Deeper Insights.
Better Decisions.

Clarity. Discipline. Compounding.

Structured wealth architecture for the long-term investor.

www.truedgeindia.com

Overview

The Problem

Most investors invest.
Few build wealth.

Five patterns that stall wealth creation:

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DEEPER INSIGHTS,BETTER DECISIONS.

- Products chosen without goals
- No structured asset allocation
- Emotional exits during market corrections
- Overexposure to equity during bull markets
- Zero rebalancing discipline

The Result

A portfolio that moves with markets but never builds toward life goals.

Why Truedge?

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What Most Advisors Do

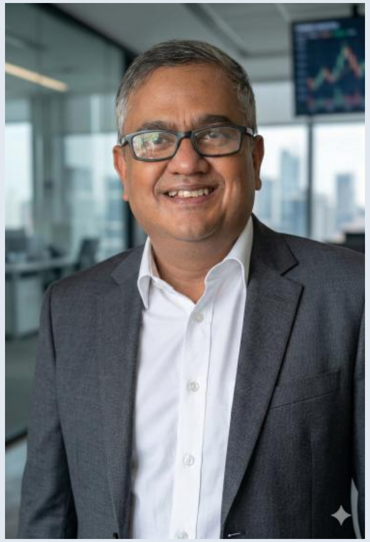
- Lead with products
- Recommend based on market
- Review only when you call
- Verbal commitments
- Disappear after onboarding

What We Do

- Lead with diagnosis
- Recommend based on your goals
- Structured, periodic reviews
- Written plans & reports
- Long-term accountability

We don't just sell products. We partner in your financial success.

Founder Profile



"I founded TruEdge because I saw a persistent gap — clients were being sold products rather than given genuine advice. We start with education, operate with complete transparency, and partner with you for the long term."

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Anupam Saikia

28+ Years Experience

Founder & Principal Advisor

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Leadership History

Held senior leadership positions driving strategy & growth at premier institutions:

- Kotak Mahindra Life
- Kotak Securities
- Suryoday SFB
- K.M. Dastur Reinsurance

Education & Credentials

- **IIM Bangalore** - Strategic Management
- **IIM Indore** - General Management
- **NISM / IRDA** - Certified Principal Officer

Core Expertise

- **Bancassurance & Distribution:** End-to-end integration across Life, General & Health
- **Product Strategy:** Innovative structures for insurance & investment products
- **Strategic Partnerships:** Alliances with PSU/Private Banks, NBFCs & FinTechs
- **Regulatory Compliance:** Deep understanding of IRDA/PFRDA frameworks

Our Philosophy

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We Believe

- **Asset allocation drives outcomes**
- **Process over predictions**
- **Behaviour management**
- **Long-term systems**

We Reject

- Product selection as a starting point
- Market timing
- Chasing returns
- One-time investing

We design financial architecture — not just portfolios.

The 6-Step Wealth Blueprint

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1. **Financial Diagnostic**
2. **Goal Structuring**
3. **Risk Profiling**
4. **Asset Allocation**
5. **Product Selection**
6. **Monitoring & Rebalancing**

Each step has a **defined deliverable**. Nothing is skipped. Nothing is assumed.

Structured Process

Financial Diagnostic

A **360° review** before any recommendation is made.

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Income & Expense
Cash flow mapping

Asset & Liability
Net worth analysis

Insurance Check
Coverage gap study

Tax Positioning
Efficiency review

Portfolio Audit
Existing holdings check

Key Deliverable

Financial Health Snapshot Report

Shared with the client before any product discussion begins

Goal-Based Planning

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Goal Category	Typical Horizon	Investment Approach
Retirement	20+ years	Inflation-adjusted corpus projection
Child's Education	10–15 years	Cost escalation modeled at 8–10% p.a.
Wealth Creation	5–10 years	Risk-calibrated growth strategy
Liquidity Reserve	0–2 years	Capital preservation priority

Every rupee invested is linked to a named goal with a target date and corpus.

Investing without goals is speculation

Scientific Risk Profiling

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We assess three distinct dimensions to build a complete picture:

Risk Capacity

Financial Ability

What you can **financially afford** to lose based on your assets and liabilities.

Risk Tolerance

Emotional Resilience

What you can **emotionally handle** when markets are volatile.

Risk Requirement

Mathematical Need

What return you **actually need** to meet your future goals.

The Critical Gap

These three are rarely the same. The gap between them is where most advisors make costly mistakes.

Output: Written Risk Profile

Not a verbal assumption.

Asset Allocation Strategy

Model allocations shown for illustration only. Actual allocation is determined by individual profiling output.

Total = 100%

Risk Profile	Equity	Debt	Gold	Alts	Composition
Conservative Capital Preservation	30%	60%	10%	0%	
Moderate Balanced Growth	50%	40%	10%	0%	
Growth Long-term Wealth	65%	25%	10%	0%	
Aggressive Maximized Returns	65%	20%	10%	5%	

Rebalancing Discipline

Allocations reviewed annually or on drift events.

±5% DRIFT TRIGGER

Investment Solutions

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Equity
Wealth Creation

- Large Cap Funds
- Flexi Cap Funds
- Index Funds
- International Allocation

Fixed Income
Stability & Income

- Target Maturity Funds
- Corporate Bond Funds
- RBI Floating Rate Bonds
- Bank FDs

Alternatives
Diversification

- Gold ETFs
- REITs (Real Estate Inv. Trusts)
- InvITs (Infrastructure Inv. Trusts)

Recommended only where liquidity and suitability criteria are met.

Important Philosophy: Product selection is the **last step**, not the first.

Analytics & Intelligence

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Structured tools that support **disciplined decision-making**.

Rolling Return Analysis

DATA.ROLL.01

Evaluating performance consistency across full market cycles, not just point-to-point returns.

Drawdown Scenario Testing

STRESS.TEST.V3

Stress-testing portfolio resilience against historical crises: 2008, 2020, 2022.

Pre-Deployment Simulation

SIM.MONTE.CARLO

Simulating portfolio risk and volatility behavior before a single rupee is invested.

Automated Drift Monitoring

AUTO.DRIFT.ON

Real-time alerts triggered when asset allocation drifts beyond the defined ±5% threshold.

Technology strengthens discipline. | *It does not replace judgement or human context.*

Commission Disclosure

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Full Transparency

We earn distribution commission from Asset Management Companies – AMCs on Mutual Fund Products we recommend . These are disclosed in your account statement . We do not charge any separate advisory fee. We comply with all **SEBI related disclosures** on all commissions earned for distribution of Mutual Funds.

100% Compliant

Ongoing Engagement Model

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Wealth creation is a journey, not a transaction. We ensure you stay on track.

Quarterly

Portfolio Performance Review

Detailed analysis of fund performance against benchmarks and peer groups.

Risk Drift Check

Ensuring current allocation matches your risk profile target.

Market Context

Translating market noise into relevant insights for your portfolio.

Annually

Full Rebalancing Review

Systematic profit booking and reallocation to maintain asset discipline.

Tax Harvesting Analysis

Optimizing for long-term capital gains and tax efficiency.

Insurance & Goal Audit

Recalibrating coverage and goals as life circumstances change.

You don't manage your portfolio alone.

We do it with you — systematically.

Client Onboarding Journey

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01
Discovery Call
Understanding your situation. 30 min, no obligation.

02
Data Collection
Structured intake form to gather financial details.

03
Diagnostic Report
Health snapshot shared before any recommendation.

04
Risk Profiling
Assessment session with written output provided.

05
Investment Blueprint
Presentation of asset allocation & goal mapping.

06
Execution & Setup
SIP setup and seamless product onboarding.

07
Ongoing Monitoring
Quarterly reviews & annual rebalancing.

TYPICAL TIMELINE
2 – 3 Weeks

Simple **Structured** **Scalable**

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Wealth is not built in excitement.
It is built in **consistency**.

Building Financial Clarity with Discipline

Ready to build your blueprint?

Start with a no-obligation conversation.

Book Discovery Call

30 Minutes | No Obligations | No Product Pitch

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