



Financial Planning & Wealth Management

How We Charge & other FAQs

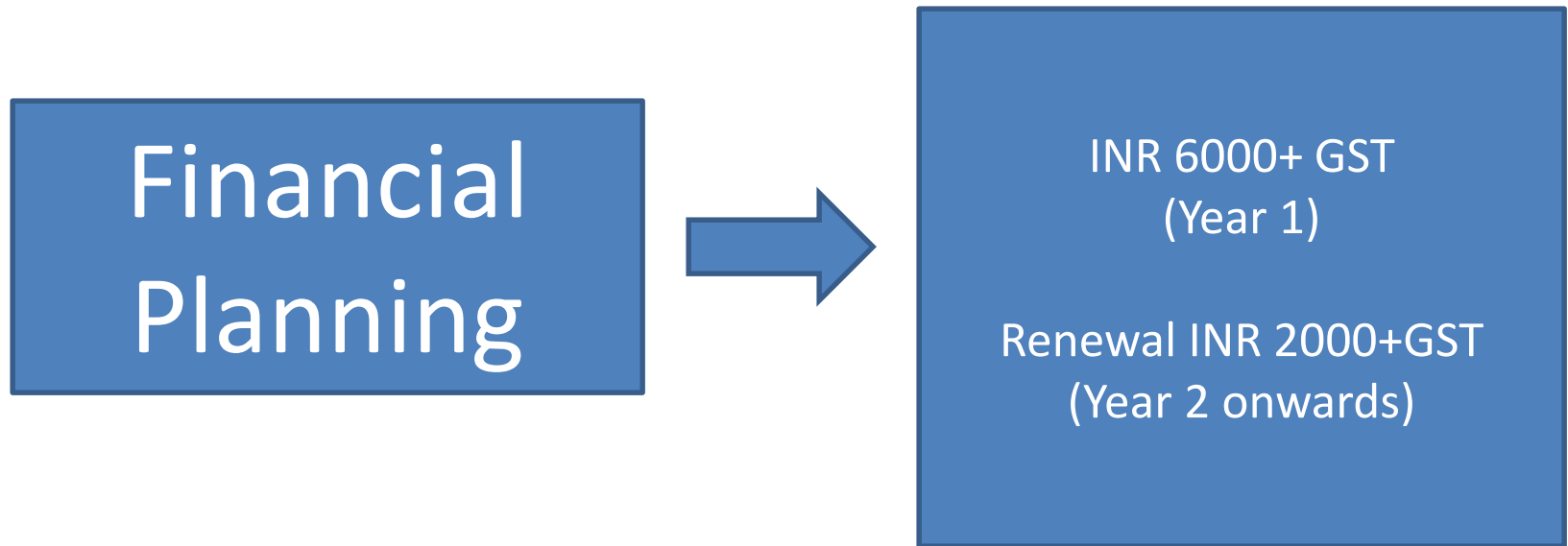


We offer both services vital for Wealth Creation

1. Comprehensive Financial Planning ([Details](#))
2. Wealth Management Service ([Details](#))

It is recommended to have a plan before embarking on wealth management journey. However, both services can be availed independent to each other.

Step-1

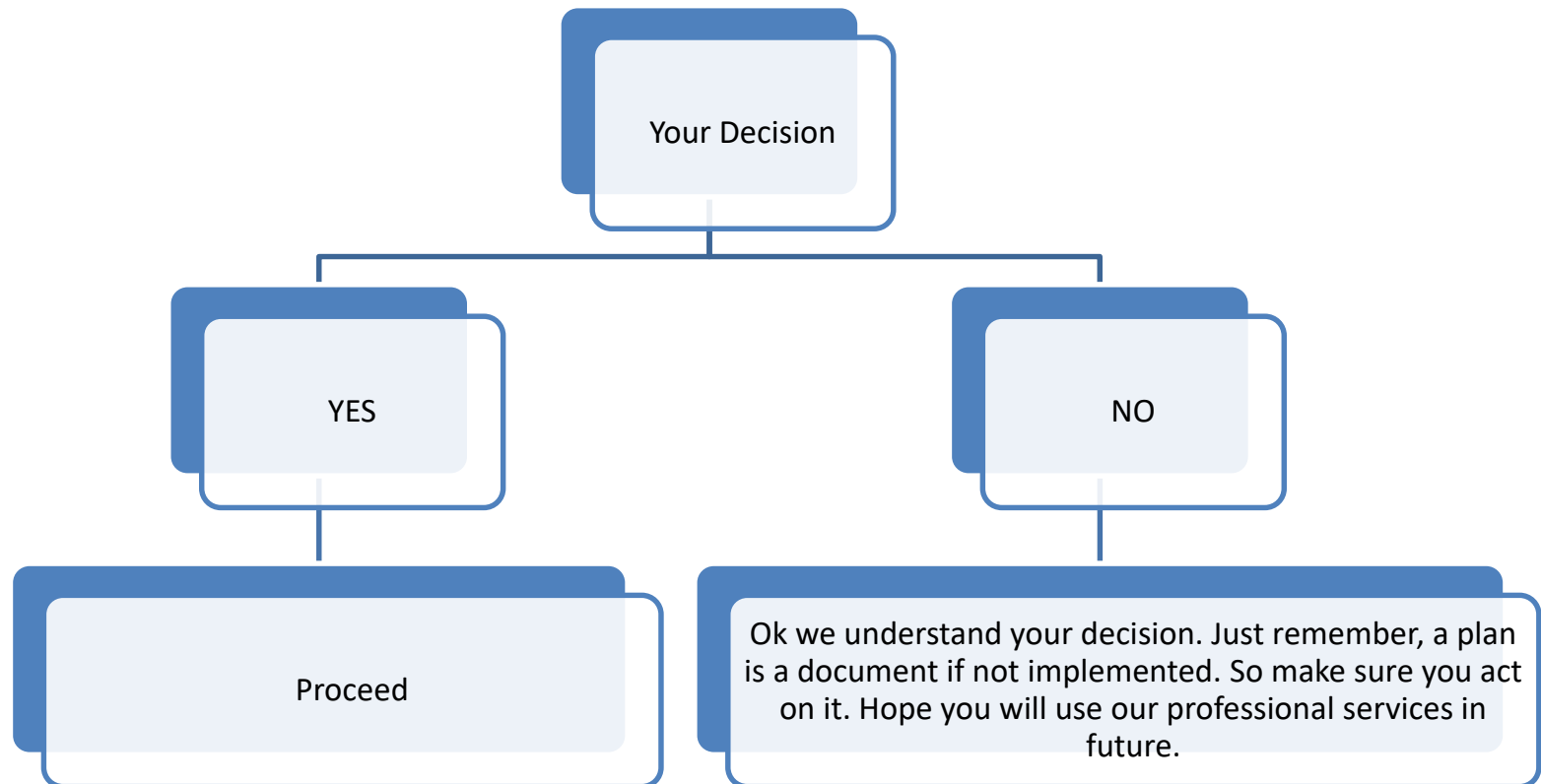


Terms:-

1. The renewal is advised to be done every year.
2. If not done during first 3 years, the rates will be equivalent of plan.
3. NIL renewal fees for clients availing wealth management service (WMS)
4. If you think, a financial plan is what you need, click [Slide 10](#)

Step 2 – Decision after Financial Plan (Final)

Do you want to go for Wealth Management Service?
(we implement plans here Online and Manage Portfolio)



Fees WMS

Fees for Portfolios Managed in Direct Plans	
Asset under Management in INR	Fees in INR
Below 10 Lakhs	5000
10-20 Lakhs	5500
20-30 Lakhs	6000
30-40 Lakhs	6500
40-50 Lakhs	8000
50-1 Cr	11000
1- 1.5 Cr	14000
1.5- 2 Cr	17000
2 Cr -5Cr	20000
5Cr-10	25000
10 Cr & Above	35000
Annual Fees Payable upfront at the start of the relationship.	

[WMS Details](#)

Please Note-

Madhupam Krishna is a SEBI RIA. He & his firm do not get any commission/ brokerage/non-monetary benefits from any mutual fund, insurance company or any financial institution. He gets remunerated from clients only. The implementation mode is DIRECT Plans only.

Illustration – on Fees Charged

Suppose a client already has 5 Lakhs in PPF, 5 Lakhs in MF, 3 Lakhs in Shares (Direct Equity) and 2 Lakhs in Insurance (the surrender value of the policy).

He wishes to invest new amount with a lump sum of 7 Lakhs and 50000 as monthly SIP. How we charge?

We charge on Existing AUM + New yearly AUM

We DO NOT Charge on Assets Advised But Not included in Active Advice

- Existing AUM: Schemes/Securities that client already holds and we evaluate them for their appropriateness vis-à-vis existing goals & client's plan. (5 L of MFs + 3 L in Shares)
- New Yearly AUM: Rs 5 L + Rs 6 Lakhs (SIP amount RS 50000 X 12)
- Assets Advised But Not included in Active Advice: We will advise on these as they are part of portfolio but active advisory is not required like LIC, PPF, NPS etc.

Illustration - Continued

Year 1 Fees Under Direct Plans

AUA of Rs (8+11) Lakhs 19 Lakhs

Fees = Rs 5500*

Year 2: Suppose assets grew to Rs 22 Lakhs next year

Fees: on AUA Rs 22 Lakhs + Yearly SIP

Assuming SIP increased to Rs 80000 per month

AUA Year 2 = (22 + 9.6) Lakhs = 31.6 Lakhs

Fees for 2nd Year = Rs 6500*

*Check Slab on Slide 5

FAQs – on Fees

1. When I have to pay? All fees are to be paid before start of engagement or year. In financial planning, after data is collected, discussed and engagement is decided, then you are required to pay. We will be sending you Invoice & payments details.
2. Can I pay in installments? No for Financial Planning fees. But for WMS if fees is more than RS 30K annually, you may pay it half yearly or quarterly.
3. What if under WMS, I withdraw my holdings? For that year no refund is made. But for next year the AUM will come down due to withdrawal, so new fees will be calculated on reduced AUM.
4. What if my current assets are zero or not significant. Also I do not want to invest lumpsum. Only a few SIPs to start with. How will you charge? We will charge Rs 5000/- Minimum for any service (FP or WMS or combine).
5. You represent The Firm – WealthWisher Financial Planners & Advisors, but fees is paid to Madhupam Krishna. Why? Madhupam Krishna is sole proprietor of the boutique firm. The SEBI Registration is in name of Madhupam Krishna individual, as corporate registration is 20 times of what it costs for an individual. We do not want to increase fees to recover registration fees paid to regulator. Hence, this arrangement.
6. Any other question? Feel free to write at madhupam@thewealthwisher.com or WhatsApp me at +91 9828156400.

If you think no need for a Comprehensive Plan...

We think, you need a plan any stage of life, whether a starter, Mid-Career or end slope of career, but there may be situation when you think, you just want to go ahead with Investments or Wealth Management Service...

Situations Like:

- 1) Hi I am 65, have 20 Lakhs to invest, want to beat inflation, Will you manage this for me?
- 2) I am an NRI, and I have built huge assets here. Want to invest in India through you?
- 3) I already have a Financial Plan made and I am aware of my Risk Profile. Just want to manage my portfolio through you?
- 4) Budgeting, Net worth, Risk Profiling, Asset Allocation, Risk –Coverage, Goal Based-Planning etc.. I have surpassed all stages. Can you manage my investments?
- 5) I don't want Comprehensive Financial Plan – Just one element – Investment Planning. Can you do that?

Yes...

For cases like these... We prepare a **Investment Policy Statement**, before proceeding to WMS Service.

IPS Contains:

- Risk Assessment (Done Using Finamatrix)
- Goal Based Investments Plan
- Current Portfolio Evaluation
- All Implementation Requirements

One Time Charges: INR 5000 +GST

After IPS you can move to WMS with us.

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Our Coordinates

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