RETIREMENT PLANNING

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Together Forward

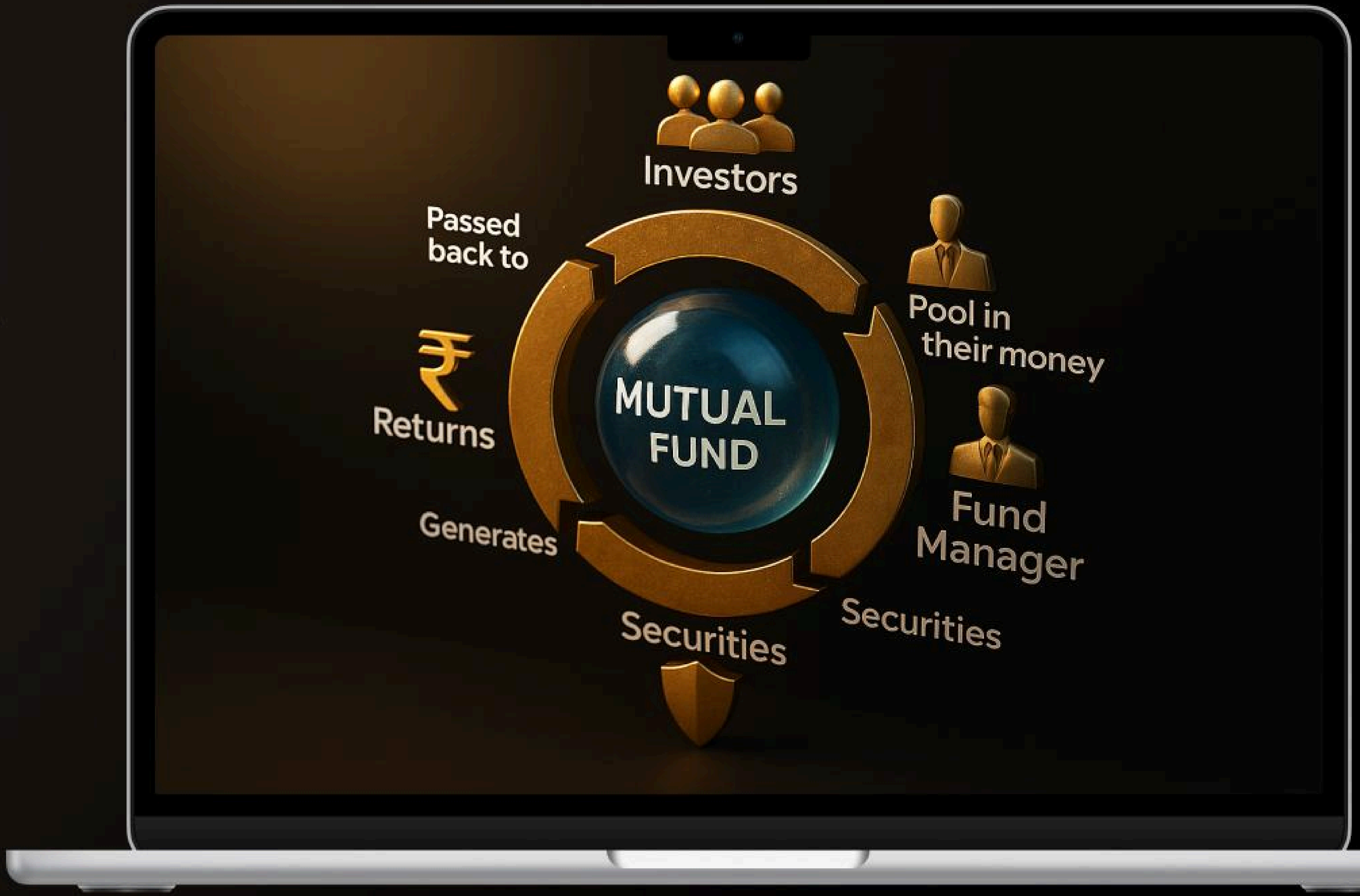
About Us

Centricity WealthTech was conceptualized by a **highly experienced team** of private wealth management industry veterans. The founders previously worked with marquee wealth management institutions **managing assets for ultra-high net worth individuals, single family offices and corporate treasuries.**

Their vast experience and insight allowed them to **identify crucial gaps in private wealth management** propositions and **design a platform to plug those gaps.**

Some of the **gaps were lack of alignment with client's interests, lack of digitization in customer experience and processes such as onboarding, analysis and execution, further to this proprietary product push** only compounded these existing challenges.

Centricity's flexible and modular platform helps investors construct and manage their investments portfolios through an advisor of their choice



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About Us

Manu Awasthy
Founder & CEO

22+ years of combined experience in private wealth management & consumer banking

Gaurav Tiwari
Product & Compliance
Founding Partner

20+ years experience in private wealth management

Aditya Shankar
Marketing & Communications
Founding Partner

20+ years of experience in private wealth management, retail & commercial banking

Pushpendra Singh
Partner Acquisition
Strategy Founding Partner

12+ years of experience in asset and wealth management

Manish Sharma
Operations
Founding Partner

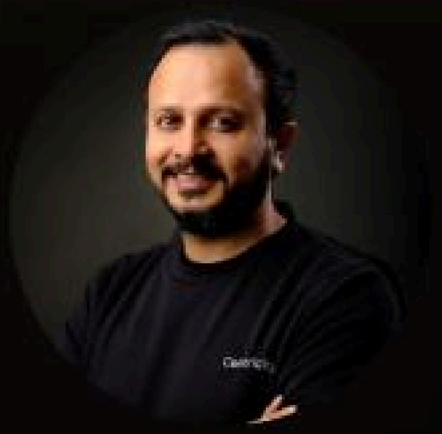
22+ years of experience in financial product distribution

Ishkaran Chhabra
Founding Partner & Chief Investment Counsellor

18+ years experience in in private wealth management

Faraz Mahmood
Founding Member & Business Head , North and East

20+ years experience in wealth and asset management



Anirudh Mahanot
Founding Member & Business Head , South and West

20+ years experience in wealth and asset management

Nirmal Rewaria
Chief Strategy & Execution Officer

27+ years experience in wealth management

Vinayak Magotra
Founding Team & Investment Products Head

15+ years experience in investment product & wealth management

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About Us

Nikhil Golatkar

Technology Product
Founding Partner

14+ years of experience building software platforms for Wealth management firms, nurturing technologies and building great teams.

Ameera Dadarkar

Founder Team

12+ years of experience in Technology & 5+ years in wealth management.

Kunal Shrivastav

Founding Partner

9+ years of experience in designing and building scalable, lean, robust software systems.

Retirement Planning is nothing but using your money earned, to provide funds for you at Retirement

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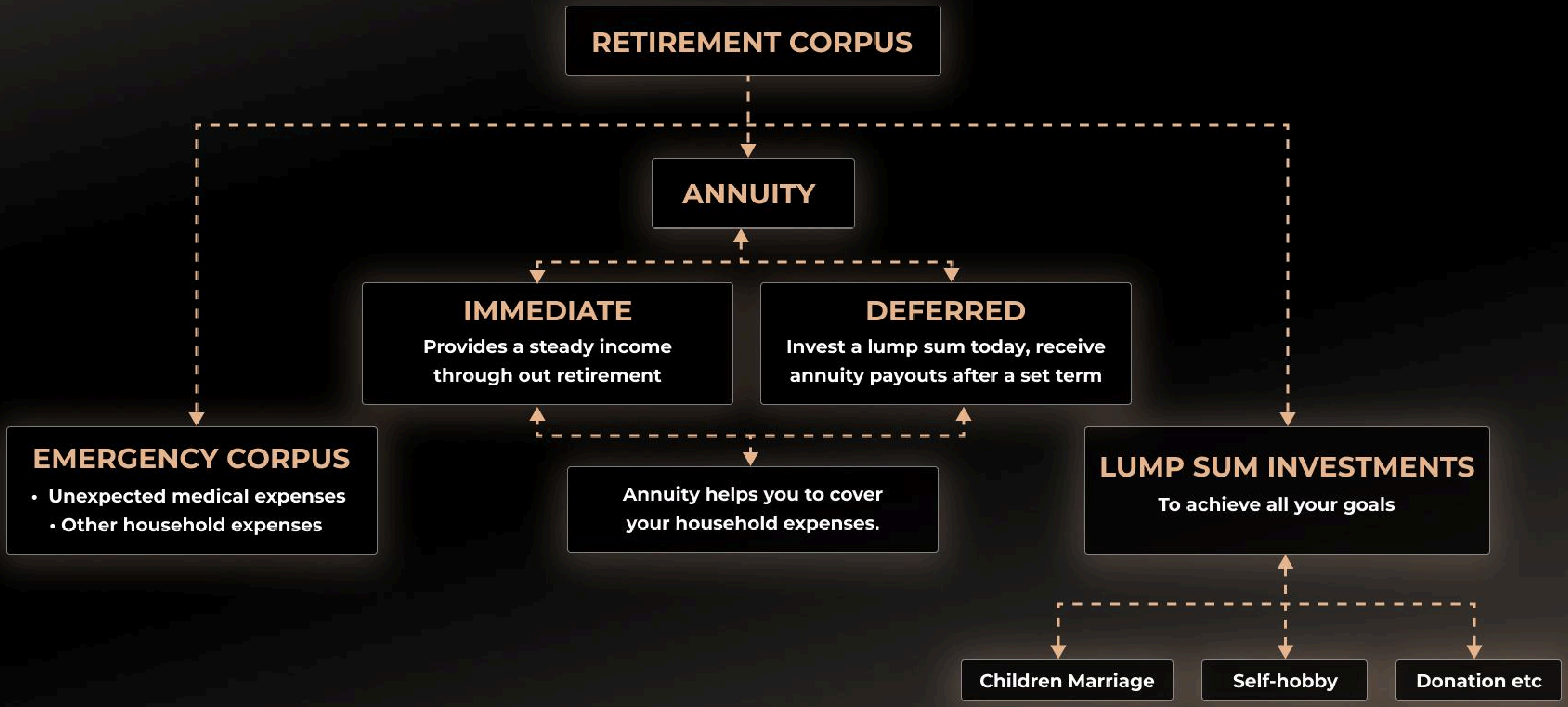

Investment Options for Retirement

Before Retirement

- NPS
- Mutual Funds - SIP/STP
- AIF
- Deferred Annuity Plans with Risk Cover
- PMS

After Retirement

- Immediate Annuity
- NCD
- Corporate FD
- Bonds (PSU/ Corporate)
- SWP from Mutual Funds

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Investment Avenues

INVESTMENTS AVENUES TO CHOOSE :-

BANK

- Savings Bank A/C
- Fixed Deposits
- Recurring Deposits
- Public Provident Fund
- Sukanya Samriddhi Scheme
- Postal Life Insurance

Commodities

- Gold ETF
- Silver ETF
- SGB

REAL ESTATE

- Commercial Real Estate
- Residential Real Estate
- REITs/ InVITs

EQUITY

Equity Mutual Funds

- Large Cap Fund
- Flexi cap Fund
- Focused Cap Fund
- Large & Mid Cap Fund
- Mid Cap Fund
- Small Cap Fund
- Sectoral Fund
- Thematic Fund
- International Fund

- Direct Equity
- PMS
- Equity AIFs

DEBT

- Insurance Traditional Plan
- **Debt Mutual Funds**
  - Liquid Fund
  - Ultra Short Fund
  - Low Duration
  - Short-term Funds
  - Corporate Bond Fund
  - Banking & PSU Fund
  - Medium Duration Fund
  - Long Duration Fund
  - Credit Risk Fund
  - Dynamic Bond Fund
- **Bonds**
- Debt AIFs

Hybrid Market

- **Hybrid Mutual Funds**
  - Conservative Hybrid
  - Equity Savings Fund
  - Dynamic Asset Allocation
  - Aggressive Hybrid

SLR = S Safety, L - Liquidity & R - Return

Considering Safety, Liquidity, & Return equally in investment is important because they are interconnected factors that collectively determine the suitability, profitability, and accessibility of an investment, ensuring a balanced and informed decision-making process.

S

Investment safety is crucial as it relates to potential losses and market fluctuations. Managing safety involves evaluating risk tolerance, aligning with goals, and employing strategies like diversification and risk management. Balancing risk and reward is essential for investors to achieve their objectives.

L

Liquidity is the ease of buying or selling an investment without affecting its price. It enables quick conversion of investments to cash, facilitating timely reactions, seizing opportunities, and efficient portfolio management. Illiquid investments restrict access to funds, and the appropriate liquidity level depends on goals, risk tolerance, and time horizon.

R

Return is the financial gain or loss from an investment, reflecting the reward for risk-taking. It can come from capital appreciation or income. Different investments offer varying returns, typically with higher risk associated with higher returns. Achieving a suitable balance requires assessing objectives, time horizon, and risk tolerance.

Combination of SLR will determine your Investment avenues after considering cost & taxes!

What is Asset Allocation?

Asset allocation is a tool which a personal financial consultant uses to assess the risk profile and accordingly diversify the pool of money into different asset classes to achieve the desired short, medium and long term goals & objectives.

Each investor is "Unique", hence, every investor has its own risk appetite.

Asset Allocation
is like a Balanced
Thali

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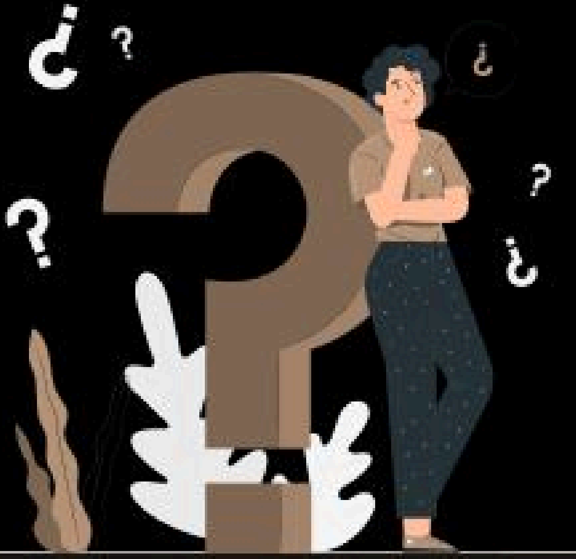
NOW, THE ARGUMENT IS?

Equity has always performed on a 10-year horizon, so why should one consider asset allocation?

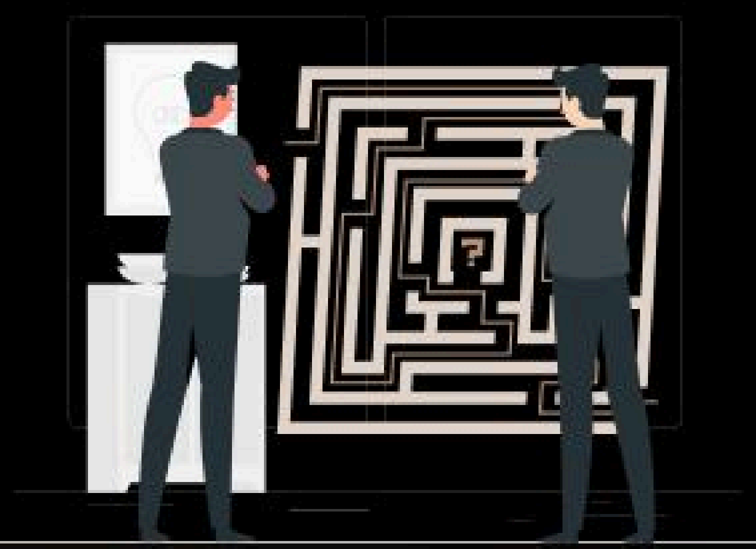
Have you Considered these questions?

What if the investor does not have a 10-year time horizon (or) has short to medium term goals ?

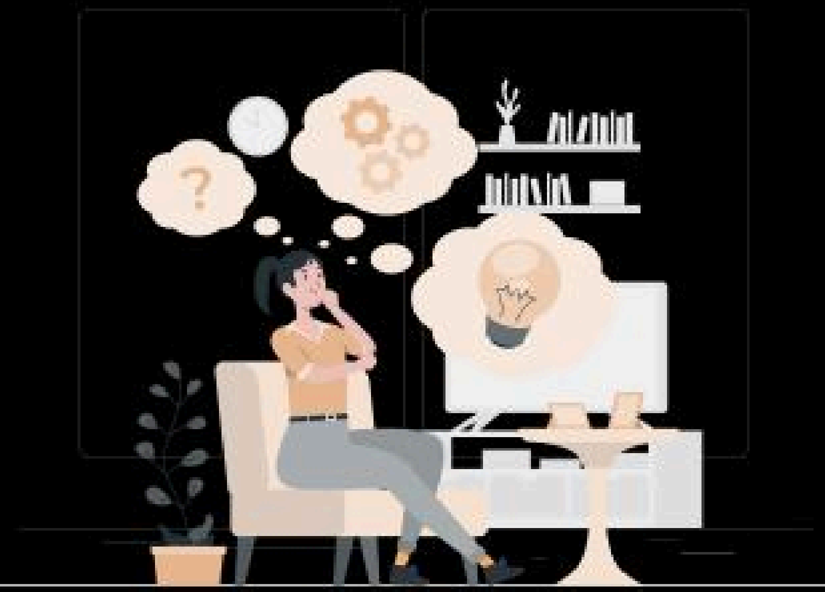


How does one plan for an unplanned opportunity or exigency?

Why do HNI/UHNI focus on asset allocation over product selection?



What percentage of investors have 10yrs or more time horizon always?



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IS EQUITY ALWAYS POSITIVE?

Returns from 30 March 2007- 31 March 2025

Indices	Absolute Gain	Annualised Return
CAC 40	38.28%	1.82%
DAX	220.42%	6.68%
FTSE 100	36.06%	1.72%
Nasdaq-100	987.73%	14.16%
NIFTY 50	515.44%	10.61%
Nikkei 225	106.03%	4.09%
S & P 500	294.96%	7.92%
Shanghai Composite	4.77%	0.26%

There have been many instances where major global economies that were stuck in poor performing equity markets

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What is Portfolio Diversification?

Portfolio diversification simply means diversifying your financial portfolio by investing your funds in multiple asset classes. This is done to ensure that the risk gets distributed across all the asset classes, and the good performing assets cover up the poor performance of any asset class.

Diversification is one of the most effective portfolio strategies to tackle market volatility. For instance, the equity portion may fall if the stock markets are down. However, the investments in gold will increase. Also, the income generated from investments in bonds provides a consistent cash flow to the investors.

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Returns of Different Asset classes in different Years:-

Calendar Year	Gold Returns (%)	Equity Returns (%)	Debt Returns (%)	Real Estate Returns (%)	Weighted Average Returns
2010	24.20%	19.20%	4.70%	24.00%	
2011	29.40%	-23.80%	9.00%	8.90%	
2012	11.70%	29.40%	9.60%	10.10%	
2013	-18.00%	8.10%	8.50%	4.90%	
2014	2.20%	32.90%	9.60%	5.20%	
2015	-7.90%	-3.00%	8.30%	2.20%	
2016	10.90%	4.40%	9.20%	7.60%	
2017	6.00%	30.30%	6.40%	0.60%	
2018	8.40%	4.60%	6.90%	5.70%	
2019	21.20%	13.50%	8.70%	6.10%	
2020	27.60%	16.10%	9.50%	3.00%	
2021	-2.70%	25.60%	3.80%	3.60%	
2022	11.80%	5.70%	4.10%	9.10%	
2023	15.20%	21.30%	7.00%	4.70%	
2024	29.00%	10.10%	7.80%	6.20%	
2025	19.20%	-0.3%	2.10%	NA	
Average Returns	*11.76%*	*12.13%*	*7.20%*	*6.79%*	
Case 1 (Balanced)	*25.00%*	*25.00%*	*25.00%*	*25.00%*	*9.47%*
Case 2 (Aggressive)	*10.00%*	*70.00%*	*10.00%*	*10.00%*	*11.07%*
Case 3 (Conservative)	*15.00%*	*10.00%*	*60.00%*	*15.00%*	*8.32%*

Equity is represented by Nifty 50.

Debt is represented by Index based on Debt schemes.

Real Estate Returns Based on NHB House price Index.

**Asset class weights are assumed and vary according to risk profile.*

WHAT RETURN WILL THE INVESTOR MAKE IF HIS FINANCIAL GOAL MATURITY OR TIME HORIZON FALLS IN ONE OF THE PERIODS MENTIONED BELOW?

TIME PERIOD	APRIL '92 - JUL '99	JAN ‘00 - JAN -’04	JAN ‘08 - JAN ‘14	OCT '21 - MAY '23
ABSOLUTE RETURN (NIFTY)	11.52%	-.26%	-10.16%	0.80%
ANNUALIZED RETURN	1.62%	0%	2.5%	0.00%
INFLATION	9.08%	9.47%	4%	5.75%

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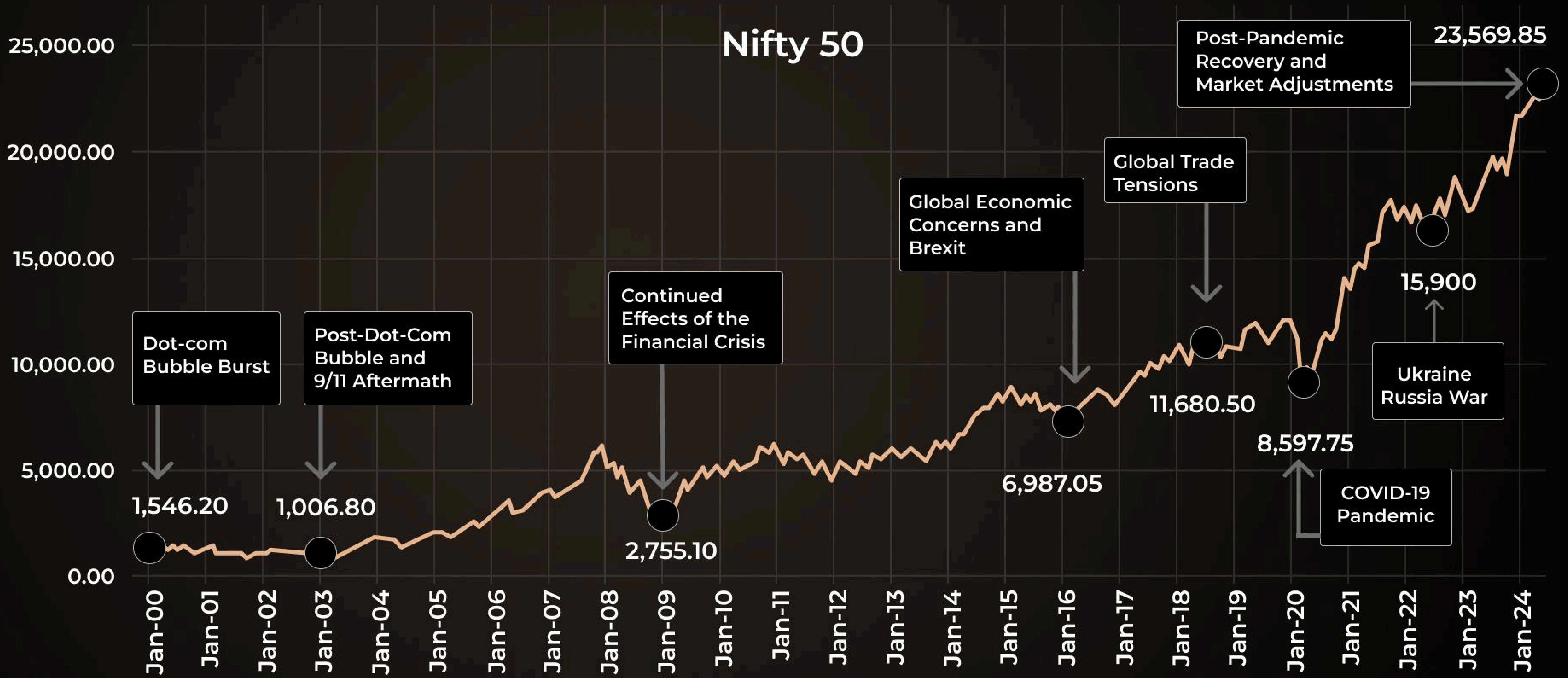
Nifty 50 Growth



*Source investing.com
Data from Jan 2000 to present

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THANK YOU