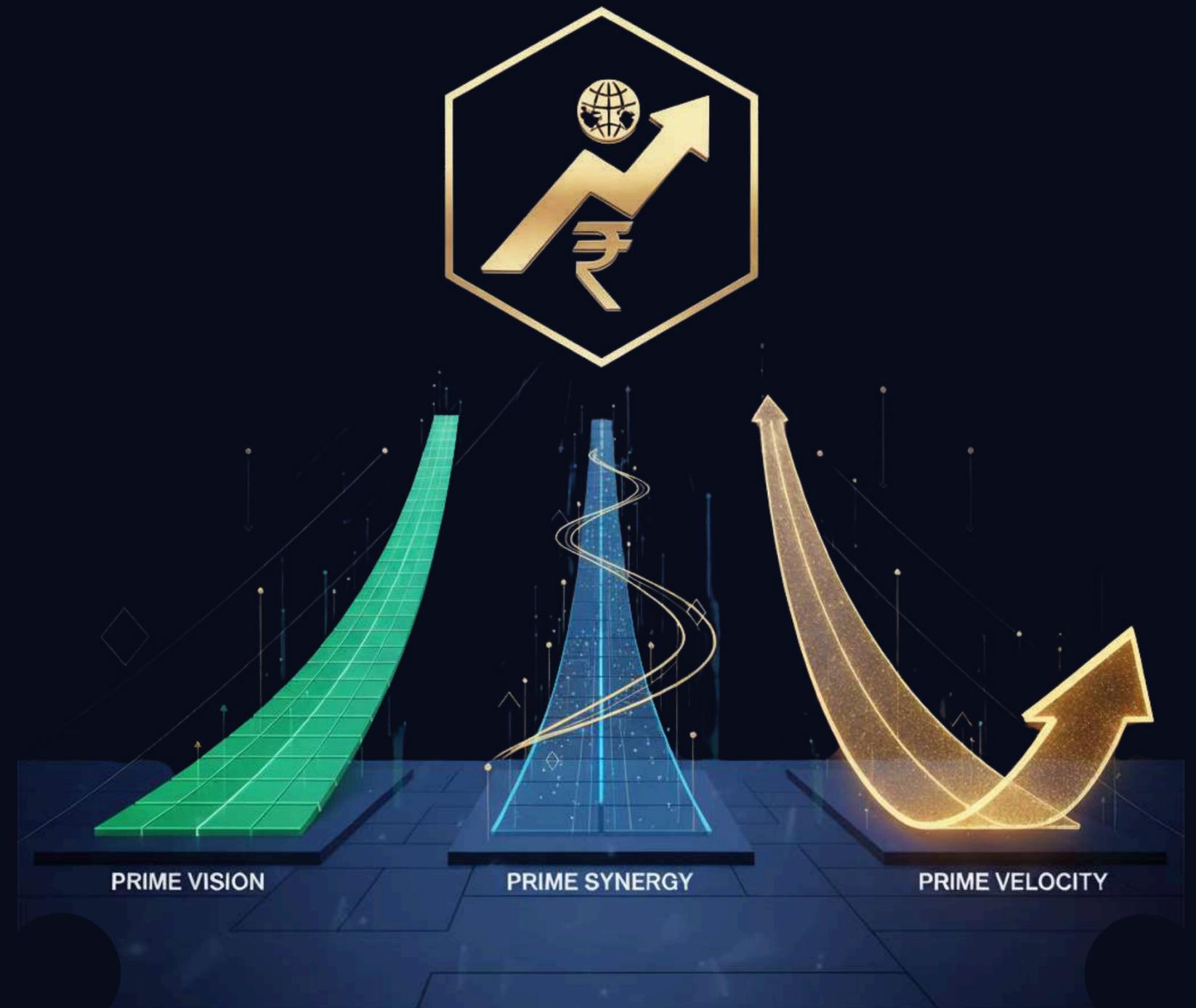


 PrimeInvestor

Portfolio Management Services

Three Distinct Pathways to Wealth Creation





Research Leaders to Portfolio Managers You Can Trust

Started in January 2020 as a SEBI-registered Research Analyst firm providing investment recommendations and DIY tools across MFs, Stocks, ETFs, NPS, Bonds and Insurance.

Proven Research Heritage

- 01 50,000+ Users**
users trusting our platform over 6 years
- 02 Consistent Outperformance**
Track record of consistent market beating performance
- 03 Rs 11,000+ crore**
portfolios reviewed and guided through our tools and recommendations
- 04 Industry-leading**
ratings for mutual funds, stocks, and ETFs



Our Promise

-  Consistent returns across market cycles
-  Controlled risk through disciplined strategies
-  Resilience built on decades of market experience

Experience-Led Investment Management



Three Veteran Investors with Nearly 7 Decades of Combined Experience



Vidya Bala

Principal Officer

20+ years | Built India's first robo-advisory | Managed hundreds of portfolios



Aarati Krishnan

Head of Advisory

30+ years | Led portfolio division of premier business newspaper | Multi-cycle expertise in markets and macros



Bhavana Acharya

Fund Manager

16+ years | Expert in risk-adjusted returns | Strategic portfolio construction



Our Commitment to You

01

Cost-Effective Excellence

Portfolio management should be priced to leave more wealth on your table, not ours

02

Alpha With Protection

PMS isn't just about generating returns—it's about generating risk-adjusted returns that you can keep

03

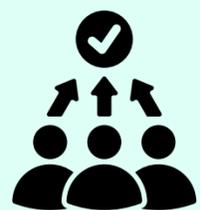
Transparent Communication

You deserve to understand what we do, why we do it, and how it serves your goals

04

Disciplined Process

Emotions destroy returns. We follow systematic, evidence-based strategies that remove behavioral biases



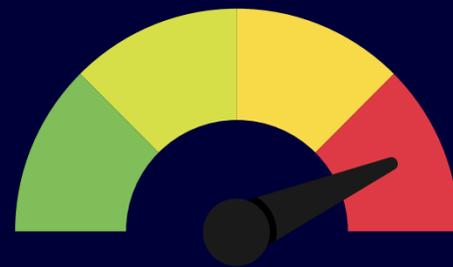
Aligned Interests

Your success is our success. We want our interests completely aligned with yours and not product manufacturers. We don't profit-share. What is due to you, should be yours.

Rethinking What a PMS Means



TRADITIONAL PMS



- ✓ High Risk
- ✓ Focused only on stocks
- ✓ Single asset class exposure
- ✓ Best used for high-risk allocations only

PRIME PMS



- ✓ Options across risk profiles
- ✓ Multi-product using MFs, stocks, ETFs & bonds
- ✓ Diversified across equity, debt & gold
- ✓ Serves as a core, holistic wealth solution

Our Investment Philosophy



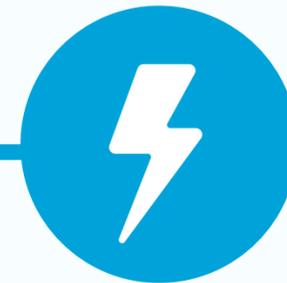
Asset Allocation Drives Returns

Asset allocation matters as much as, if not more than, fund or stock selection in determining portfolio outcomes



Downside Protection is Wealth Creation

Containing losses is the key to long-term wealth. A portfolio that falls 50% needs a 100% gain to recover



Active Management, Not Passive Holding

We believe in long-term equity investing, but "buy and hold" doesn't mean "buy and forget"



Active Lookout for Opportunities

We actively track holdings and revisit our thesis when opportunities play out, new ones emerge, or fundamentals change



Three Strategies. One Goal.

PRIME VISION

Risk-Calibrated MF Strategy

- Multi-asset portfolios
- Portfolios in 3 risk variants
- 3-7+ years timeframe

PRIME SYNERGY

Dynamic MF + Stock Blend

- Direct MFs + Stocks
- Market-responsive allocations
- 5-7+ years

PRIME VELOCITY

Pure Equity Compounding

- Quality compounders
- Market-cap agnostic stock picking
- 7+ years



Prime Vision

A mutual fund and ETF-based PMS for varying time frames and risk profiles

- 01 8-15 scientifically selected direct plan funds
- 02 Strategic position-sizing and rebalancing
- 03 3 different strategies – Balanced, Growth and Ultra for different risk profiles
- 04 Lower than cost of regular plan MFs, conflict-free and transparent
- 05 Targets alpha through timely bets on thematic funds, over a core of outperforming flexicap or diversified equity funds



Ideal For

First-time to experienced MF investors seeking professional management

Prime Synergy



Dynamic MF + Stock Blend

The Unplanned Problem

Investors with both stocks and MFs typically:

- 01 Have no disciplined allocation
- 02 Time the market wrong (big bets in bull, exit in bear)
- 03 Have large overlaps between holdings
- 04 No debt/gold protection to contain falls

What Makes Prime Synergy different

- ✓ Winning combo: Outperforming MFs + Alpha-generating stocks
- ✓ Dual levers: Adjusts equity-debt AND stocks-MFs mix
- ✓ Tactical positioning based on market valuations
- ✓ Owns stocks ignored by MF managers
- ✓ Tax-efficient downside protection



Ideal For

Investors wanting best of both worlds with moderate-to-high risk appetite (5+ years)

Prime Velocity



Pure Equity Compounding Strategy

What Makes It Unique

- 01 Owns quality companies, but is market-cap agnostic
- 02 Core-satellite: 60% secular growth + 40% cyclical/tactical
- 03 QQM selection: Quantitative screeners + Qualitative checks + Macro layer
- 04 Active defence: Up to 25% defensive allocation in overvalued markets

Investment Approach

- ✓ Bottom-up stock selection
- ✓ Great companies at fair prices
- ✓ Monitors macro, valuations, sentiment
- ✓ Defensive allocations earn returns (not cash)



Ideal For

High risk appetite investors with 7+ year horizons seeking maximum equity wealth creation

Strategy Comparison



	VISION	SYNERGY	VELOCITY
Investment	MFs (Direct)	MFs + Stocks	Direct Stocks
Risk	Moderate to Very High	Moderate to High	Very High
Horizon	3-7+ years	5-7+ years	7+ years
Equity Range	60-80%	Dynamic	Dynamic
Style	Strategic Allocation	Tactical Allocation	Active Selection
Differentiator	Timeline-based calibration	Market-responsive	Quality + Defense
Complexity	Simple	Moderate	Sophisticated

How It Works



✓ **Step 1: Profile Assessment**

Evaluate timeline, risk capacity, goals, experience

✓ **Step 2: Strategy Recommendation**

Recommend most suitable strategy or combination

✓ **Step 3: Portfolio Construction**

Implement with appropriate allocation and selection. Deploy in Liquid strategy with zero fee depending on asset and market view, and then shift in phased manner to respective strategy based on market condition

✓ **Step 4: Ongoing Management**

Regular monitoring, rebalancing, strategic adjustments

✓ **Step 5: Transparent Reporting**

Clear reporting on performance, changes, rationale



Investment Details

Minimum Investment

- ✓ Rs 50 lakh per PAN (Can be deployed across multiple strategies)

Fee Structure

- ✓ Annual management fee
 - Prime Vision: 0.75%
 - Prime Synergy: 1.15%
 - Prime Velocity: 1.55%
- ✓ No profit sharing
- ✓ No hidden charges
- ✓ Among most competitive in industry
- ✓ Exit load 1% on withdrawal before 1 year, 0.5% before 2 years



READY TO START?

Let's shape your wealth journey together!

We have a **special introductory fee** for early investors! Get in touch.

✉ contact@primeinvestor.in

📍 Third Floor, Sudha Centre, 31, Dr Radha Krishnan Salai, Mylapore, Chennai, Tamil Nadu 600004

