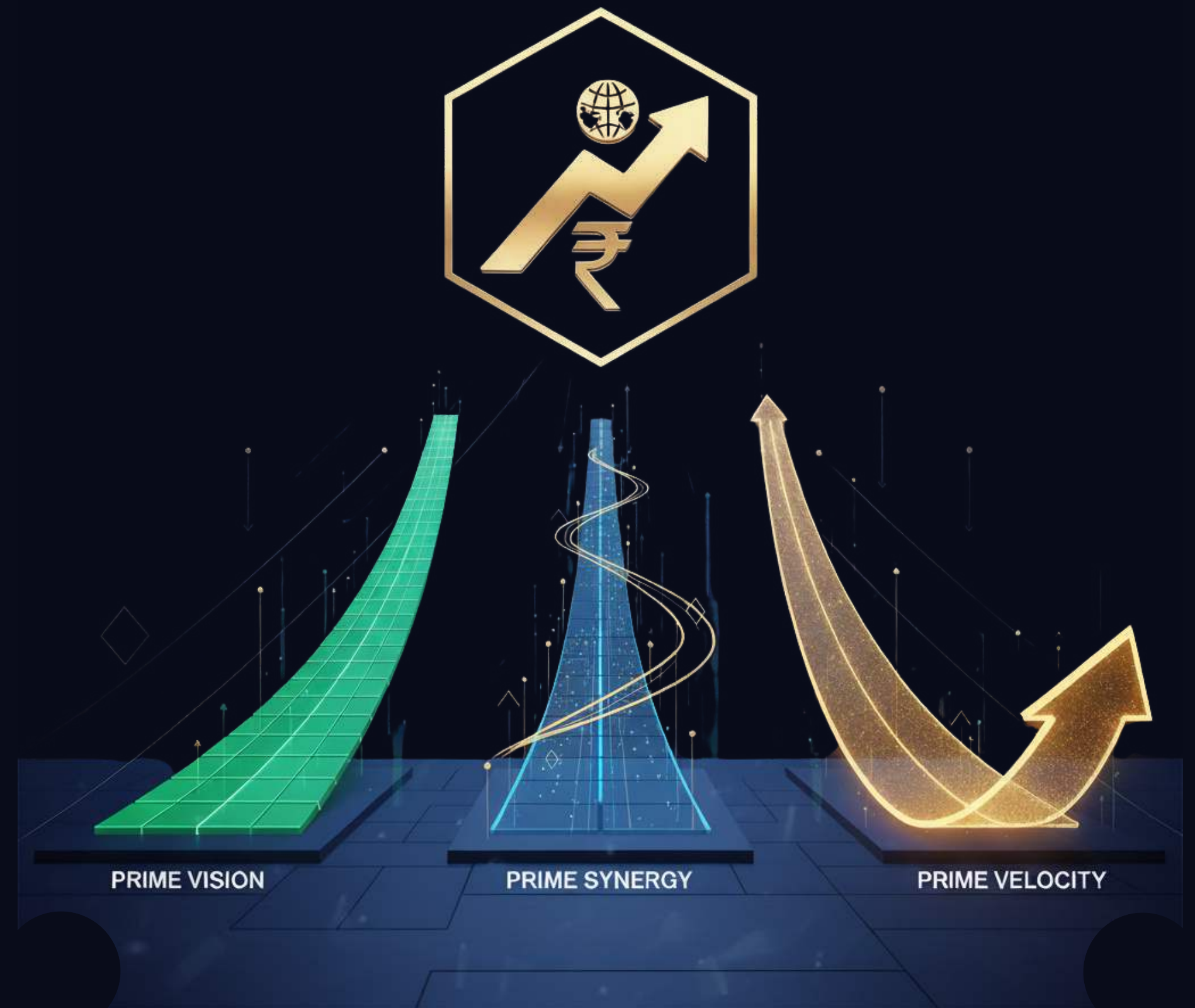


 PrimeInvestor

# 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**

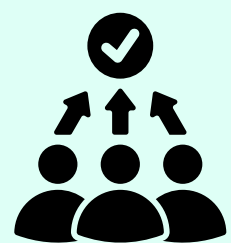
## Transparent Communication

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



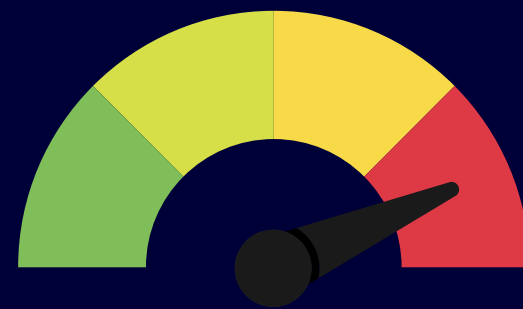
## Aligned Interests

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

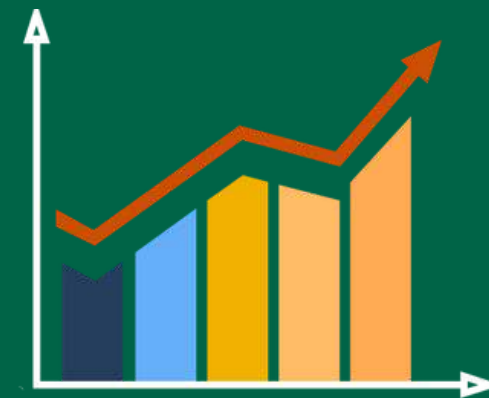


## TRADITIONAL PMS



- ✓ 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



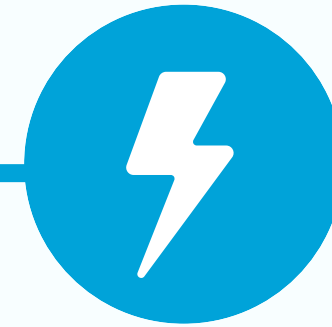
## Asset Allocation Drives Returns

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

- ✓ Fixed management fee only  
Significantly lower than typical PMS
- ✓ No performance fees or hurdle rates  
Your profits stay yours
- ✓ Exit load 1% on withdrawal before 1 year,  
0.5% before 2 years
- ✓ No hidden charges



# READY TO START?

Let's shape your wealth journey together!

✉ [contact@primeinvestor.in](mailto:contact@primeinvestor.in)

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