



# PPFAS Wealth

The best thing money can buy is financial freedom

# Our Founder



## Mr. Parag Parikh

A visionary in the Indian financial landscape, Mr. Parag Parikh established PPFAS in 1979 with a commitment to value investing and client-first principles. His philosophy of rational, disciplined investing and transparent wealth management continues to guide our firm today.

Mr. Parikh believed that true wealth management goes beyond just investment products to encompass holistic financial well-being and freedom.

## Core Team



Neil Parag Parikh

Executive Director

Leading PPFAS with the same values and principles established by our founder while driving innovation in our wealth management solutions.



Khushboo Joshi Parikh  
Chief Wealth Officer



Rohil Gandhi  
Principal Officer & Fund Manager

50+ Years of combined experience

# Journey of PPFAS



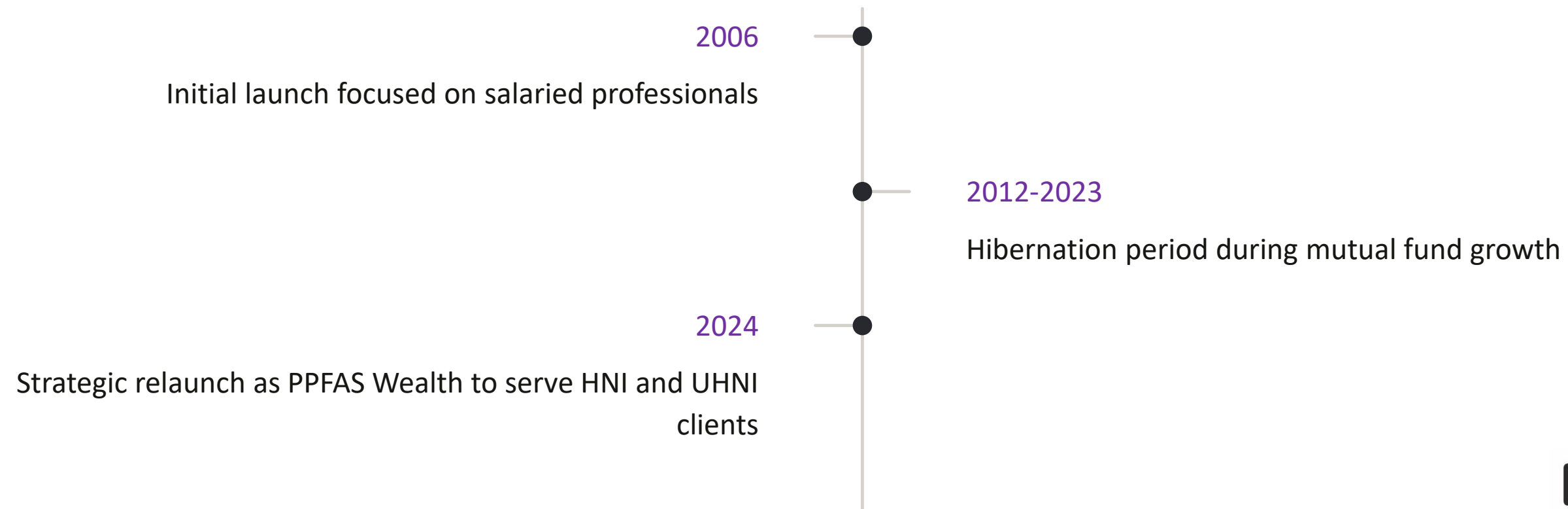
# Genesis of PPFAS Wealth

**A** Our journey in wealth management began in 2006 with the Financial Planning Division, initially focused on serving salaried professionals seeking structured financial guidance.

**B** This division temporarily stepped back during our mutual fund expansion phase, allowing us to build expertise in product development and investment management.

**C** In 2024, we revitalized and rebranded as PPFAS Wealth after hearing consistent feedback from our mutual fund clients—they wanted a **trusted wealth manager who provided truly unbiased advice** across their entire financial ecosystem.

**D** The relaunch addresses an identified gap in the market: high-net-worth clients struggling to find advisors who prioritize their interests above product commissions.



A close-up photograph of a hand holding a small green seedling in a pot of soil. Water is being poured from the hand onto the plant. The background is a blurred green garden.

# Why We Relunched PPFAS Wealth

Our decision to revitalize PPFAS Wealth was driven by several strategic insights about the evolving needs of high-net-worth individuals in India:

## Market Gap

We identified a significant void in truly client-centered wealth management services for HNIs and UHNIs who desired comprehensive, unbiased financial guidance.

## Client Feedback

Our mutual fund clients consistently expressed frustration with fragmented advice and product-pushing from traditional wealth managers.

## Wealth Transfer Wave

India is experiencing an unprecedented intergenerational wealth transfer, creating an urgent need for sophisticated estate planning and preservation strategies.

# Pain Points Faced by Wealth Management Clients



## Siloed Approach to Wealth

Multiple advisors operating independently create fragmented strategies that lack cohesion and sometimes work against each other, leading to inefficiency and missed opportunities.



## Unbalanced Approach

Excessive emphasis on investment products while neglecting other important aspects like risk management, succession planning, inter-generational wealth transfer and tax efficiency. This could lead to dangerous blind spots.



## Product-Goal Misalignment

Products that may be objectively good investments but unsuitable for specific client circumstances, like recommending volatile equity funds to conservation-focused retirees.



## Hidden Costs

Lack of transparency about total costs—both upfront and recurring—of recommended products, preventing informed decision-making and eroding long-term returns.

# PPFAS Wealth Team

Our wealth management team brings together specialists from multiple disciplines to provide truly comprehensive guidance:

## Financial Advisors

- Certified Financial Planners
- Investment Specialists
- Portfolio Strategists

## Legal & Tax Experts

- Estate Planning Attorneys
- Chartered Accountants
- Tax Strategists

## Support Specialists

- Research Analysts
- Client Relationship Managers
- Administrative Support

Each client is assigned a dedicated relationship manager who coordinates our team's expertise to deliver seamless service tailored to their specific needs.

# Our Approach: We Are 'Life Planners'

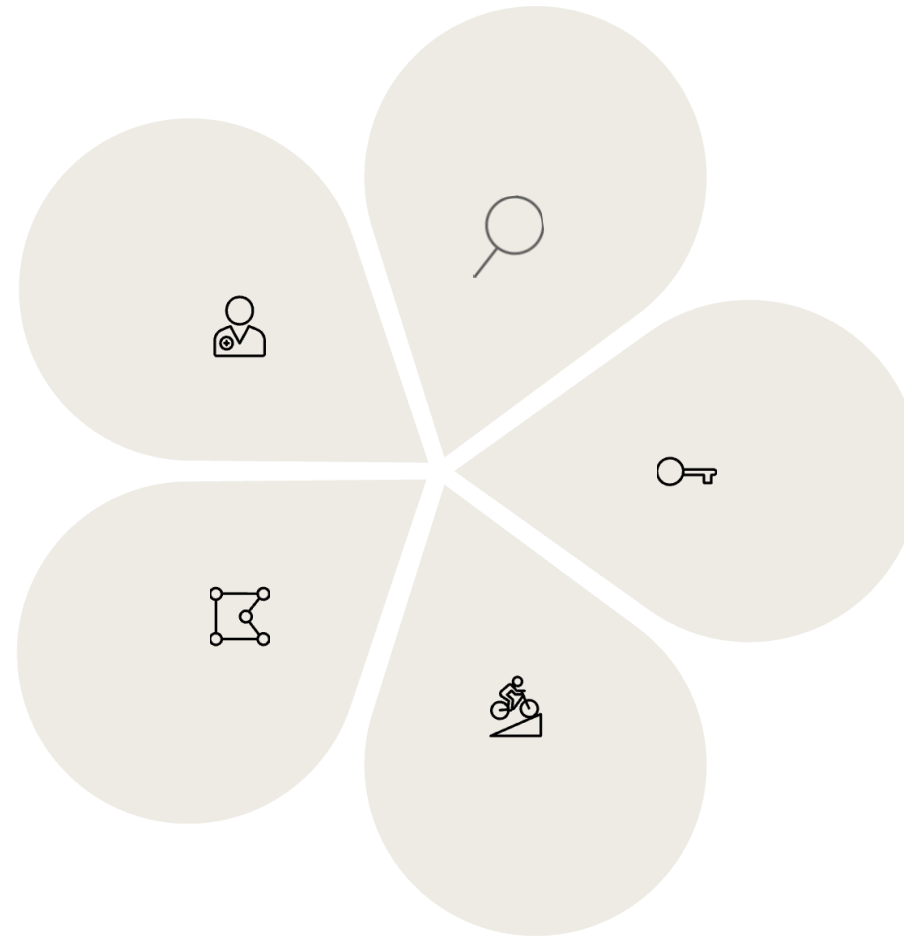
"We see ourselves as Financial Doctors who prescribe remedies... not as chemists who merely dispense them."

## Diagnostic First

We analyze your entire financial situation before recommending any solutions

## Customized Approach

No two clients are the same, so our advice is never one-size-fits-all



## Holistic View

We consider all aspects of your financial life, not just investments

## Solutions First

We focus on what you need, not what we can sell

## Elegant Simplicity

We believe simple solutions are often the most effective

# Problems with Traditional Wealth Management

Many clients working with multiple advisors encounter these critical issues:

1. Advisors recommending products without complete knowledge of the client's full financial picture
2. Overlapping products with common attributes creating dangerous concentration risks
3. Cluttered portfolios with returns not justifying their maintenance costs
4. Products selected for high advisor incentives rather than client suitability

This siloed approach not only fails to align with client goals but creates inefficient portfolios with duplications, gaps, and misaligned risk exposures over time.



# How We Solve These Challenges

## Comprehensive Portfolio Review

We conduct a thorough assessment of your existing portfolio, evaluating each product for quality, suitability, and alignment with your goals.

## Strategic Streamlining

We recommend thoughtful ways to optimize your portfolio considering expense ratios, exit loads, tax implications, and overall financial objectives.

## "Apex Advisor" Role

We can serve as your impartial financial quarterback, providing objective opinions on products recommended by other advisors to ensure they truly fit your needs.

We believe in solutions first, products later. Simple solutions can be incredibly effective, and every client deserves advice customized to their unique situation and goals.

# Full Disclosure: The Foundation of Our Relationship

We insist on complete disclosure of your entire net worth because this information is **vital for providing truly holistic advice**. Without the full picture, we cannot deliver the comprehensive guidance you deserve.

## Current Position

Understanding your complete financial position provides critical context for all recommendations

## Investment Preferences

Your existing portfolio reveals your comfort levels, preferences, and past decision patterns

## Asset Adequacy

We can assess whether your current asset composition is sufficient to meet both short and long-term goals

## Debt Philosophy

Your approach to leverage and debt gives us insight into your risk tolerance and financial management style



# Our Pillars

## Trust

The foundation of our client relationships, built through transparency, accountability and putting your interests first



## Independence

Our fee-only model ensures our recommendations are never influenced by commissions or third-party incentives



## Legacy

Our multi-generational approach helps preserve and grow your wealth for the long term



## Expertise

Deep knowledge across investments, tax, estate planning, and risk management for truly holistic guidance



# Investment Services

## Tailored Investment Strategies

We recommend investments that are specifically matched to your financial goals and risk tolerance. Our philosophy emphasizes:

- Simple, customized investment solutions suited to your goals and long-term strategy
- Durable investments designed to be held across market cycles
- Minimizing costs associated with excessive trading or complexity
- Transparent and tax efficient
- Planning tailored for each generation (Eg., Grand-Parents, Parents and Kids)

Our recommendations are never driven by commissions or kickbacks, ensuring we prioritize what's best for your financial future.



# Risk Management

While wealth creation is important, protecting what we have is no less vital.  
In case you believe in Insurance, we provide insurance-related advisory services

## Comprehensive Protection

We provide strategic advice on protecting your life, health, and assets - including evaluating when self-insurance may be more appropriate than commercial policies.

## Policy Assessment

We review your existing insurance coverage to identify gaps, redundancies, or opportunities to optimize protection and premiums.

## Truly Unbiased Guidance

We function purely in an advisory capacity - never as agents or brokers - ensuring our recommendations are free from commission influence.

In case you do not believe in insurance, we offer self-insurance solutions to help you build a corpus to safeguard against expenditure incurred in connection with protecting your life, health and assets.

Our objective is optimal protection aligned with your overall financial plan. We are not Insurance agents/brokers hence we do not sell these products.

# Next Generation Planning

We help you arrange for the management and transfer of your assets in the event of incapacity or death. Without proper planning, family conflicts may arise, and assets may not reach intended beneficiaries.

## Distribution Planning

- Wills
- Trusts
- Family Arrangements/Settlements

## Asset Structuring

- Gift Deeds
- Joint Ownership Structures
- Hindu Undivided Family (HUF)
- Strategic Nominations
- Life Insurance Assignments

Our in-house legal team assists with will preparation and registration, while our network of partners helps establish and manage trusts with our continued oversight and involvement.

However, planning for future generations is not restricted to estate planning. Given that the objectives of each generation would be different our investment strategy will be curated to best suit that generation's needs.



# Additional Services

## Philanthropy Planning

For clients with a desire to give back to society, we provide structured guidance to ensure your charitable giving achieves maximum impact:

- Connections to vetted, trustworthy NGOs aligned with your values
- Evaluation of impact investing opportunities for sustainable social returns
- Strategic giving plans that balance philanthropic goals with tax efficiency

For specialized tax needs like cross-border taxation or M&A implications, we connect you with our premier partners including KPMG, Deloitte, and PwC, while remaining actively involved in all discussions.

## Tax Optimization

Our in-house chartered accountants integrate tax considerations into all aspects of your financial plan, addressing:

- Capital gains tax management
- Strategic tax deferral opportunities
- Tax-loss harvesting techniques
- Optimizing various investment income taxation
- Tax-efficient leverage strategies

# Our Process



## Initial Consultation

We begin with an introductory call or meeting to understand your broad financial situation, goals, and concerns.



## Data Collection

A detailed questionnaire – along with a list of documents - helps us gather information about your financial life, family situation, and objectives.



## Follow-up Meeting

This data is converted into a comprehensive Excel Sheet which serves as a blueprint of your financial life. This, along with our initial observations and broad recommendations are discussed in the Follow-up Meeting



## Onboarding Process

In case you are convinced that we are the right financial partner for you, we begin the onboarding process. We then prepare the detailed Financial Plan and share it with the client



## Long-term Partnership

We conduct periodic reviews to track progress and make adjustments as your life circumstances and market conditions evolve.

# Why Choose PPFAS Wealth

## Holistic Approach

We consider every aspect of your financial life when providing advice, not just isolated components.

## Solutions-First Philosophy

We focus on what you need to achieve your goals before considering specific products or instruments.

## Fee-Only Structure

We earn fees exclusively from clients—never from product providers—ensuring our interests are perfectly aligned with yours.

## Flat Fee Model

Our fees are unlinked to asset values at contract renewal, avoiding conflicts of interest common in percentage-based models.

## Access to Expertise

Clients benefit from periodic access to PPFAS Mutual Fund's investment team and research insights.

We win only when you win. Our business model is structured to ensure that your success is our only measure of success.

# Begin Your Journey to True Financial Freedom

"When you entrust your hard-earned money to us, we assure you of our honest intentions in attempting to provide you with full value, both for your money and your trust reposed in us."

- Parag Parikh, Founder

Take the first step toward comprehensive wealth management designed around your unique needs and goals. Schedule a consultation with our team to discover how PPFAS Wealth can help you achieve true financial freedom.

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