RIGHT HORIZONS
Guiding you in achieving your goals...

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RHPMPL ALLIANCE PORTFOLIO SCHEME

A Solution for Your Regular Income Needs



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NOV'26

WE ARE



- Established in 2003
- Head quartered in Bangalore with offices in Mumbai, New Delhi, Pune and Chennai.
- Providing End to End Wealth Management Solutions to 1000+ families
- 95%+ Retention rate reflecting a satisfied client base
- 30+ Competent & Certified client facing team members
- One 5-Star & two 4-Star PMS schemes by PMS Bazaar

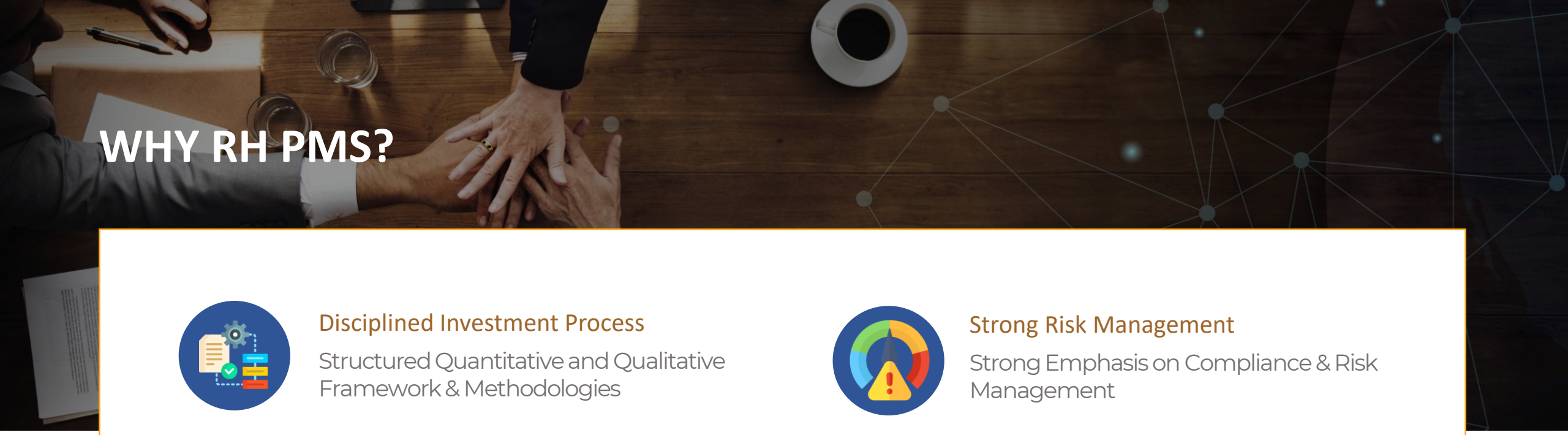
2500+
Rs Crores AUA

60+
Employees

5 Branches
across India

20 Years
of serving clients

Join the RH family to achieve your sustainable wealth creation goals



WHY RH PMS?

Disciplined Investment Process

Structured Quantitative and Qualitative Framework & Methodologies

Strong Risk Management

Strong Emphasis on Compliance & Risk Management



Contrarian Approach

Based on deep understanding of market cycles



Experienced Team

Certified and Credentialed Team with 500+ Man Years of Experience



Customized Services

Services Customized to Client Needs & Regular Updates on Events through Infographics and Notes



Customer Centric Model

Single Point of Contact with direct Access to Fund Manager

RHPMPL ALLIANCE PORTFOLIO FUND



A smart solution for 3 stages of Retirement planning

- Corpus creation for future monthly income
- Option to generate monthly income
- Generating monthly income

Distinct strategies for 3 stage Retirement planning

- Capital appreciating portfolio (70:30 Equity : Debt)
- Balanced portfolio (50:50 Equity : Debt)
- Capital protecting portfolio (30:70 Equity : Debt)

Flexibility to move between the 3 variants based on need without any entry/exit load

Single dashboard for performance of Equity, Debt, Bond & Gold

BENEFITS OF RHPMPL ALLIANCE PORTFOLIO SCHEME

01

Tailored as per your risk

RHPMPL Alliance Portfolio offers three variations which are tailored to three major risk categories of investors.

02

Hedge against inflation

RHPMPL Alliance Portfolio helps to generate inflation adjusted returns, which means rise in prices which might affect periodic expenses are taken care of.

03

Liquidity in your hands

RHPMPL Alliance Portfolio chooses a mix of tax-free bonds and hybrid debt funds in the portfolio to reduce tax outgo, which means more money in hand for the investor.

04

Manage Market risks

RHPMPL Alliance Portfolio invests in multiple assets including gold which helps reduce portfolio fluctuations.

05

Regular Income

RHPMPL Alliance Portfolio is tailored to facilitate periodic payouts which are inflation adjusted as per one's needs.

06

Smart Withdrawal Strategy

During periods when the equity portfolio is not doing good, withdrawal would be solely from the debt portfolio & no realignment would be considered during that period.

RHPMPL ALLIANCE PORTFOLIO (AGGRESSIVE)

Inception Date	Dec-14
Asset classes	Equity, Debt, Hybrid & Gold
Risk Profile	Moderately High
Portfolio Turnover	Moderate
Benchmark	NSE Multi Asset Index- 2

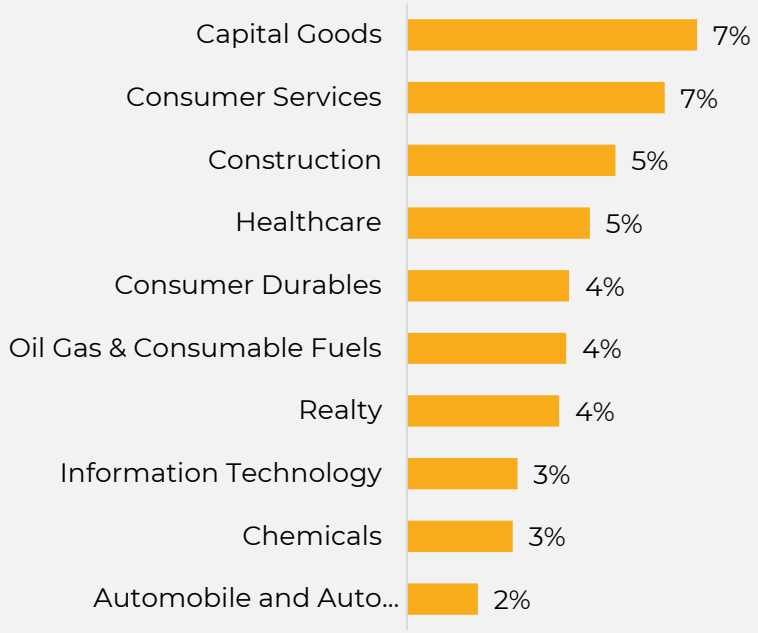
- Designed for young professionals to build Corpus towards retirement with a superior risk-adjusted returns compared to other Products in the Market
- Capital appreciating- Majority allocation to Equity
- Risk Moderately High to generate capital appreciation
- Investment Horizon 3-5 years

RHPMPL ALLIANCE PORTFOLIO (AGGRESSIVE)

Portfolio Holdings

Portfolio Holdings (Top 5)	Weight (%)
Larsen & Toubro Ltd	5.26%
ICICI Bank Ltd	4.53%
8.4% HDB FINANCIAL 22 Dec 33	4.12%
Dixon Technologies India Ltd	4.09%
Reliance Industries Ltd	4.02%

Portfolio Sector Allocation



Time Period	RHPMPL Alliance (Aggressive)	NSE Multi Asset Index - 2
3 Months	-5.664%	-3.390%
6 Months	-1.055%	-0.160%
1 Year	-7.260%	-1.070%
2 Year	-0.950%	3.410%
3 Year	10.543%	9.700%
5 Year	9.013%	8.190%
10 Year	10.500%	10.211%
Since Inception of Scheme (Dec'14)	9.754%	9.851%

*Sector Allocation is as per Direct Equity Investments

Asset Allocation

Allocation	Weight (%)
Equity	68.06%
Debt & Hybrid Funds	24.13%
Gold	6.70%
Cash Balance	1.11%

RHPMPL ALLIANCE PORTFOLIO (MODERATE)

Inception Date	Dec-14
Asset classes	Equity, Debt, Hybrid & Gold
Risk Profile	Moderately High
Portfolio Turnover	Moderate
Benchmark	NSE Multi Asset Index- 2

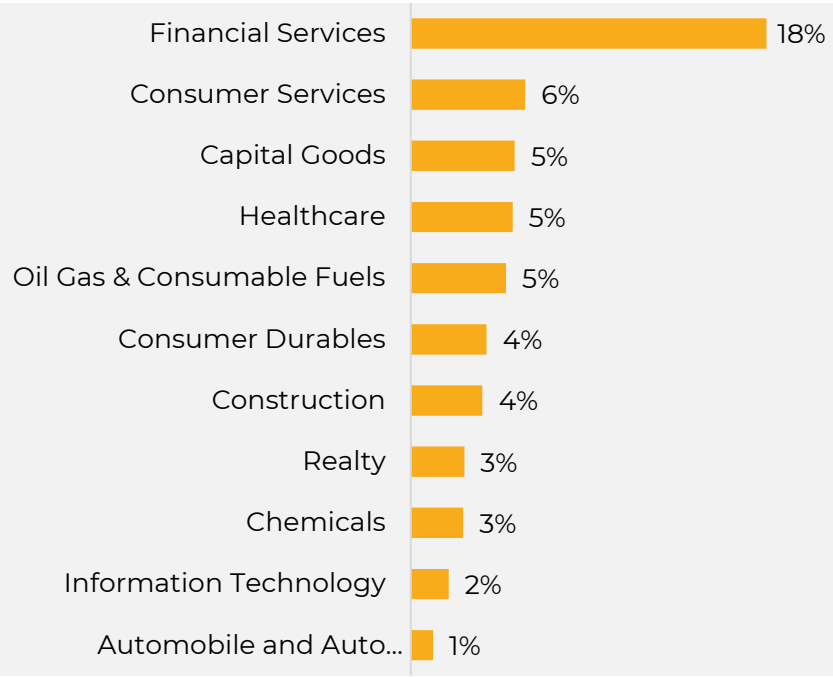
- Designed for mid-age professionals to grow existing savings and investments to a sizeable Corpus as per one's periodic payout requirements at retirement age
- Moderately capital appreciating portfolio- Almost equal distribution between Equity and Debt (Debt+Gold+Cash)
- Risk Moderately High to generate risk-adjusted capital appreciation
- Investment Horizon 3-5 years

RHPMPL ALLIANCE PORTFOLIO (MODERATE)

Portfolio Holdings

Portfolio Holdings (Top 5)	Weight (%)
ICICI Prudential Income Plus Arbitrage Omni FoF - Dr - G	7.58%
ICICI Prudential Balanced Advantage Fund – Dr - G	6.94%
Reliance Industries Ltd	4.84%
ICICI Prudential Ultra Short to Short Term Fund - Dr - G	4.10%
ICICI Prudential Long Term Fund - Dr - G	4.08%

Portfolio Sector Allocation



Time Period	RHPMPL Alliance (Moderate)	NSE Multi Asset Index - 2
3 Months	-4.967%	-3.390%
6 Months	-0.512%	-0.160%
1 Year	-3.430%	-1.070%
2 Year	0.875%	3.410%
3 Year	8.464%	9.700%
5 Year	7.538%	8.190%
Since Inception of Scheme (Oct'16)	9.554%	10.211%

*Sector Allocation is as per Direct Equity Investments

Asset Allocation

Allocation	Weight (%)
Equity	55.09%
Debt & Hybrid Funds	33.89%
Gold	7.14%
Cash Balance	3.88%

RHPMPL ALLIANCE PORTFOLIO (CONSERVATIVE)

Inception Date	Dec-14
Asset classes	Equity, Debt, Hybrid & Gold
Risk Profile	Moderately High
Portfolio Turnover	Moderate
Benchmark	NSE Multi Asset Index- 2

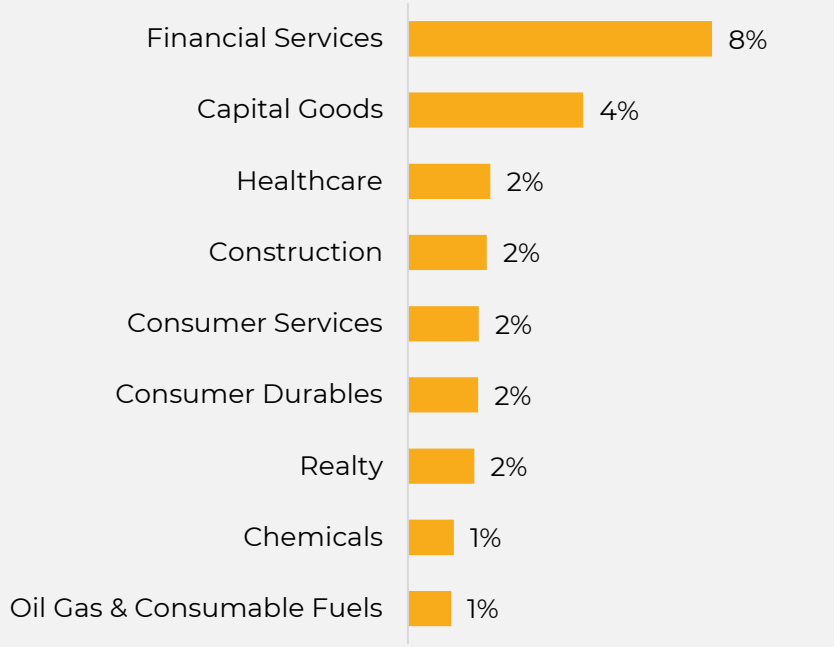
- Designed for mid-age professionals to grow existing savings and investments to a sizeable corpus as per one's periodic payout requirements at retirement age.
- Moderately capital appreciating portfolio- Almost equal distribution between Equity and Debt (Debt+Gold+Cash).
- Risk Moderately High to generate risk-adjusted capital appreciation.
- Investment Horizon 3-5 years.

RHPMPL ALLIANCE PORTFOLIO (CONSERVATIVE)

Portfolio Holdings

Portfolio Holdings (Top 10)	Weight (%)
ICICI Prudential Banking And PSU Debt Fund - G	22.03%
ICICI Prudential Banking And PSU Debt Fund – D - G	12.95%
ICICI Prudential Long Term Bond Fund – D - G	6.87%
ICICI Prudential Balanced Advantage Fund - Direct - G	5.42%
ICICI Prudential Balanced Advantage Fund - G	4.39%

Portfolio Sector Allocation



Time Period	RHPMPL Alliance (Conservative)	NSE Multi Asset Index - 2
3 Months	-2.916%	-3.390%
6 Months	0.248%	-0.160%
1 Year	0.136%	-1.070%
2 Year	2.066%	3.410%
3 Year	8.324%	9.700%
5 Year	7.755%	8.190%
10 Year	10.142%	10.211%
Since Inception of Scheme (Oct'16)	9.611%	10.428%

*Sector Allocation is as per Direct Equity Investments

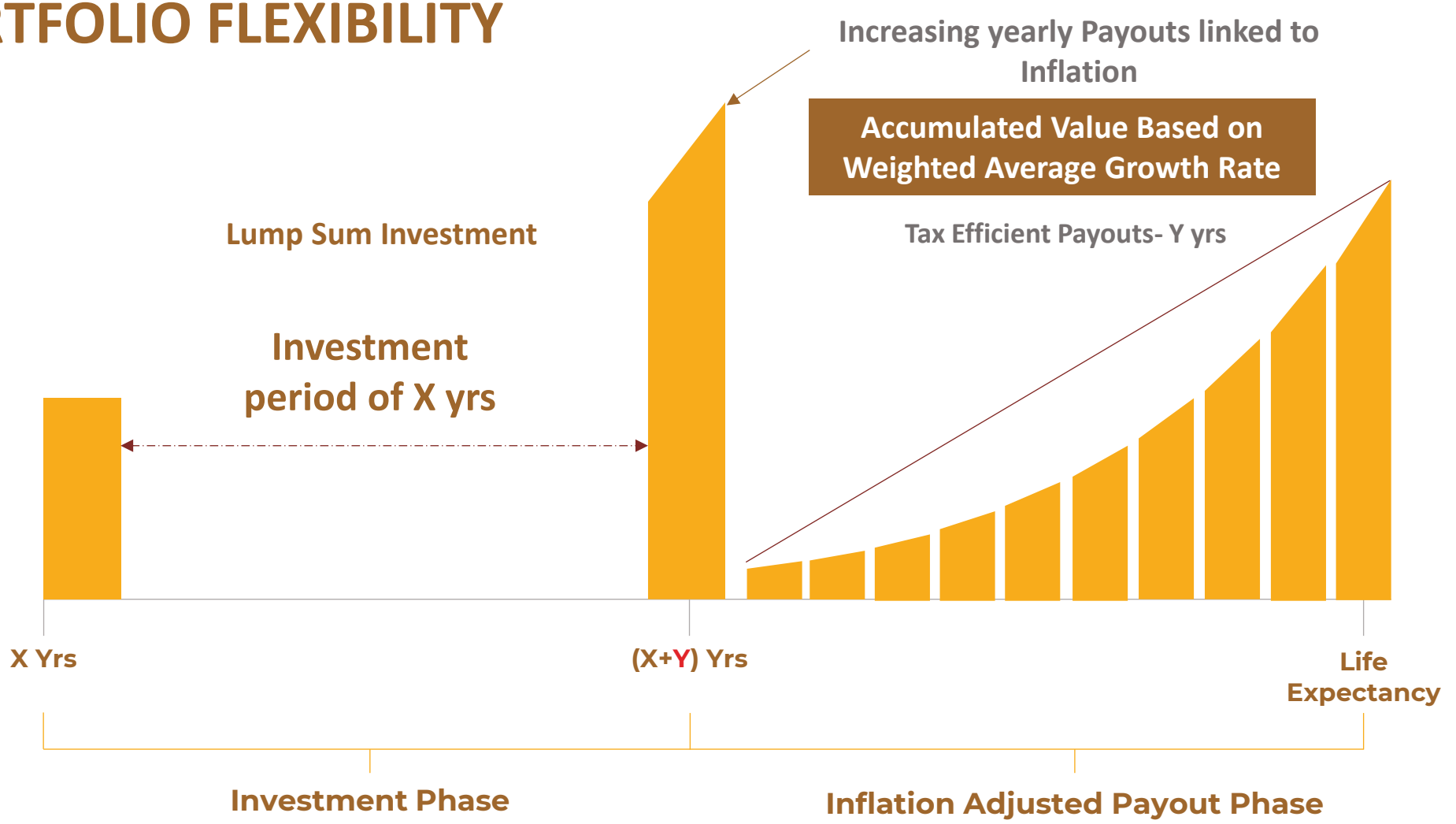
Asset Allocation

Allocation	Weight (%)
Equity	23.78%
Debt & Hybrid Funds	66.10%
Gold	6.89%
Cash Balance	3.23%

RHPMPL ALLIANCE PORTFOLIO (AGGREGATE)

RHPMPL ALLIANCE PORTFOLIO (AGGREGATE PORTFOLIOS)								
	1M	3M	6M	1Y	2Y	3Y	5Y	SI
RHPMPL Alliance Portfolio	-1.968%	-4.856%	-0.364%	-3.065%	0.500%	9.603%	8.080%	8.180%
NSE Multi Asset Index - 2	-0.710%	-3.390%	-0.160%	-1.070%	3.410%	9.700%	8.190%	9.960%

RHPMPL ALLIANCE PORTFOLIO FLEXIBILITY



Payouts might or might not sustain as it is based on corpus built monthly withdrawals and market conditions

RHPMPL ALLIANCE PORTFOLIO CASE STUDY

RHPMPL Alliance Conservative Portfolio					
Year	**Opening Balance**	**Net Inflows/Outflows**	**Closing balance after payout (post tax)**	**Return**	**Benchmark**
2016-17	0	5,30,10,000	5,46,53,170	14.91%	16.52%
2017-18	5,46,53,170	1,58,73,057	7,05,26,227	5.76%	6.97%
2018-19	7,05,26,227	**-3,449002**	7,39,75,228	5.42%	9.99%
2019-20	7,39,75,228	**-3,00,000**	7,13,21,798	-3.26%	-2.68%
2020-21	7,13,21,798	**-3,25,000**	8,52,44,892	20.07%	22.40%
2021-22	8,52,44,892	**-2,75,000**	9,46,82,837	11.43%	9.53%
2022-23	9,46,82,837	**-3,00,000**	9,86,89,979	4.56%	3.75%
2023-24	9,86,89,979	**-11,00,000**	11,69,58,250	19.85%	14.85%
2024-25	11,69,58,250	**-24,00,000**	12,33,71,114	7.69%	5.80%
2025-26	12,33,71,114	**-26,00,000**	12,65,80,719	4.81%	2.41%
Benchmark : VR MIP TRI					

QUESTIONS TO ASK ONESELF FOR RETIREMENT PLANNING



01 **Do I have a Family budget?**

- ✓ Do you have health insurance? If not provide for health expense in budget
- ✓ Do you have any specific lumpsum need to meet- Child education, wedding, gifts?
- ✓ Do you have any loans? Do you want to pay it off?

02 **Do I have adequate corpus to meet family budget?**

- ✓ Do you generate monthly income- Consulting / Rental income / Pension / other receipts?
- ✓ How much of your family budget do you want to generate from RH Alliance?

03 **Would you like to risk your capital for earning more income?**

04 **Do you have your inheritance planned or Do you need assistance in managing your inheritance?**

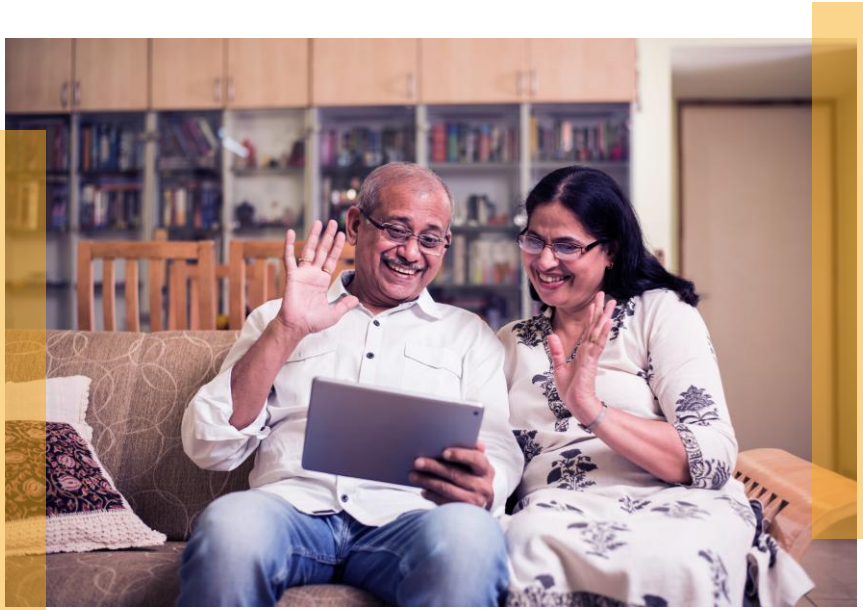
05 **Have you factored rising costs?**

TIPS FOR RETIREMENT PLANNING

Emergency funds (3-6 months of living expenses in Bank FDs)

Health Insurance to take care of emergency spends

Take Life Insurance early for lower premium



Maximize Provident Fund with voluntary contribution

Pay higher ticket loans like House Loans

Think post tax income; plan your taxes

Rationalize to reduce your banks/investment accounts

WHY SHOULD YOU CONSIDER US?

- One of the first Discretionary multi-asset solutions in India.
- Risk profile-based asset allocation – Conservative, Moderate and Aggressive profile with diversified portfolio in Equity, Fixed Income and Gold.
- Rebalancing becomes a source of alpha generation. Responding to market cycles by taking overweight and underweight tactical calls.
- Offers convenience and reduces operational hassle. No need of multiple demat accounts, documentation and accounting.
- Tackles human emotions of greed and fear. Manages biases by being process driven and rule based.

01

Disciplined Investing

02

Flawless Execution

03

No Operational Hassle

04

Move towards Cost Efficiency

05

Transparent Reporting



WHY RHPMPL ALLIANCE PORTFOLIO



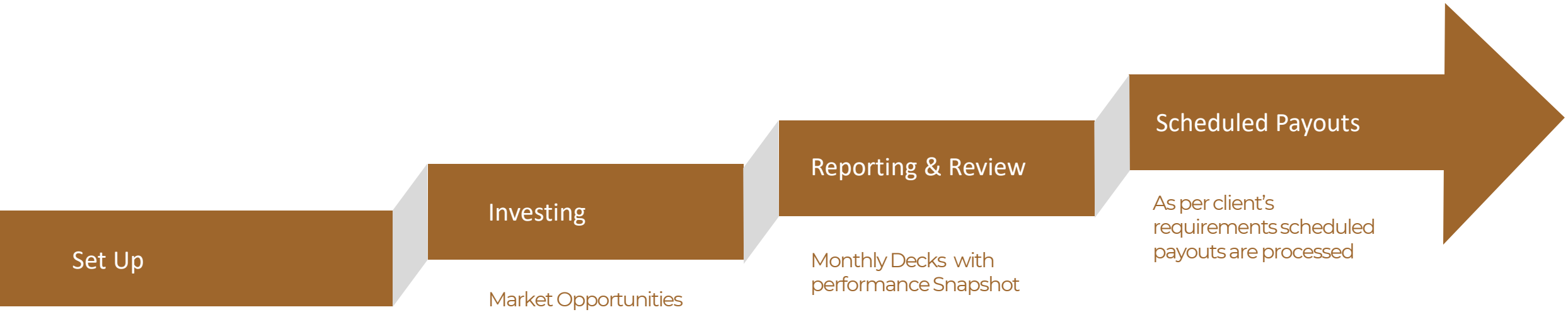
Expertise of industry Portfolio Managers

Hassle-free investing- no need to open demat accounts

Efficient pricing

RETURN TIME COST

INVESTMENT JOURNEY



Select suitable portfolio –

- Conservative OR
- Moderate OR
- Aggressive

Market Opportunities

Monthly Decks with performance Snapshot

As per client's requirements scheduled payouts are processed

INVESTMENT APPROACH

Portfolio Manager	Anil Rego
Minimum Investment	INR 5 million
Recommended holding period	24+ months
Risk level	Medium-High
Set-up fees	NIL
Aggressive	1.75% P.A.
Moderate	1.5% P.A.
Conservative	1.25% P.A.
Exit Load	1% if redeemed before 1 Year ; NIL thereafter

Fees



FUND MANAGER

- A seasoned Investor for over 3 decades, following a contrarian style
- Chartered Financial Analyst & MBA from ICFAI
- Corporate Experience in Business Planning, Corporate Finance, Mergers & Acquisition with Wipro Technologies.
- A Regular & Featured Speaker on Business Television Channels and a regular Contributor to Articles in Print and Online media.
- Guest Faculty at Leading Management Institutions.
- A Panelist at various International Conferences, Seminars, Symposiums and Global Events.
- Author having Penned his own Experiences which is a Bestseller "Honey, I Lost All Our Money!"
- Philanthropist making a difference to the Underprivileged
- Had a Dream of Retiring from corporate life at the Age of 30; on a mission to help others dream Big and achieve their goals



RH PMS BOARD



Rachna Rego

- Promoter & Director

- 10 year in Right Horizons on Research, financial planning , Training , Compliance , Quality, Process and IT implementations , Heads Sales
- Visiting faculty in Business Schools in the areas of Information Technology and Human Behaviors
- 14 years experience in Wipro and Infosys on Delivery Management



Shankar Jaganathan

Director

- Author, Economic historian, Business Advisor & Guest Faculty
- Founder & CEO at Cimplyfive Corporate
- 18 years in Wipro; Corporate Treasurer
- Author of books “Corporate Disclosures”; “The Wisdom of Ants”
- Head Academics and Technology Initiatives at Azim Premji Foundation

RH PMS BACK OFFICE & TRANSACTION COSTS

DP & Back office	
DEMAT A/C with	HDFC BANK
Custodian details	HDFC Bank Custodian
Fund Accounting	HDFC Bank Fund Accounting
NRI - Restriction	No
Audit firm details	CA K R Venkkatesh & Team
Back Office Provider	RH Internal Software

Transaction Costs	
Transaction Charges (A)	0.02% on the settlement value subject to a minimum of Rs.50/- per transaction & a maximum of Rs.100/- per transaction
Custodian Fees (B)	0.035% P.A. on average AUM
Fund Accounting Fees (C)	0.035% P.A. on average AUM
Audit Statement Charges (INR) (D)	885
Total Account Charges (A+B+C+D)	0.09% to 0.12% on average AUM (for AUM of Rs 1 cr or more)

Portfolio Liquidation



Note: Typically, for partial redemption and pay-out it takes T+3 days to transfer the funds to personal account.



Thank you…

RIGHT HORIZONS
Guiding you in achieving your goals…

Contact us

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