

Frequently Asked Questions (FAQ)

Q) Who is an ideal investor of PhillipCapital “IMPACT Flexi Cap Investment Advisory”?

PhillipCapital IMPACT Flexi Cap Investment Advisory service is an answer for any investor who would like to grow on the crest of the Indian stock markets, with the backing of an expert but at the same time being in control of the final decision making. IMPACT Flexi Cap as a product warrants an allocation in the core portfolio for any investor as ‘yourself’ as it offers all the advantages of our strong global expertise in conjunction with our deep local knowledge of Indian equity markets.

Q) What is the investment philosophy of PhillipCapital “IMPACT Flexi Cap Investment Advisory”?

IMPACT Flexi Cap Investment Advisory has tried to address how an investor can participate in the ongoing growth of the Indian economy with the help of disciplined, long-term approach to equity investing that factor in the occasional and inevitable market crash while holding firm to the belief that the parameters driving stocks today should continue for years to come. We take success in investing as an outcome of making small consistent good decisions on regular basis and avoid large mistakes in the portfolio. We believe investing in 15-20 companies which are led by enterprising managements, have a clean balance sheet, have a good growth potential and are available at fair valuations. The objective is to invest in ideas of today and trends of tomorrow.

Q) What generally are the types of companies which can be part of “IMPACT Flexi Cap”?

IMPACT Flexi Cap Investment Advisory objective is to invest in ideas of today and trends of tomorrow with special emphasis on companies that have and/or can grow at substantially higher rates than GDP. Given the nature of our investment philosophy, most constituents of the portfolio are well managed companies in technology space, consumption, engineering companies, financial services sectors etc. and a portion of the investments are also made into companies that present a special situation or a turn-around candidate. Though generally we may not advice to invest in PSU’s, Cyclical, Airlines, Hotels, High Debt Companies, Sin Stocks, Companies with questionable managements, complex business among others.

Q) Why Flexi Cap approach?

It gives us a freedom to choose stocks irrespective of market cap and thus we are not constrained to keep a fix allocation to large/mid or small size companies. At same time it gives an investor diversification which makes risk reward favourable. Also it provides access to both type of investments i.e. the growth & the value investment. Growth comes from the larger names and value creation comes from small & mid-size companies which may be niche or untapped.

Q) What is minimum investment horizon?

There is no constraint of minimum holding period or lock in period. However, we highly recommend keeping investment horizon of 4-5 years for the investment advice to play at full potential.

Q) What are different types of investment?

Investor can select from 3 types namely Lumpsum, Lumpsum with Simple Equity Plan (SEP) and Systematic Transfer Plan (STP).

Q) What is the average churn in the portfolio in a year?

It’s a completely fundamentally long term driven strategy and given that our selection criteria in itself is very stringent the churn ration is next to minimal. We tend to sell the stocks only in two scenarios; one where the investment thesis has changed from what we had envisaged and secondly wherein the stock price has moved way ahead of fundamentals.

Investment in securities market are subject to market risks. Read all the related documents carefully before investing. Registration granted by SEBI, membership of BASL (in case of IAs) and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors.

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Q) What is the risk profile of “IMPACT Flexi Cap”?

IMPACT Flexi Cap is a medium risk investment approach. Our focus is on creating an optimal portfolio and with long term horizon, risk reward becomes favourable.

Q) What is the benchmark of “IMPACT Flexi Cap Investment Advisory”?

Benchmark of IMPACT Flexi Cap Investment Advisory is Nifty 500.

Q) Can the investor cherry pick stocks that IMPACT Flexi Cap Investment Advisory offer?

IMPACT Flexi Cap Investment Advisory offers leeway for the clients to select stocks. However, it is advisable to adhere to the timely investment advises for the investment approach to work at full potential

Q) Can a client Top Up / redeem after initial investment?

Yes the investor can top up / redeem

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.

Q) How can clients register as a participant?

Client has to open an account with PhillipCapital which includes KYC, Risk Profiling, Investment Advisory Agreement etc along with investment amount.

Q) What are the advisory fees, exit load and transaction charges applicable for the product?

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

Q) Are returns from IMPACT Flexi Cap Investment Advisory guaranteed?

NO. PhillipCapital IMPACT Flexi Cap Investment 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 are the features of IMPACT Flexi Cap Investment “Advisory”?

- Freedom of Entry / Exit of advisory services
- Periodic performance Reporting Statement
- Stock selection based on sound fundamental
- Hassle free advise towards Portfolio creation
- Disciplined tracking of advisory portfolio for exits
- Advisory Portfolio Stock selection & update

Q) Can client choose not to invest or exit a stock as advised in PhillipCapital IMPACT Flexi Cap Investment Advisory?

YES. Under advisory 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 IMPACT Flexi Cap Investment Advisory

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Risk of loss in trading/investment can be substantial and even more than the amount / margin given by you. 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, 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

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