

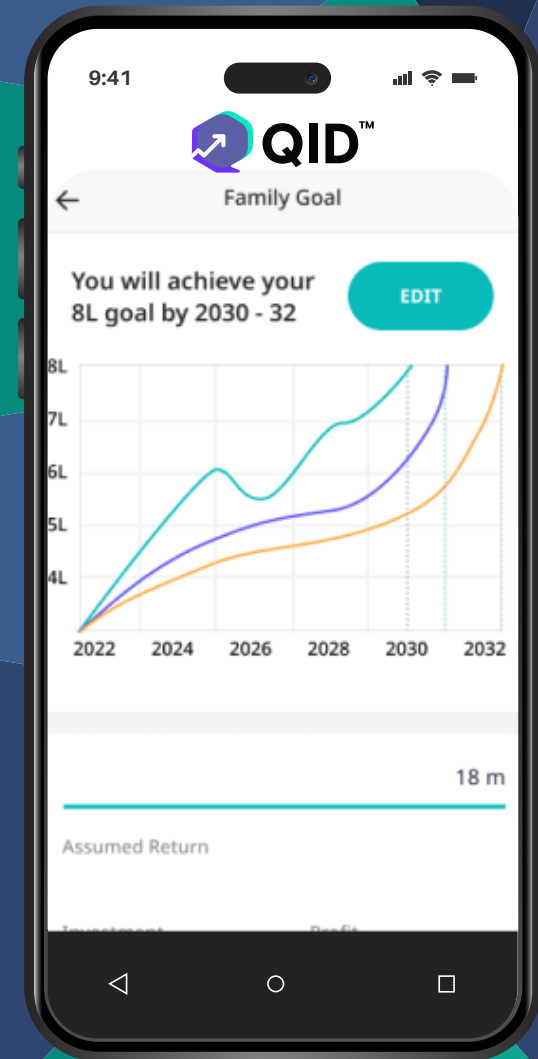
DYOTA SOLUTIONS

YOUR RETIREMENT... SIMPLIFIED !



**An average Indian family needs
at least ₹5 crores* for Retirement**

HOW FAR ARE YOU?



SEBI Registered Investment Adviser (RIA) | Dyota Solutions Pvt. Ltd. RIA License No. INA 000007216 | BASL Membership : 1376

Investment in securities market are subject to market risks. Read all the related documents carefully before investing. Registration granted by SEBI, membership of BASL and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors

*Dyota Estimates BSEASL Approval No 14145 received on 21-September-2023

ABOUT DYOTA SOLUTIONS

6 Years
450+ Clients

2009

Train Bankers and CFPs

2012

Financial Literacy Programs

2017

SEBI RIA – Fee Only Advisers

Dyota Solutions is a SEBI Registered Investment Adviser in India, specializing in managing Retirement Funds for over 500 families.

Originally established in 2012 as a Financial Literacy and Wellness provider, we have successfully empowered 80,000+ professionals with a simplified understanding of Personal Finance through our exclusive Wellness Program called **5 Secrets of a Financially Happy Life Happy Life.**

Due to numerous requests from program attendees seeking comprehensive advice, we obtained our SEBI RIA License in 2017, to offer fee-only Retirement Advisery.

Since 2017, we have grown exponentially on the backbone of our Comprehensive Solutions, Unbiased Approach, Goal Based Retirement Planning, and most importantly, our **Fee-Only Advisery approach:** a Family First mindset! Being one of India's few, fee-only Investment Advisers, with our in-built Technology and our Proprietary Algorithm, we have attracted families worldwide.

Dyota Solutions has emerged as a frontrunner in the RIA Community of Registered Investment Advisers with in-house technology and a proprietary Algorithm, focused on Reducing Risk and Building an Inflation Adjusted Retirement Solution.

TEAM DYOTA SOLUTIONS



**KAUSHIK
RAMACHANDRAN**

PRINCIPAL
OFFICER

Alumni of BITS Pilani & IIM Lucknow; with 25+ years of experience in Financial Services, Education & Technology. Founded Dyota Solutions and is responsible for managing over Rs.300 cr of Investments for Clients of Dyota Solutions today.



**SOWBHAGYALAKSHMI
BALASUBRAMANIAN**

DIRECTOR
COMPLIANCE & TECHNOLOGY

Engineering Graduate with 20 years of experience in e-commerce technology. Responsible for managing the Technology infrastructure and Compliance at Dyota.



**NANDA KISHORE
SETHURAMAN**

PAIA

Alumni of IMT Ghaziabad, INSEAD France Leadership Program with over 20 years of Marketing & Communication Experience in Financial Services Industry. Kishore is a PAIA at Dyota Solutions



**PRIYA
SINGH**

HEAD
OPERATIONS

Post Graduate in Finance, with 10 years of experience in managing operations of Financial Institutions. Priya heads operations for Dyota Solutions.



**DEERAJ D.
SHETTY**

PAIA

A Former Professional tennis player with an MBA from SP Jain, with 20 years experience in Bahrain, USA, Dubai, Singapore & India. Since 2011, Deeraj has been a Fee-Based Financial Planner and Retirement Adviser for CXOs & athletes across the globe.

BACKGROUND & EXECUTIVE SUMMARY

Dyota Solutions, was started by Mr. Kaushik Ramachandran with over 25 years of experience in Financial Management. Dyota Solutions is one of the first SEBI Registered Investment Advisers, focusing on Fee Only Financial Planning & Retirement Advisery. With a Proprietary Algorithm and a Client Application (QID™), both built in-house, Dyota differentiates itself from most Advisers and Wealth Managers.

Yearly Comprehensive Goal-based Review for Clients

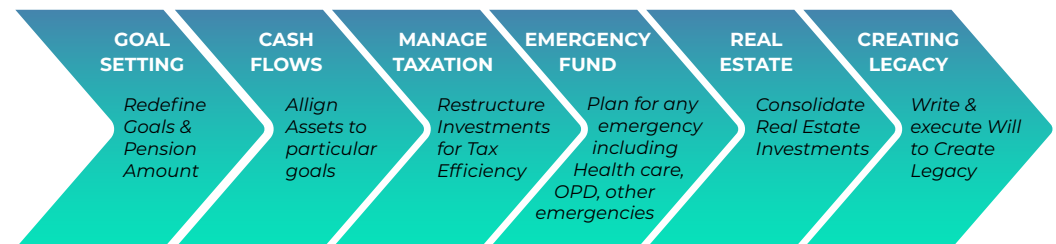
Most advisers focus on accumulating wealth – a process to help you create a retirement corpus. However, at Dyota, the focus is not only on Wealth Accumulation Phase but also in the Wealth Distribution Phase – your retirement. Retirement Planning and Wealth Management begins with Understanding Your Family.

- **Savings Ratio:** Identify means to Increase Family Savings to over 40% of Income.
- **Investment Allocation:** All Products (FDs, Bonds, PFs, NPS, Mutual Funds, Stocks, Endowment, ULIP & Pension Plans, ESOPS) are either Debt, Equity, or Real Estate. A successful Investment Strategy maintains the right balance between the three.
- **Insurance Adequacy:** Protect your family with adequate Life and Health Insurance.

- **Loan Planning:** Home Loans and Education Loans can help families create long-term wealth, provided they are managed well.
- **Tax Optimization:** While Tax Saving on Salary Income maybe ineffective, Tax from Investment Income can be planned and reduced significantly.

Retirement Advisery – Yearly Comprehensive Family Financial Plan

Retirement is not just about Financial Planning or Wealth Management. Retirement Advisery focuses on **Wealth – Protection, Creation & Management**. Protect your Family, Secure your Future, and Fulfill your Desires. Below is a sample illustration of our process:

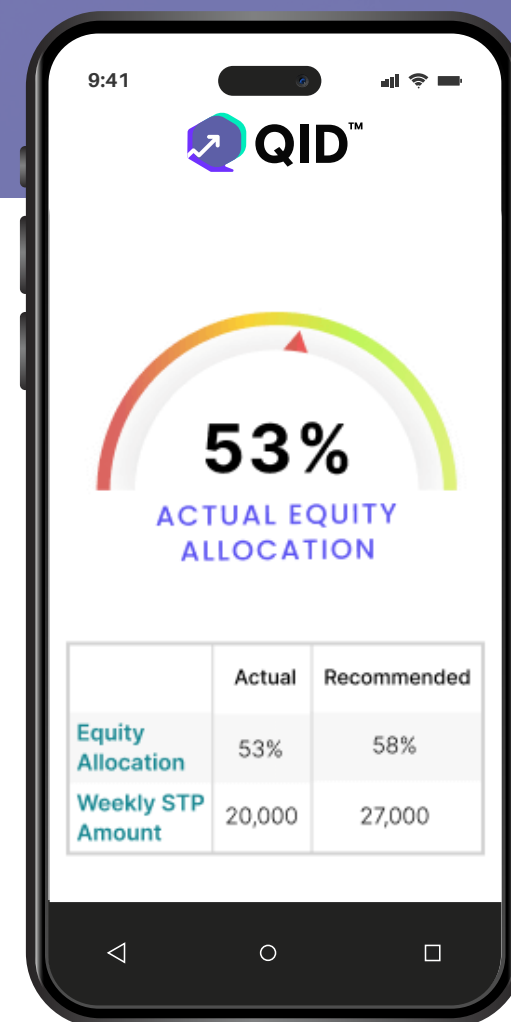


PERSONALIZED RETIREMENT SOLUTION – QID™

QID™ designed to assist investors in systematically building and safeguarding their retirement corpus by integrating six pivotal elements essential for long-term investing. This comprehensive strategy aims to provide a holistic framework for individuals to secure a financially stable and fulfilling retirement.

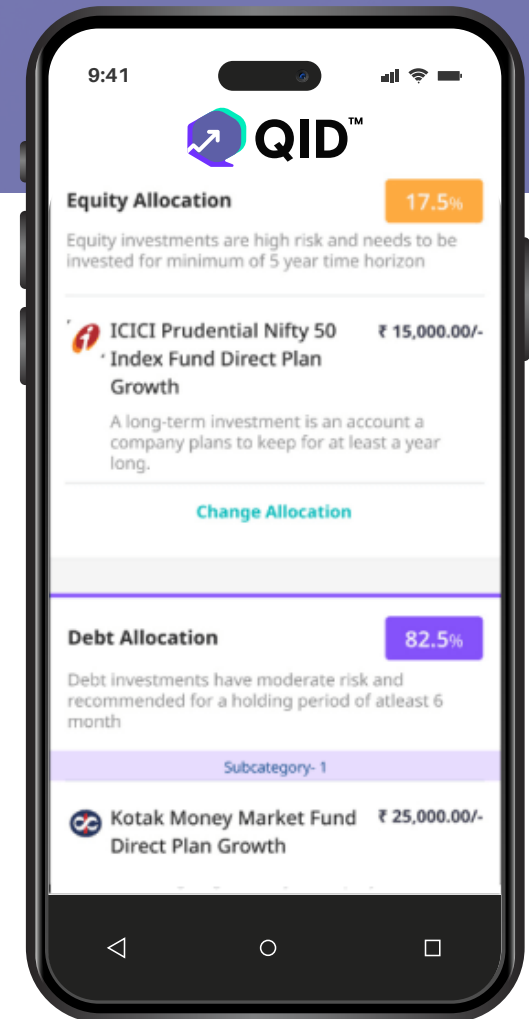
- 1. Setting Precise Retirement Goals:** The first fundamental element of QID™ revolves around defining a precise retirement goal. The objectives are carefully crafted, taking into account various critical factors such as an individual's desired lifestyle post-retirement, their family background, current income status, and other pertinent parameters. By meticulously analyzing these aspects, investors can create a realistic and tailored plan to achieve their retirement aspirations.
- 2. Periodic Rebalancing of Portfolio:** To ensure optimal performance, QID™ advocates for periodic rebalancing of an investor's portfolio. Recognizing that market fluctuations are an inherent part of medium to long-term investments, the strategy emphasizes the importance of maintaining the desired asset allocation. Through periodic adjustments, the portfolio can effectively minimize volatility while capitalizing on market opportunities presented during corrections.
- 3. Minimizing Fund Management Costs:** QID™ approach acknowledges the impact of fund management costs on investment returns. Many investment options currently levy an average annual fund management cost of around 2%, which can significantly erode long-term gains. To address this concern, the approach recommends opting for Direct Plan Index Equity Funds. By investing in such funds, the fund management costs can be substantially reduced to below 0.5%, leading to enhanced returns for investors.

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PERSONALIZED RETIREMENT SOLUTION – QID™

- 4. Personalized Portfolio Allocation:** Recognizing that each investors' financial circumstances and risk tolerance vary, QID™ emphasizes the importance of creating a personalized portfolio. The allocation of assets is tailored based on factors such as an individual's income, age, prevailing market conditions, and other relevant considerations. This individualized approach seeks to optimize the portfolio's performance and align it with the investor's unique financial goals.
- 5. Ability to Meet Emergency Situations:** QID™ acknowledges the possibility of unexpected emergencies arising during the long-term investment journey. To address this concern, the strategy incorporates measures to ensure the portfolio's ability to handle such unforeseen circumstances. By factoring in contingency plans, investors can feel more secure about their financial well-being and the capacity to address unforeseen financial challenges.
- 6. Reducing Tax Liabilities:** Tax efficiency is a critical aspect of long-term investments, and QID™ places significant emphasis on minimizing tax liabilities. Frequent switching of equity schemes can lead to higher taxation on investments. As a solution, the strategy suggests investing in Index Funds, which enable investors to hold their investments indefinitely, thereby reducing tax implications. Additionally, the approach encourages redemptions, if any, from family members in lower tax brackets to further optimize tax efficiency.



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PEOPLE SPEAKING



**N G
SUBRAMANIAM**

Chief Operating Officer
TATA Consultancy Services

I have been advised by Deeraj for over 28 months and the experience has been outstanding. They have been 'Available' to me always and have dealt with me with utmost transparency taking into account what is best for me rather than them. I can see that they have invested in the necessary processes, tools, and technology and I wish them well in their endeavors.



**GANESH
RAM**

CEO
MF Utilities Pvt Ltd

Dyota was one of the first SEBI RIA's to partner with MFU in 2017. Dyota was instrumental in streamlining MFU systems & processes which helped MFU build the efficient platform today. Their team is professional and has grown significantly despite volatile market conditions and changing regulatory requirements. Dyota has a well-defined approach to all facets of Personal finance backed by a data-based approach & clear operational guidelines. MFU is extremely glad to have partnered with Dyota and we wish them significant growth by creating wealth for their investors. Together we grow the MF Industry!



**SRIRAM
GOPALASWAMY**

Sr. Vice President
Head of E-commerce
Welspun Global Brand Ltd.

Very prompt and proactive investment management. Stick to risk profiles and focus on long term gains. They've been managing my account for the last two years and I am happy with their support

OUR INVESTMENT PHILOSOPHY

Our Investment Philosophy follows a Top-Down approach for fund selection. Over the years, Dyota has created a Proprietary Investment Process, which reduces Investment Risk using a mix of low cost, lesser risk, tax-efficient Bond and Index based Direct Plan Mutual Funds.

Low to Medium Risk	Index Funds
Gilt Funds	Nifty 50 Index Fund Nifty Next 50 Index Fund
Constant Maturity Fund	Nifty Mid 150 Index Nifty Small Cap 250 Index
Money Market Funds	Nifty IT Index Fund Nifty Bank Index Fund
Arbitrage Funds	Gold Funds Silver Funds US NASDAQ Index



Source : NSE Indices Weekly Feeds

Dyota follows a simple approach to Portfolio Management

1. Investments are parked in Low to Medium Risk Government Funds (tenure based on interest rates).
2. Systematically, money is switched from Low to Medium Risk Funds to Index Funds on a Daily / Weekly basis.
3. Every Quarter, Equity Investments are analyzed based on the Largest Corrected Index.
4. Systematic Switches are reviewed Quarterly to select the best possible Index Fund category.

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HOW DOES QID™ COMPARE WITH OTHER RETIREMENT OR LONG-TERM INVESTMENT SOLUTIONS?

Parameters	NPS	EPF/PF	PMS	Hybrid/Balanced Advantage Funds	QID™
Access to Investments	Through NPS CRA (Protean, Kfin, CAMS)	Through EPFO and Banks	Through DEMAT Account	Through MF Central or MFU	Through MF Central / MFU or QID™
Lock-In	Tier 1 Investments are locked till Investor attains 60 Years	PF has a Lock in of 15 years and EPF till Investor is employed	5 Years	No-lock in for Open Ended Schemes	Only ELSS Category has Lock-in for 3 years.
Fund Management Cost	<p>Fund Management Cost – Maximum of 0.09% p.a</p> <p>Annual Charges – Maximum of Rs.100 per year</p> <p>One-time charge for every contribution – 0.5% through POP, 0.2% through eNPS</p>	NIL	Approximately 2.5% p.a for Direct Plans and more for Regular Plans	<p>All Plans mentioned below are Regular Plans and for Annual Charges</p> <p>Flexi Cap Funds: 1.6% – 2.45%</p> <p>Balanced Advantage funds: 1.47% to 2.6%</p> <p>Aggressive Hybrid Funds: 1.48% to 2.53%</p> <p>Conservative Hybrid Funds: 0.63% to 2.3%</p> <p>Multi Asset: 0.66% to 2.4%</p>	<p>All Plans mentioned are Direct Plans for annual charges</p> <p>Money Market Funds: 0.1% to 0.7%</p> <p>Arbitrage Funds: 0.5% to 0.8%</p> <p>Gilt Funds: 0.1% to 0.7%</p> <p>Constant Maturity Funds: 0.16% to 0.49%</p> <p>Nifty Index Funds: 0.1% to 0.6%</p> <p>Nifty Next 50: 0.3% to 0.8%</p> <p>Other Category Index Funds: 0.4% to 0.9%</p>
Bonds Available for Investments	Corporate Bonds, Government Bonds	Around 5% in Corporate bonds and balance in Central/State Government Bonds	NA	No standard allocation rule on Debt Investments	AAA rated Corporate and Government Bonds
Equity Allocation	Upto 75%	Less than 10%	Upto 100%	10% to 80%	Upto 75%
Investment Choices for Equity Allocation	Nifty 100	Nifty 100	All Listed and Unlisted Stocks decided by Fund Manager	Primarily from all Listed Stocks at the discretion of Fund Manager	Nifty 50 Index, Nifty Next 50 Index, Nifty Mid Cap Index, Nifty Small Cap Index, Nasdaq, Nifty Bank, Nifty IT
Equity Allocation Decision	To be decided by Investor	To be decided by Fund Manager	To be decided by Fund Manager	To be decided by Fund Manager and same for All investor in fund, irrespective investor cash flow requirement profile	Customized Allocation for every Investor based on Goal, Risk Profile, Cash Flow requirement, Market Status
Equity Rebalancing	At the Discretion of Investor	NA	At the discretion of Fund Manager	At the discretion of Fund Manager, even if client does not require funds or Clients have longer Investment Horizon, Funds may exit Equity	Customized for every Investor, based on investment time horizon and market status
Tax on Rebalancing	NIL	NA	Capital Gains Tax on Equity Funds and Debt Funds at applicable Rates	NIL	Capital Gains Tax on Equity Funds and Debt Funds at applicable Rates
Rebalancing and Actions by Clients	Maximum 4 times in a year Can be done by Investor	NIL	Daily Active Management done by Fund Manager with Power of Attorney	NIL	6-8 Rebalancing in a Year. Approvals will be triggered by Advisor
Fee Payment	Deducted from the Investments	NIL	Deducted from Investments	Deducted from Investments	To be paid directly to Advisor

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FEE COSTING CALCULATION

ADVISORY FEE STRUCTURE: Not-inclusive of GST at 18%

Portfolio up to 50 Lakhs	2% on the Net Assets managed
Portfolio 50 lakhs to 1 Cr	1.5% on the Net Assets managed
Portfolio 1 – 2 Cr	1.25% on the Net Assets managed
Portfolio 2 Cr to 5 Cr	1.0% on the Net Assets managed
Portfolio above 5 Crores	0.57% on the Net Assets managed

Calculation Example: Advisory Fees: 1.5% + 18% GST per year!

Fees are charged every quarter at 0.375% + GST. The fee amount is calculated on the Portfolio Value as on the fee calculation day

FEE CALCULATION

For example, on the fee calculation day, if the overall asset is Rs.1 Crore, the fees will be $\text{Rs. } 10,000,000 \times 0.375\% = \text{Rs. } 37,500 + \text{GST}$.

And if the portfolio grows to Rs.1.2 Crore in the subsequent quarter, the fees for the next quarter will be $\text{Rs. } 12,000,000 \times 0.375\% = \text{Rs. } 45,000 + \text{GST}$

FEE RECOVERY

Every Quarter, an Invoice will be shared by our team

- Fee Mandate** – MF Utilities facilitates mandate to link Client Bank to Dyota Solutions.

We will raise Fee Mandate every Quarter.

You will receive an Email – Approve via OTP and net banking/Auto Debit mandate

FEE SCHEDULE (Illustration for Time Periods)

Quarter - 1	Apr – June	Invoice Generation Jul 15 th
Quarter - 2	July – Sept	Invoice Generation Oct 15 th
Quarter - 3	Oct – Dec	Invoice Generation Jan 15 th
Quarter - 4	Jan – Mar	Invoice Generation Apr 15 th

DISCLAIMER

A Financial Plan is based on the information provided by our clients about their Assets, Liabilities, Financial Requirements, and Financial Objectives. A Financial Plan is intended to provide broad guidelines, which may help in assessing your requirements, and accordingly helps make an informed investment decision on various financial products (such as securities or insurance). These services are made available, to help meet those needs and objectives.

It is most important to understand that your experience will differ from our illustration. That is why you need to reassess your financial situation with updated data and assumptions, periodically.

Our illustration estimates future asset values based on rates of return assumed mutually by the financial planner and the client. No one can foresee the future and, it is not a projection of the potential return of any investment, nor is it a projection of future inflation rates or the state of the world or domestic economy. Our illustration does not contain Income Tax Calculations or legal concepts; it does not constitute tax or legal advice.

In creating the illustration, certain assumptions were made concerning investment returns, the economy, and your current & future financial situation. The reports and graphics included are directly dependent on the quality and the accuracy of the data and assumptions (including rates of return) furnished and agreed upon by the client.

Keep in mind that past performance is not a guarantee of future results. We will meet you annually to study your investments and incorporate any changes which might be required. The current prospectus must be read carefully when considering any investment in securities.

No liability is assumed resulting from the use of the information contained in this financial plan. Responsibilities for all financial decisions are solely & exclusively in the hands of the client only.

If you have any queries or concerns, please do not hesitate to contact us at the earliest. We will work closely with you to resolve your queries at the earliest.

For your Portfolios & Operations

Principal Officer: Mr. Kaushik Ramachandran, **Contact No:** +91-9819124890

Email: kaushik@dyotasolutions.com

Compliance Officer: B Sowbhagyalakshmi, **Contact No:** +91-9619330312,

Email: lakshmi@dyotasolutions.com

Grievance Officer: B Sowbhagyalakshmi, **Contact No:** +91-9619330312,

Email: lakshmi@dyotasolutions.com

SEBI RIA: INA000007216, **Validity:** Perpetual, **Entity Type:** Non-Individual

BASL Membership : 1376 **CIN:** U80301MH2009PTC197446

Registered Office: C56 Sunder CHS, ST Road, Chembur, Mumbai 400071

Correspondence Address/Principal Place of Business: 408, 3rd Main HMT Layout, Anand Nagar, Bangalore - 560024

SEBI Office Address: 2nd Floor, Jeevan Mangal Building, No.4, Residency Road, Bengaluru - 560025, Karnataka

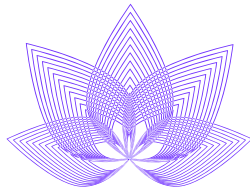
Contact Details: WhatsApp/Call/SMS: **+919869404024** or **+919019524765**

Email - **help@dyotasolutions.com** | Website: **www.dyotasolutions.in**

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