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Circle Wealth Advisors

YOUR PERSONAL CFO

SEBI REGISTERED INVESTMENT ADVISORS

Everyone makes money, very few create wealth

Work hard enough, with the right opportunities, almost everyone can benefit professionally and monetarily. But it takes skill, processes, knowledge and persistence to convert our savings into lasting wealth.

Just like an organization benefits from a full-time CFO who takes financial decisions to safeguard and grow its earnings, similarly you too, as an individual, can benefit from a full-time CFO for your personal and family wealth. Think about it – as you grew in your profession, you started delegating to manage certain tasks – in office, at home and even to commute.

Similarly, your money too needs a professional to reach its full potential.

At Circle Wealth Advisors, we have been acting as professional CFOs to our customers, providing personalised, holistic financial planning advisory to help them meet their financial goals, freeing them up to focus on their own work, and what they do best!

Our Offerings

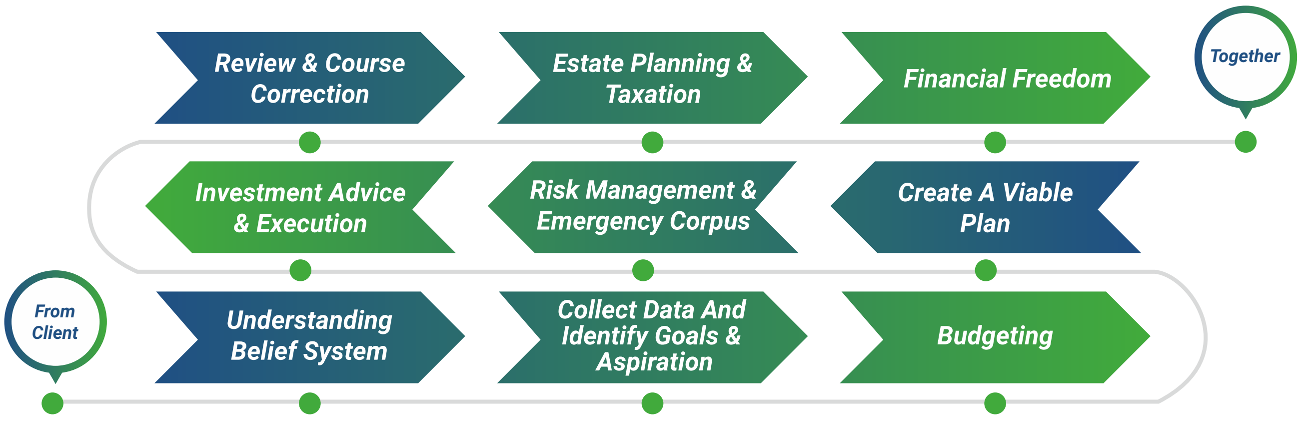
As a professionally managed wealth management firm, we have curated offerings catering to the unique needs of our clients

Comprehensive Wealth Management

Much more than just investment advice, our Comprehensive Wealth Management encompasses all aspects of a family's financial life. A qualified Financial Planner brings in expertise and holistic approach to manage the entire wealth and put down a detailed Financial Plan for the family's current and future needs. The service covers –

- Risk Profiling
- Budgeting
- Goal Planning
- Investment Management
- Liability Management
- Tax Planning
- Will Creation & Estate Planning
- One point Family CFO

From understanding your habits and patterns to achieving financial freedom, our 9-step detailed process encapsulates the wealth creation journey.



Investment Management

This is a subset of the Comprehensive Wealth Management offering. An experienced Wealth Manager curates a basic yet personalised Goal Plan to understand the income, expenses, goals and aspirations of the family, basis which the investment options are selected, considering the time horizon and risk appetite. This is then monitored with periodic reviews to ensure we are on the path to wealth creation.

***Best suited for** – Individuals who are in their early years of careers intending to create a pool of investments to meet both immediate and long-term goals*

The market is a pendulum - swinging between unsustainable optimism and unjustified pessimism. So sell to the optimists and buy from the pessimists.

Meaningful life-planning always begins with goals. A goal is not a goal until it is measured in terms of amount and time period.

Financial planning is the allocation of limited financial resources to unlimited alternatives and is applicable to anyone at any income or net-worth level.

The five principles of financial success are: Spend less that you earn, avoid the use of debt, build liquidity, set long-term goals and have proper risk management.

Investment speculation should only be done after asking the question, "Can I afford to lose this money with no adversarial effect on my long-term goals?"

Life Insurance - no plan is complete without proper risk management.

Financial success can be achieved by adhering to a plan and by remaining invested in the proper asset classes that fit our goals and risk tolerance, over long periods of time.

For investments, the greatest costs are taxation and lost opportunity - of investing too conservatively or not investing at all.

We don't believe in specific shares, instead, we believe in managed portfolios of shares to help you create wealth.

Instead of saving what is left after spending, we believe and recommend spending what is left after saving.

THE CWA DIFFERENCE

Because you and your financial wellbeing are our first priority, we use an unbiased approach towards product selection, thus working on your side of the team. Being entrepreneurs, we have a life-long commitment towards our business and you. So we make it our duty to keep ourselves well-equipped and updated in terms of knowledge, committed staff and infrastructure. You can, therefore, count on us at all times to provide you any and every financial service you may need to reach your goals.

Our Seven Point Elevator Pitch:

These key points help us stand out among our peers:

1. Unbiased and research driven
2. Non-transactional, personalised approach
3. Annual fee-based engagement, not dependent on commission income and therefore neutral advice
4. Results based
5. Customised plans and solutions
6. Continuous monitoring
7. Working on your complete wealth portfolio, and not just on investments done through us.

Clients Speak

Bhairavi Patel

Senior Director, LTI Mindtree

" Have you ever worried about being financially stable? It is not always about job security or savings. But about maximising our savings... I must admit that I was least bothered about it. I still don't understand lots about finances... investments...However it is never too late.... Circle Wealth Advisors helped me get sorted on this front; explained process/ whys/ hows in best of ways. In a short span of time, I am already so content and happy with this association :) "

Abhishek Jha

Vice President & Head HR, Writer Information

I was referred to Circle Wealth Advisors through a close friend of mine. Over my multiple meetings with them, I have realized it delivers a unique value, far exceeding just the experience of seeing your money grow. The value it brings on the table is of understanding customer profile, risk appetite and then curating plans to arrive at meeting goals. One of the many highlights is CWA's investment of time into every meeting. Absolutely no rush! Given investments are always very personal, customized & sensitive to an individual, CWA has always given ample time into our meetings. I recommend CWA especially for those who are serious about bringing in financial discipline and creating wealth in the long term.

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Circle Wealth Advisors

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