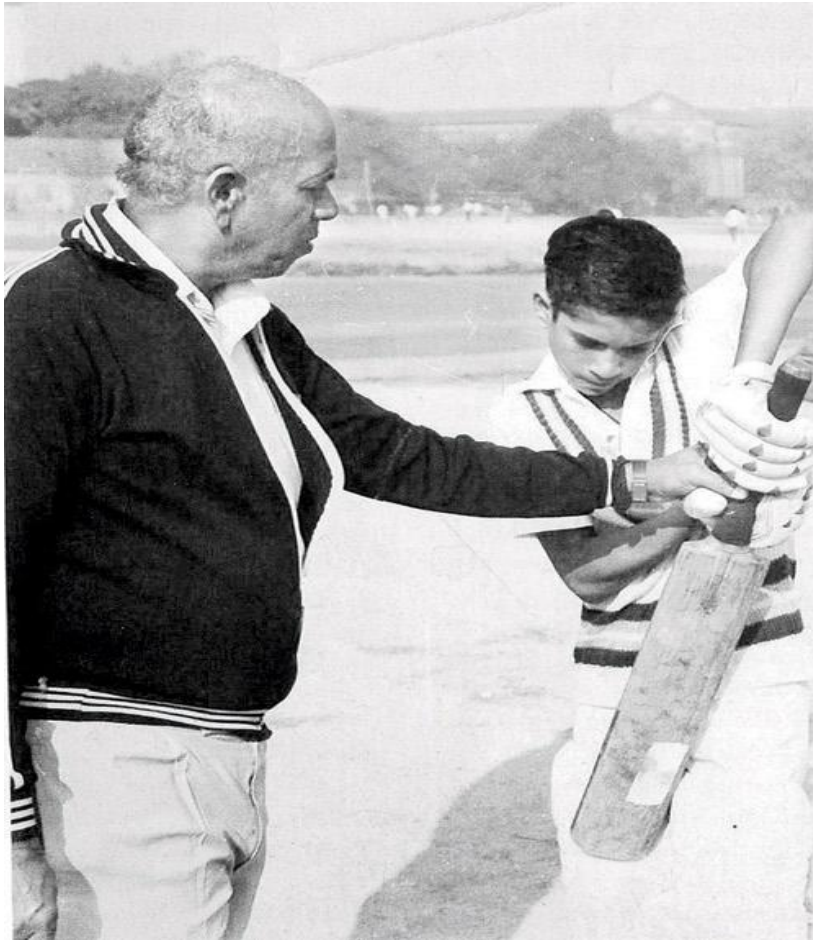
**WHY DO WE NEED  
AN ADVISOR!**

# Great Warrior needs a coach!

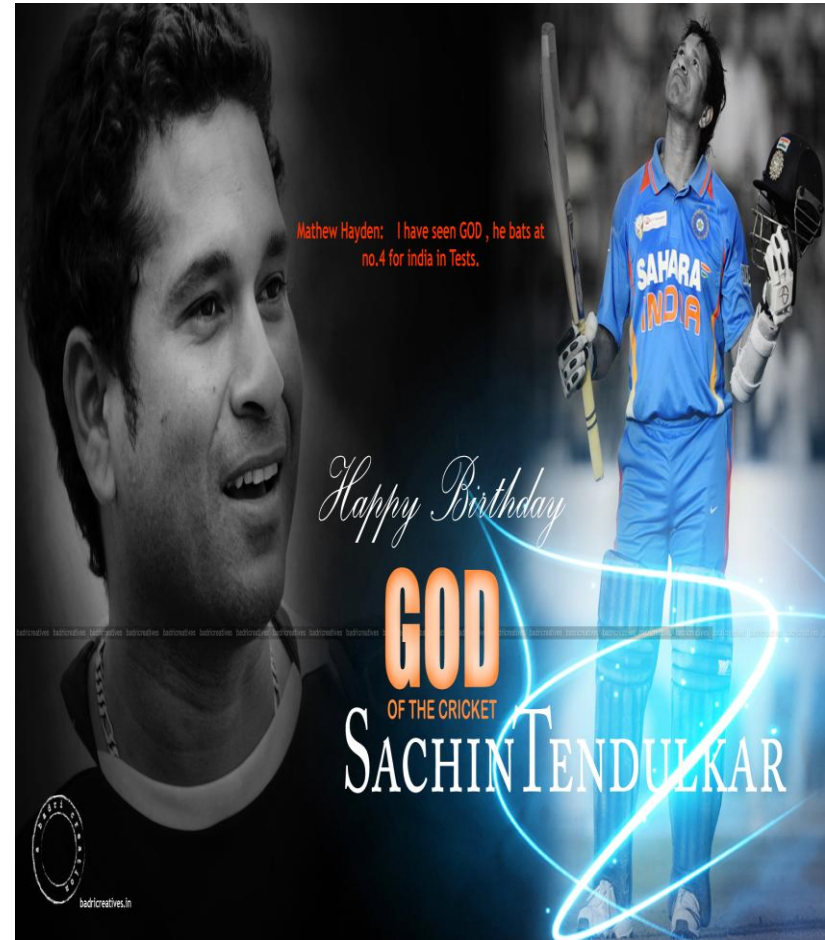


Devender Malhotra

# Even God of Cricket needs a coach



**Coach Ramakant Achrekar guiding a young Sachin Tendulkar on his grip at Shivaji Park.**  
Pic courtesy: 'the making of a cricketer' by Ajit Tendulkar

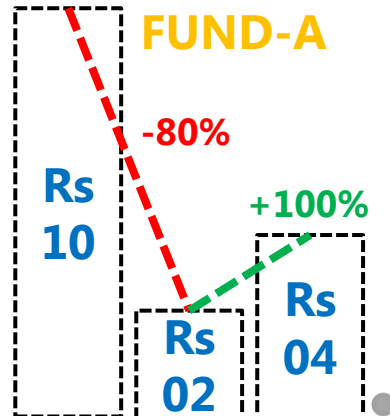


**Do you really think Sachin Tendulkar would have been same "Sachin Tendulkar" without his Coach !!**

# Understanding Performance



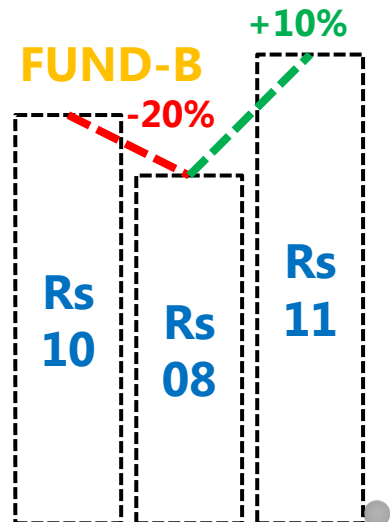
**Investor**



**Investor:**  
Wow Fund A  
is great...  
I should invest



**Advisor**

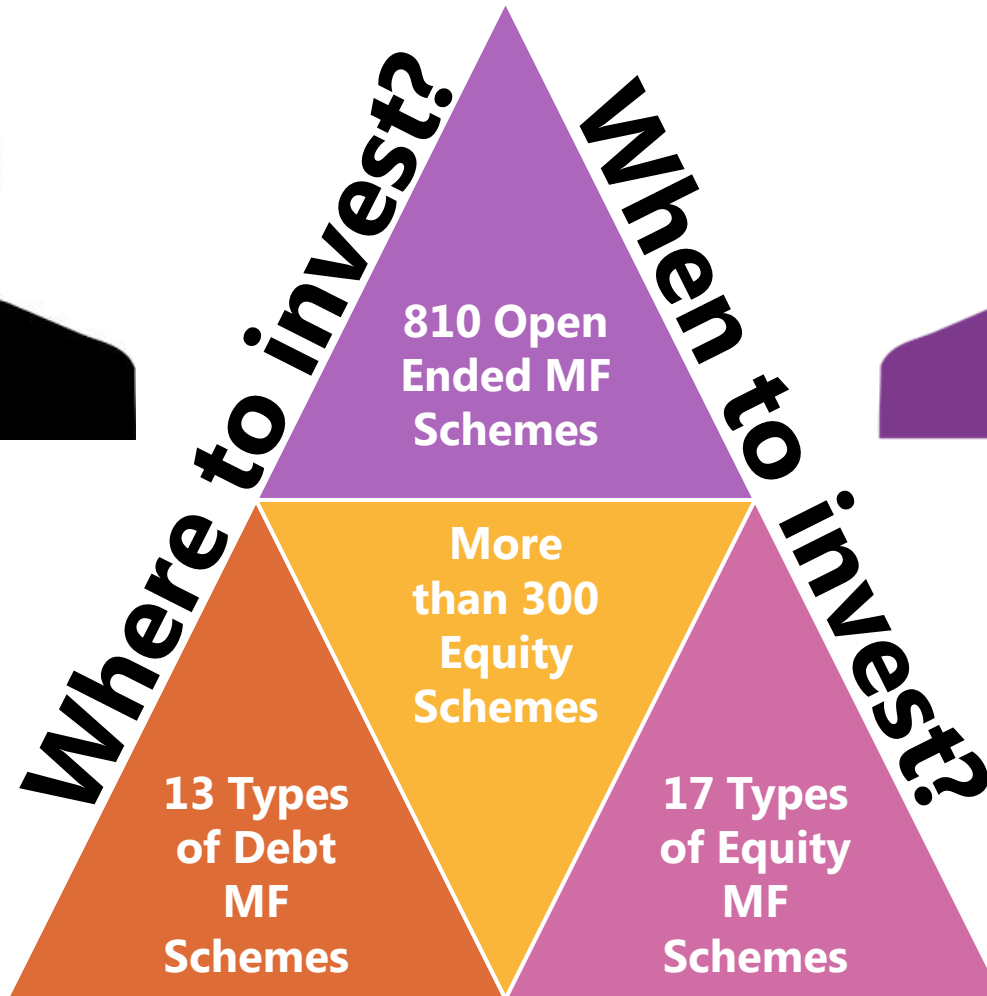


**Advisor:**  
Fund A is highly  
volatile. Rather  
Fund-B is more  
recommended which  
is consistent &  
stable return

# Advisor clears the fog!



Investor



Advisor



**How Long & How Much to Invest?**

# Monitoring & Evaluation



***Fund Performance***  
Keeping track of  
fund performance



***Fund Attribution***  
where is the  
performance  
coming from?



***Asset Allocation &  
Rebalancing***  
As and when required  
timely action



# Where should we focus?

Engineer



Doctor



Lawyer



Service Men



Business Man



House wife

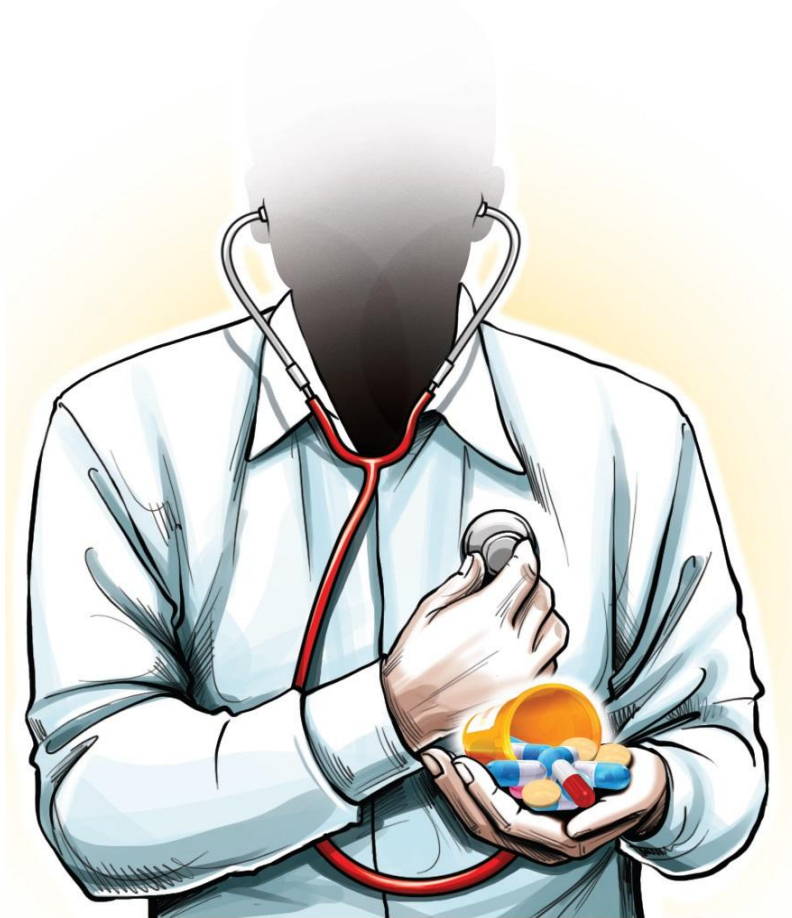


**What is our primary role & responsibility ?  
And where should we focus on?**

- Different professions needs different know how & skills
- No one other understands their roles & responsibilities better then the one who is in charge of the respective role.
- We should spent more of our time in our primary roles.
- Imagine exchange of roles in between and see the CHAOS & MESS*

# Let *Expert* takes a lead

**What does it make sense?  
Self Medication v/s Doctor's Prescription**





# Keeping Record & Maintenance



**Where all have I invested ?  
Consolidated Statement ?  
Taxation & Capital Gain!**



**What about nominations ?  
Other important records ?**



**Who helps my family with critical financial  
information & records in case of a  
unexpected unfortunate event with me?**



**Maintaining these records will be my  
primary responsibility**

# Expert Advise & Convenience



**Investor**

## **Can Some One**

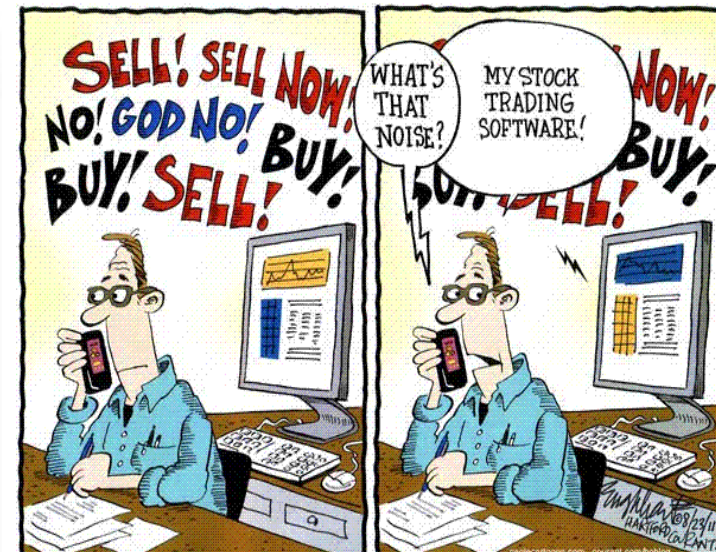
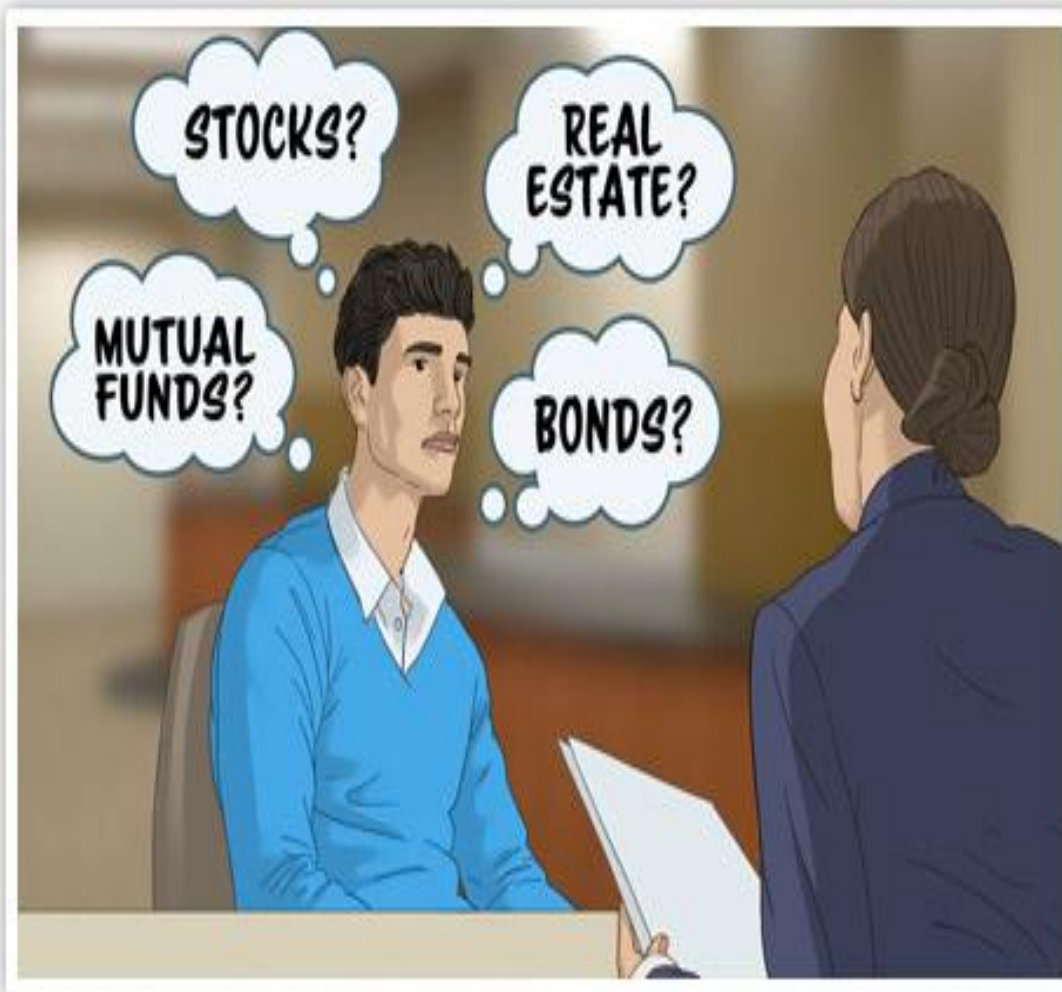
- Help me fill the form**
- Help me in my KYC process**
- Tell me when there is an important fund launch**
- Keep me updated with important updates**
- Help me in the redemption process**
- Help me know the status of my investments**
- Help me in record maintenance of investments**



**Advisor**

**I will ensure smooth process & will take care of your formalities & financial solutions.**

# When Confuse always at your service



# A friend in need is friend indeed

**A financial advisors  
income increases  
with increase in  
prosperity of people**

**And hence, financial  
advisors always wish  
for the prosperity of  
people**



**Advisor  
A Truly your  
Well Wisher**

