INVESTMENT ADVISORY SERVICES



CONCEPT
INVESTWELL
ADVISORY

CONCEPT INVESTWELL PRIVATE LIMITED

ABOUT CONCEPT

CONCEPT INVESTWELL ADVISORY

- We are a boutique wealth management company.
- We have a long rich experience of more than 30 years. In our earlier version, we had memberships of BSE, NSE, MCX and DP of CDSL.
- We are focused on Fund Management and Investment Advisory Services.
- We are registered with SEBI as Portfolio Manager and Investment Advisor.

OUR VISION IS

To meet the needs of Investors in planning and managing their investment 'well' in Indian capital market.

OUR MISSION IS

"To build the finest investment services company with the focus on'-
- Fund Management.
- Investment Advisory.

OUR CORE VALUES ARE

- High client orientation
- Finest value addition.

INVESTING WELL

CONCEPT INVESTWELL ADVISORY

INVESTOR		INVESTMENT
• BUSINESSMAN • PROFESSIONAL • EMPLOYEE • HOME MAKER • STUDENT	EARN - SAVE - INVEST	• EQUITY • MUTUAL FUND • FIXED DEPOSIT • SECURITIES/INSTRUMENTS • PROPERTY • PPF • INSURANCE

We all earn, save and invest our **" HARD - EARNED MONEY ".**

Investing is a verb, **ALL INVESTORS DO.**

Well is an adjective, **FEW INVESTORS DO IT WELL.**

For investing WELL,

INDEPENDENT IMPARTIAL ADVICE

can make **ALL THE DIFFERENCE**

INVESTWELL with **CONCEPT**

INVESTMENT ADVICE

CONCEPT INVESTWELL ADVISORY

- **Independent and Impartial Advice:** Objective advice, free from conflicts of interest.
- **Personalized Investment Strategies:** Tailored to your financial goals, risk tolerance, and personal preferences.
- **Comprehensive Financial Solutions:** Covering a broad spectrum of asset classes and investment products.
- **In-Depth Research and Analysis:** Data-driven insights for confident decision-making.
- **Transparent and Client-Centric Approach:** Focused on your long-term financial success.
- **For a complete, personalized investment solution –** choose an advisor you can trust.

OUR METHODOLOGY

CONCEPT INVESTWELL ADVISORY

1. Client Onboarding

- Digital KYC (Aadhar based)
- Digital IA Agreement (Aadhar based e-signing)
- Access to Web-Portal and Mobile App
- **Wealth Manager Assigned**

2. IPS Formation

- **Risk Profiling**
- Interview with Advisor
- Exposure Limits
- Product / Sector level restrictions
- **Define the Structure of Investment**
- **Define IPS** (Investment Policy Statement)

3. Asset Allocation

- Strategic Asset Allocation across asset classes & geographies
- Tactical Asset Allocation (market-based)
- **% Allocation recommendation in compliance with IPS**

4. Portfolio Building

- Evaluation of all suitable investment options curated by Research Team
- **Security/product level allocation in compliance with IPS**

5. Portfolio Review

- **Customized Performance Reporting**
- **Periodic review of**
  - Entire Invested Portfolio
  - Strategic and Tactical Asset Allocations
  - Risk Profile
  - IPS

IPS
Investment Policy Statement

CONCEPT INVESTWELL ADVISORY

An IPS is your customized **INVESTMENT BLUEPRINT,** like your personal rulebook for investing. It is a foundational document that outlines your financial goals, risk tolerance, time horizon, preferences, restrictions, acceptable investment types, liquidity needs, and strategic approach to asset allocation. The IPS acts as a personalized roadmap, guiding decision-making and ensuring that investments align with long-term objectives.

Investment Policy Statement should be the basis for evaluation of your current investments, asset allocation, and selection of future investment options. A well-crafted INVESTMENT POLICY STATEMENT allows you to make the right combination of investments that suit to your needs and **eliminate ambiguity and emotional bias** from the investment process.

Most importantly, an IPS brings **discipline.** It encourages regular check-ins, smart rebalancing, and thoughtful changes when needed. Instead of reacting to every market move, you follow a strategy that is built around your needs. For any investor—new or experienced—it is a **powerful tool to invest with confidence and clarity.**

INVESTMENT SELECTION PROCESS

CONCEPT INVESTWELL ADVISORY

01 INVESTEMENT UNIVERSE

Mutual Funds, Direct Equity, SIFs, ETFs, PMS, MLDs, Gold ETF, SilverETF (Under SEBI Purview).
Int Feeder Funds, AIFs, PE, VC, REITs, InvITs*

02 CURATED SELECTED INVESTMENTS OPTIONS SELECTED BY CONCEPT RESEACH

Selected MFs, Direct Equity, ETF, PMS, AIF Filter using our Research and Evaluation Frameworks.

03 FURTHER EVALUATION USING RESEARCH & EVALUATION FRAMEWORK

Further Evaluation against Investor's
- Risk Profile and
- IPS (Investment Policy Statement)
- Restrictions (if any)
- Exposure limits (if any)

04 INVESTMENT OPTIONS

Allocation to selected Investment Options as per suggested Asset Allocation and IPS (Investment Policy Statement)

*Investment advice in International Feeder Funds, PE, VC, Fixed Deposits, PPF, Property, Unlisted Equites and Insurance do not come under regulatory purview of SEBI and no recourse is available to the client with SEBI for grievances related to advice on such products.

INVESTMENT SELECTION BACKED BY RESEARCH

CONCEPT INVESTWELL ADVISORY

Strong Research Team

- Professionally qualified Team of 6 research analyst and growing
- Best well qualified team of CA, CFA, MBA, CIPM

Proprietary Research Frameworks

EQUITY EVALUATION FRAMEWORK	for Listed Equities
MANAGER EVALUATION FRAMEWORK	for MF, PMS, AIF
CREDIT EVALUATION FRAMEWORK	for Corp Bonds, Agency Bonds, MLDs etc.

Industry Leading Research Tools and Databases

- We use Morningstar – Globally acclaimed Research Platform for Investment Advisors
- Data Licenses from 4 leading providers for Investment and Industry data

RESEARCH STRENGTH

CONCEPT INVESTWELL ADVISORY

INVESTMENT SPECTRUM

WE ALREADY HAVE HIGH SIGNIFICANT COVERAGE ON

EQUITY CONCEPT PLANS	MUTUAL FUNDS	PRECIOUS METAL
CONCEPT LEGEND	Equity MFs	Gold (MF/ETF)
CONCEPT ELEGANT	Debt MFs	Silver (MF/ETF)
CONCEPT DYNAMIC	ETFs	
CONCEPT SYMPHONY		

WE ARE STEADILY INCREASING COVERAGE IN THE ALTERNATIVE ASSETS

GLOBAL INVESTING	DEBT PMS	PRIVATE EQUITY
AIF / GIFT CITY based AIF	PMS investing in Highly rated Corp Debt	AIF / investing in early stage B2B SaaS companies

DIGITAL FIRST APPROACH
FOR EVERYTHING

CONCEPT INVESTWELL ADVISORY

01



Digital Onboarding
(EKYC using Aadhar based e-signing)

02



Digital Risk Profiling

03



Digital Agreement

04



Digital Implementation
Clients implement advice digitally

05



Digital Reporting
All Investment Details Available on Mobile App and Web Portal.

06



Digital and Personal Chanel of Communications
- Designated RM available, always.
- Advisor team available on WhatsApp.
- Virtual Meeting at convenience of client.

OUR ROLE AS INVESTMENT ADVISOR

CONCEPT INVESTWELL ADVISORY

STEP	ACTION	PURPOSE
1	Preliminary discussion and Confirmation of Assignment	We explain the details of services and get confirmation on your interest in our Advisory Services
2	Obtain Information of Assets and Investments	Collect data from client
3	Investment Policy Statement	Meeting with client to understand his risk profile, preferences, goals and requirements. Investment Policy Statement is prepared based on these.
4	Holistic Look at Assets and Investments	Broad considerations on overall investments
5	Audit of Assets and Investments	Consider each asset and investment from suitability angles
6	Review and Restructuring	Asset Allocation Process of resetting the investment in tune with the Investment Policy Statement
7	Monitoring	Process of review at regular interval to check that investments are in conformity with Investment Policy Statement.

As Your Investment Advisor, WE AIM TO BE LIKE:

CONCEPT INVESTWELL ADVISORY



YOUR FAMILY DOCTOR

Just as you trust your family doctor for personalized medical advice on your and your family's health, you can rely on us for tailored financial guidance to ensure your financial well-being.



YOUR 3AM FRIEND

Just as you trust a close friend to share any problem or issue at any time, you can count on us to be there for you, offering support and solutions whenever you need them.



YOUR WEALTH COACH

Just as a coach guides you through emotional ups and downs with personalized advice, we are here to help you navigate the financial markets with highly personalized behavioral guidance.

The Advisory service
May NOT be For You, If

CONCEPT INVESTWELL ADVISORY

- You want quick returns on your investment – double your money in a year or two
- You want guaranteed returns
- You are looking or Complex Investment Strategies (we are here to simplify investment for you)
- Your investment horizon is shorter then 3 years
- You like to view/track/analyze your investment returns EVERYDAY
- You expect your risk-return to be better than your peers ALWAYS

KEY PERSONS
propelling INVESTWELL ADVISORY

CONCEPT INVESTWELL ADVISORY



HEMANT DESAI
Chairman

Hemant Desai is a founder of CONCEPT. He is heading Company for over 30 years. He has academic background of Graduation in Economics and Post-graduate qualification in Business Management with Specialization in Finance. This academic background combined with long significant experience in the Bank, Management Consultancy Services, Real Estate and now Capital Market makes him veteran. He is visionary and leading the company from the front.



SAGAR DESAI - CFA, CIPM
Executive Director

Sagar Desai joined CONCEPT in 2024, bringing with him a multi disciplinary academic background in Chemical Engineering, Business Management, and Finance. With the significant of experience in Finance and IT Consulting, he has worked with leading asset managers worldwide. With CONCEPT, he has been instrumental in leveraging sophisticated tools & technologies to assess and analyze investment opportunities, and in crafting investment solutions tailored to investor needs. Sagar remains committed to harnessing innovation to deliver optimal, client-centric investment solutions.

Disclaimer :

Complete name of Investment Adviser as registered with SEBI: Concept Investwell Private Limited.

SEBI Registration Number	INA000018337
Type of Registration	Non-Individual
Validity of SEBI registration	Perpetual
BSE Enlistment Number	2036
Registered office address	10/A, Union Heights, Maharana Pratap Road, Rahul Raj Mall Lane, Dumas Road, Surat - 395007. Gujarat, INDIA. Phone No.: +91 -261-2206000. Email ID: advisory@conceptinvestwell.com
Logo/brand name/Separate Identifiable division of IA/Trade name	CONCEPT INVESTWELL ADVISORY
CIN of the IA	U67200GJ2017PTC100065
Contact details of the Principal Officer	Mr. Jenish Rana, +91 -261-2206007, jenish@conceptinvestwell.com .
Corresponding SEBI regional/local office address	SEBI Bhavan, Western Regional Office, Panchvati 1st Lane, Gulbal Tekra Road, Ahmedabad - 380006, Gujarat.
Contact details of the Compliance Officer	Mr. Bhavesh Rana, +91 -0261-2206026 Email-ID: compliance@conceptinvestwell.com
Contact details of the Grievance Officer	Mr. Bhavesh Rana, +91 -0261-2206026 Email-ID: compliance@conceptinvestwell.com You may also approach the Managing Director Mr. Hemantkumar Ishwarlal Desai, Email -ID: hemant@conceptinvestwell.com, Phone No: +91 -0261-2206000.

Investment in securities market are subject to market risks. Read all the related documents carefully before investing. Registration granted by SEBI, enlistment as IA with Exchange and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors. The information is only for consumption by the client and such material should not be redistributed. *Investment advice in International Feeder Funds, PE, VC, Fixed Deposits, PPF, Property, Unlisted Equites and Insurance do not come under regulatory purview of SEBI and no recourse is available to the client with SEBI for grievances related to advice on such products.

What do we look in life? Most answers would be HAPPINESS.

How do we get HAPPINESS? There are multiple ways to get HAPPINESS.

Would creation of WEALTH give you HAPPINESS? Most answers should be YES.

How can we create WEALTH? It is through investing WELL and proper Monitoring.

CONCEPT is of good help in investing WELL and Monitoring of Investment.

This is our role as an Investment Advisor.

CONCEPT INVESTWELL ADVISORY

COME, JOIN CONCEPT
AND PROSPER THROUGH US.

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SCAN ME for a WhatsApp Chat

SCAN ME to Connect Virtually

SEBI Registration NO.: Portfolio Manager- INP000006323 | Investment Adviser- INA000018337
CIN No. U67200GJ201PTC100065 | BSE Enlistment Number: 2036 | BSE Advertisement Approval Number: 01102025-2036-578

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