

## Frequently Asked Questions (FAQ)

### Q) What is PhillipCapital Equity Advisory?

**PhillipCapital Equity Advisory** is a convenient and disciplined advisory platform enabling a client to build a long term portfolio.

### Q) What are the benefits of investing in PhillipCapital Equity Advisory?

- I. Flexible plans with Freedom of Entry / Exit of advisory services
- II. Periodic performance Reporting Statement
- III. Stock selection based on Fundamental Research
- IV. Process driven Investment and Exit

### Q) What are the features of PhillipCapital Equity Advisory?

- I. Hassle free advise towards Portfolio creation
- II. Disciplined tracking of portfolio for exits
- III. Portfolio Stock selection & update

### Q) What are the different plans that Equity Advisory offers?

**PhillipCapital Equity Advisory** has 3 plans Constant Plan, Flexi Plan and Dynamic Plan.

- Constant Plan: Exposure per scrip shall be  $\text{Constant Investment Amount} \div \text{Number of Scrips}$
- Flexi Plan: Irrespective of Initial Amount / Top Up Exposure per scrip shall be constant
- Dynamic Plan: Exposure per scrip shall depend on daily dynamic exposure per scrip

### Q) Can client customize allocation towards Large Cap, Mid Cap & Small Cap?

**Yes**, Client can customize allocation towards the 3 plans i.e. Michelin (Large Cap), Magnum (Mid Cap) and Marquee (Small Cap) or any combination as per client requirement

### Q) How much can client allocate to Michelin, Magnum and Marquee?

Client can allocate from 0% to 100 % among the 3 plans in multiples of 5%

### Q) What is orientation & benchmark of Michelin, Magnum and Marquee?

Michelin is Large Cap Oriented with benchmark of Nifty 100

Magnum is Mid Cap Oriented with benchmark of Nifty Mid 100

Marquee is Small Cap Oriented with benchmark of Nifty Small 100

### Q) How are stocks segregated among Large, Mid and Small cap?

Stocks are defined as a Large Cap, Mid Cap and Small Cap as per details at AMFI website

### Q) What is the minimum investment amount and can stocks be given by clients?

Minimum Investment is Rs 10 Lakh and increments of Rs 1 Lakh thereafter.

Yes, a portfolio of stocks can be given by client.

**Investment in securities market are subject to market risks, read all the related documents carefully before investing.**

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### Q) What is the basis of performance calculation in the Month End Report?

The performance in the Month End Report is calculated using time weighted rate of return (TWRR) method. The time-weighted rate of return breaks up the return on an investment into separate intervals (sub period returns), based on whether money was added or withdrawn.

$$\text{Sub period returns} = \frac{(\text{Ending Market Value} - \text{Beginning Market Value} - \text{Contribution} + \text{Withdrawal})}{(\text{Beginning Market Value} + \text{Contribution} - \text{Withdrawal})}$$

### Q) How can clients register as a participant?

Client has to open an account with PhillipCapital which includes KYC, Risk Profiling along with investment amount. Stocks will be advised on the basis of % allocation as subscribed in Annexure 1 of Account opening form by the investor.

### Q) Can client choose not to invest or exit a stock as advised in PhillipCapital Equity Advisory?

YES. Client is at full discretion to decide to invest or not to invest or exit a stock or full portfolio irrespective of the advise under PhillipCapital Equity Advisory

### Q) What are the advisory fee and transaction charges applicable for the product?

Please refer to the tariff sheet on the account opening form for complete details

### Q) How to change the investment amount?

For changing the amount, client has to send the request for changing the amount from his/her registered email id along with Annexure-1 of Account opening form filled with complete details

### Q) PhillipCapital Equity Advisory is suitable for?

Investors with

- Direct exposure to equities with the idea of long term portfolio building
- Flavor of Large, Mid and Small Cap in 1 single account
- Seeking to invest for more than 1 year
- Seeking help to build and track a portfolio

### Q) Are returns from PhillipCapital Equity Advisory guaranteed?

NO. PhillipCapital Equity advisory doesn't offer guaranteed returns to the clients. Advise and investment into equity market is always subject to market risks and other risks. Please read the disclaimer as specified at the end of these FAQs as well as on our website. All investments involve a certain amount of risks, including the possible erosion of the principal amount invested.

### Q) What will be done in the case of Corporate Action?

Every investor will get benefit of corporate action as and when it is applicable

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### *Frequently Asked Questions (FAQ)*

**Disclaimer** - Risk of loss in trading/investment can be substantial and even more than the amount / margin given by you. Investments in securities market are subject to market risks, you are requested to read all the related documents carefully before investing. You should carefully consider whether trading/investment is appropriate for you in light of your experience, objectives, financial resources and other relevant circumstances. PhillipCapital and any of its employees, directors, associates and/or employees, directors, associates of PhillipCapital's group entities or affiliates shall not be liable for losses, if any, incurred by you. You are further cautioned that trading/investments in financial markets are subject to market risks and are advised to seek independent third party trading/investment advice outside PhillipCapital/group/associates/affiliates/directors/employees before and during your trading/investment. There is no guarantee/assurance as to returns or profits or capital protection or appreciation. PhillipCapital and any of its employees, directors, associates, and/or employees, directors, associates of PhillipCapital's group entities or affiliates is not inducing you for trading/investing in the financial market(s). Trading/Investment decision is your sole responsibility. You must also read the Risk Disclosure Document and Do's and Don'ts before investing. Kindly note that past performance is not necessarily a guide to future performance. For detailed Disclaimer, please visit our website [www.phillipcapital.in](http://www.phillipcapital.in)

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