

# INVESTOR CHARTER IN RESPECT OF INVESTMENT ADVISER (IA)

## A. VISION AND MISSION STATEMENT

- Vision  
Our vision is to be a trusted partner for our clients.
- Mission  
Impart financial literacy to investors and assist them to attain financial freedom.

about US

We offer a progressive planning practice that differentiates itself by being disciplined, well researched and profitable. We are a privately owned company and therefore core decisions regarding our processes and practices start at grassroots, ensuring all angles are covered in the decision-making process.

It is our belief that by providing a personalized and consistent service experience, we ensure long and fruitful relationships with our clients. In the true spirit of our commitment, we conduct open discussions to seek first to understand what is important to the client and then to be understood when finding solutions to their financial position.

Considering the tumultuous and the volatile times that we are living in, the need for valuable and active financial planning and wealth management has never been more important and critical. The goal is to create, grow and preserve wealth. The advisory practice is built on the foundation of trust, integrity and responsibility and hence we are always committed to exceeding the expectations of the clients.

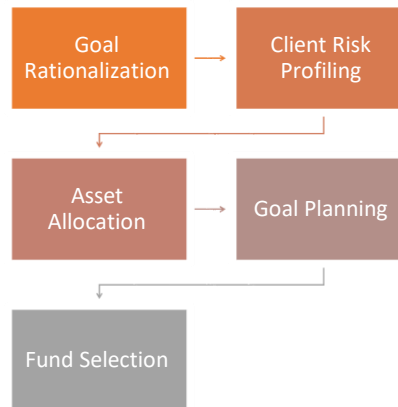
### Journey of MIDAS WEALTH ADVISORY PVT LTD



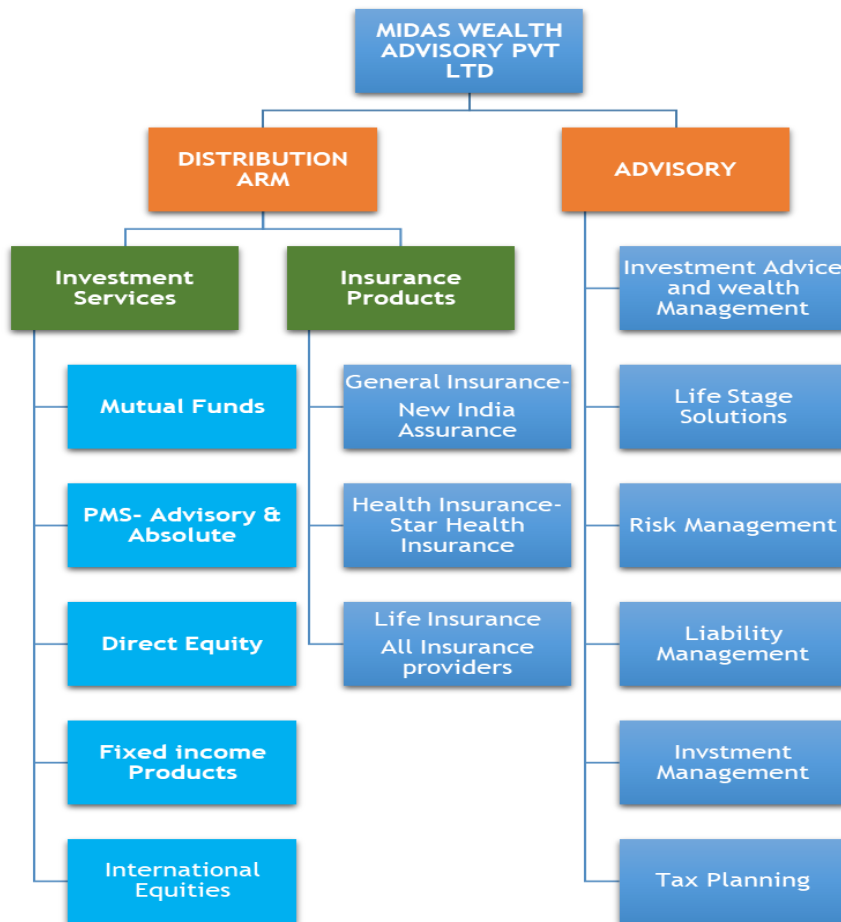
Team-

We are a team of ethical and knowledgeable professionals, headed by Ramkumar Agrawal, has been working towards creating a safe space for investors to discuss all their money related queries in order to enable investors inch closer to their financial freedom.

## Fund Selection Process



## DETAILS OF PRODUCT & SERVICES OFFERED BY US



## DETAILS OF SERVICES PROVIDED TO ADVISORY CLIENTS

- Risk Profiling
- Goal rationalization
- Product suitability analysis
- Comprehensive Financial Planning
- Tax planning
- Estate Planning

## **C. EXPECTATIONS FROM THE INVESTORS (RESPONSIBILITIES OF INVESTORS)**

- **Do's**
  - i. Always deal with SEBI registered Investment Advisers.
  - ii. Ensure that the Investment Adviser has a valid registration certificate.
  - iii. Check for SEBI registration number. Please refer to the list of all SEBI registered Investment Advisers which is available on SEBI website in the following link: [SEBI Investment Adviser List](#) )
  - iv. Pay only advisory fees to your Investment Adviser. Make payments of advisory fees through banking channels only and maintain duly signed receipts mentioning the details of your payments.
  - v. Always ask for your risk profiling before accepting investment advice. Insist that Investment Adviser provides advisory strictly on the basis of your risk profiling and take into account available investment alternatives.
  - vi. Ask all relevant questions and clear your doubts with your Investment Adviser before acting on advice.
  - vii. Assess the risk–return profile of the investment as well as the liquidity and safety aspects before making investments.
  - viii. Insist on getting the terms and conditions in writing duly signed and stamped. Read these terms and conditions carefully particularly regarding advisory fees, advisory plans, category of recommendations etc. before dealing with any Investment Adviser.
  - ix. Be vigilant in your transactions.
  - x. Approach the appropriate authorities for redressal of your doubts / grievances.
  - xi. Inform SEBI about Investment Advisers offering assured or guaranteed returns.
- **Dont's**
  - i. Don't fall for stock tips offered under the pretext of investment advice.
  - ii. Do not provide funds for investment to the Investment Adviser.
  - iii. Don't fall for the promise of indicative or exorbitant or assured returns by the Investment Advisers. Don't let greed overcome rational investment decisions.
  - iv. Don't fall prey to luring advertisements or market rumors.
  - v. Avoid doing transactions only on the basis of phone calls or messages from any Investment adviser or its representatives.
  - vi. Don't take decisions just because of repeated messages and calls by Investment Advisers.
  - vii. Do not fall prey to limited period discount or other incentive, gifts, etc. offered by Investment advisers.
  - viii. Don't rush into making investments that do not match your risk-taking appetite and investment goals.
  - ix. Do not share login credential and password of your trading and demat accounts with the Investment Adviser.

## **GRIEVANCE REDRESSAL PROCESS**

In line with SEBI Circular No. CIR/MIRSD/3/2014 dated 28th August 2014, in case of any complaints/grievances against us, you may do the following:

1. Inform us about your grievance and allow us an opportunity to resolve it by
  - Email us directly with your grievance at [support@wealth4u.in](mailto:support@wealth4u.in).
  - Alternately, you can also send us your Complaint from the [Contact Us](#) page.

We will contact you immediately on receiving the complaint and make our best effort to resolve your grievance to **your satisfaction** as soon as possible.

2. If you are not satisfied with our redressal, you can
  - Escalate the grievance to SEBI using the [SCORES Grievance Redressal Portal](#).
  - You may also download the [SCORES mobile app](#) for this purpose.
  - You may also contact the local SEBI office at the address mentioned alongside.