Personal FN
Financial Planning. Simplified.

*Personal*FN Services Guide

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This Services Guide contains:

About *Personal*FN

*Personal*FN, a service brand of Quantum Information Services Pvt. Ltd (QIS), is focused on providing financial planning and mutual fund research solutions to individuals.

At *Personal*FN, we are committed to providing you informed views and opinions on various personal finance issues that can impact your investments and finances.

For over 10 years, *Personal*FN has written extensively on investor education.

*Personal*FN has offered investment recommendation to more than 8,000 clients, and has created customized financial plans for more than 2,000 clients till date.

About *Personal*FN Research and Financial Planning

Since 1999, we have been researching mutual funds, insurance, fixed income instruments and providing premium mutual fund research services to our clients in India as well as NRIs along with providing personalized Financial Planning solutions so as to help our clients meet their financial objectives.

*Personal*FN follows a fundamental research process and uses an array of qualitative and quantitative parameters to arrive at our recommendations.

*Personal*FN also publishes newsletters to help investors become aware on the various aspects of personal finances. These newsletters are:

a) Financial News Simplified – Views on important personal finances news, weekly.
b) Mutual Fund Newsletter – Coverage of mutual funds, monthly.

Our Services

With PersonalFN, you can avail the following Services:

Online Research Services

a) **FundSelect** – weekly mutual fund recommendations along with detailed reports, 52 in a year, delivered to your inbox. You also get FundWatch and other valued added research notes to make your mutual fund investment portfolio.

b) **DebtSelect** – fortnightly debt mutual fund recommendations along with detailed reports, 26 in a year, delivered to your inbox.

c) **FundSelect Plus** – researched and selected funds compiled into portfolios, for the equity and debt oriented investors. 6 portfolios, 3 for equity and 3 for debt. The easiest way to start your mutual fund investments. You also get monthly review on these portfolios and other research notes.

These Services are ideal for…

The investor who wants access to our Research Team's expertise on mutual funds without a specific Financial Plan.

Subscribe to these services and invest in Mutual Funds recommended by the PFN Research Team. You can write to us at subscribe@personalfn.com

Quantum Equity Fund of Funds

Quantum Equity Fund of Funds (QEFoF) is a Fund of Funds which invests your money in the best equity mutual funds. Managed by Quantum Mutual Fund and powered by research from *Personal*FN, a decade old mutual fund research house, QEFoF provides you the perfect opportunity to grow your wealth through hassle free investments in stock markets through equity mutual funds.

With Quantum Equity Fund of Funds you will:

a) Get a portfolio of 5 to 10 best diversified equity mutual funds selected on the basis of research by ***Personal*FN;** *Best combination of independent advice and fund management.*
b) Not need to invest in many funds, just invest in one - QEFoF
c) Get ongoing management of the fund investments by ***Personal*FN** and Quantum Mutual Fund to ensure that the fund continues to deliver market beating performance.
d) Get absolutely Hassle Free Investment; no need to run after many funds or fill up multiple forms or track multiple statements.

Disclosure: *Personal*FN receives a research fee from Quantum Mutual Fund for the research on mutual funds for the Fund of Funds.
QEFoF does not include any scheme from Quantum Mutual Fund. It invests only in schemes outside of Quantum Mutual Fund.

Transactions Service

This Service is ideal for…
The investor (including NRI investors) who is seeking assistance in executing his / her investments and wants assistance with related documentation.
Under this Service we will assist you with the following transactions:

i. Mutual Funds
ii. Corporate FDs

You will also be able to:

i. Invest through PersonalFN and track your investments online along with detailed analytical reports
ii. Avail research based notes
iii. Invest offline and online as per your preference

You will receive all the back end support that is required for your transactions.

Investment Advisory Services

1. Financial Planning Service

This Service is ideal for…

The investor who wants personalized Financial Planning for any / all of his life goals i.e. retirement, children's future, purchase of an asset, debt management, insurance requirement analysis and other such goals.

You will receive:

i. A detailed discussion to help you determine and quantify your personal life goals
ii. Awareness of your Financial Risk Profile
iii. Analysis of your current financial position
iv. A review of your insurance requirement(both life i.e. term and general i.e. health, personal accident, critical illness) and recommendations of the appropriate insurance policies
v. A review of your mutual fund portfolio and your other investments and recommendations therein
vi. A holistic Financial Plan that takes into account your current financial position and tells you how to get to where you want to be with all of your financial goals

Also, once your Plan is created, we can assist you with the implementation of your Plan, and monitor the execution of your investments through our **Wealth Planning Service**.

With this Service, you can choose to receive a Financial Plan for a single or multiple financial goals. You can also choose to avail only a review of your investments (mutual fund portfolio, insurance portfolio).

2. Wealth Planning Service

This Service is ideal for…

The investor who, post Financial Planning or a mutual fund portfolio service, wants to implement the Financial plan or the mutual fund port folio recommendations, and accordingly requires access to a dedicated Investment Consultant to implement and monitor the investment's progress.

Your dedicated Investment Consultant will assist you in:

i. Implementing the Financial Plan / Mutual Fund Portfolio recommendations for you
ii. Monitoring the progress of the Plan over the year
iii. Providing portfolio updates and reviews on your portfolio
iv. Providing recommendations of investments based on the market scenario during the year
v. Providing you with researched updates and be available to resolve all your Plan and investment related queries

Your Investment Consultant will closely and regularly monitor your investments to see that they are performing as required in your Financial Plan, and make changes if required.

3. Mutual Fund Portfolio Review Service

This Service is ideal for…

The investor who wants his mutual fund portfolio to be reviewed and a fresh portfolio to be constructed customized to his / her risk appetite and investment time horizon.
If you are looking for the growth of your investments over a period of time, this service is for you.

You will receive:

i. Buy / Sell / Hold recommendations on your existing mutual fund portfolio

ii. A fresh portfolio that is suitable for you will be constructed based on your risk profile

4. Premium Wealth Building Service

This Service is ideal for…

The investor who wants his mutual fund portfolio to be reviewed and a fresh portfolio to be constructed customized to his / her risk appetite and investment time horizon. The additional feature in this service is that overall asset allocation view will be given to the investor.

You will receive:

i. Comprehensive review and analysis of 'existing' mutual fund portfolio based on category-wise holding and risk analysis;
ii. View & Recommendations (BUY / HOLD / REDEEM) on existing mutual fund portfolio;
iii. Overall asset allocation including our views on Fixed Deposits and Gold;
iv. Mapping Client's existing assets to his long-term financial goals;
v. Creation of individual mutual fund portfolios for each goal you want to achieve;

PLEASE NOTE: The Securities and Exchange Commission of USA does not allow us to offer our personalized financial planning and advisory services to US and Canada citizens. This applies to USA based NRIs and US persons as defined by the US Investment Advisors Act, 1940.

FEES AND CHARGES

What are the fees and charges?
As a client of *Personal*FN, you can be rest assured that our services are unbiased and in your best interests. We charge a fee for our services, and are not driven by commissions.

Fees for the services vary depending on the service chosen.

For information on the fees, please contact us or simply write to us at info@personalfn.com and we will be happy to assist you.

FULL DISCLOSURE OF COMMISSIONS

If you have invested in third party products through *Personal*FN, you have the right to know the details of commissions we receive for the investments made through us.

All commissions that we receive from Investments in third party products including Mutual funds would be disclosed to you in a separate report on request.

PRIVACY

We maintain a record of your details as mentioned in the 'Client Registration Form' (and Financial Planning Input Form) which includes details on your life goals, current financials and the assumptions that would go into preparing the Plan. We also maintain records of the recommendations that we make to you. You can request a copy of these details at any time from us.

At all times, we maintain strict confidentiality with all your information.

IF YOU WISH TO AVAIL A *Personal*FN SERVICE:

If you wish to avail one of our personalized Financial Planning or Advisory Services, then you can:

I. Fill in a Contact Form
OR
II. Contact Us at the numbers given below
OR
III. Write to us at info@personalfn.com

You will get a call back/email reply within 2 working days to take your request forward.

Based on your need assessment, the service that would best serve your purpose will be defined.

Once the fees and related documentation are complete, your formal interaction with *Personal*FN will begin.

We do a detailed review of your goals and existing finances based on which the financial plan and advice is provided. This entire effort can take about 3 to 4 weeks from start to finalization.

CONTACT US

In case you have any questions or you wish to speak to one of our Consultants, you can reach us at:

Mumbai (including Suburbs and Navi Mumbai): +91 22 6136 1200
Alternatively, you can write to us at info@personalfn.com. Your query will be replied to in two business day.