

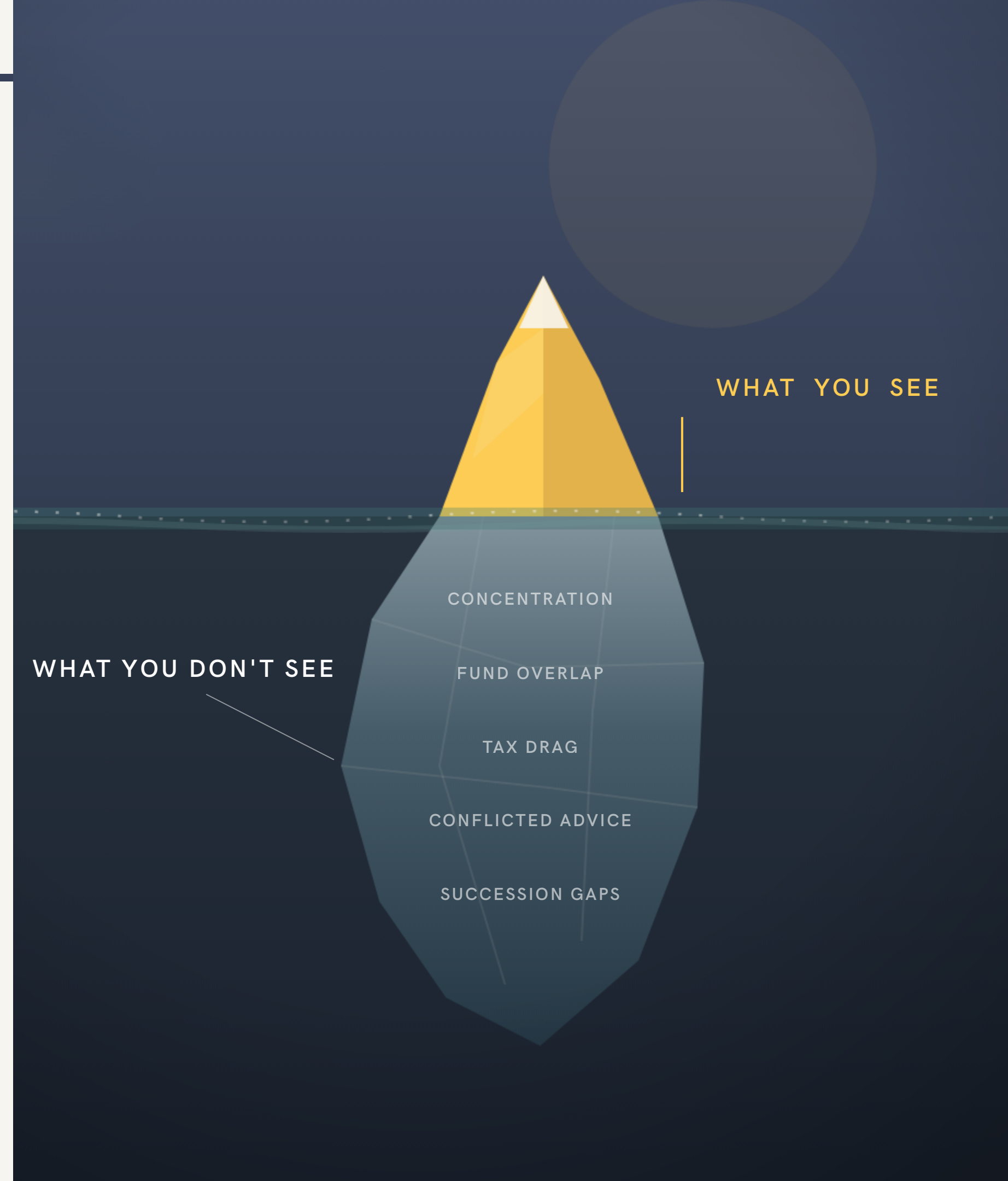


FOR HNI's & BUSINESS OWNERS

HNI Portfolio *Blindspots*

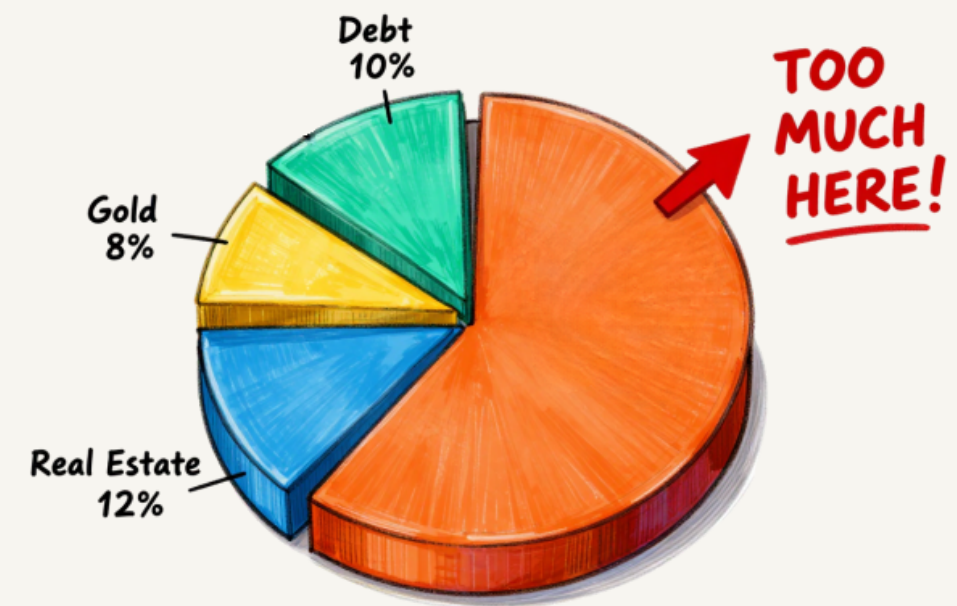
What you see is only a fraction of the story.

MONEY MATTERS



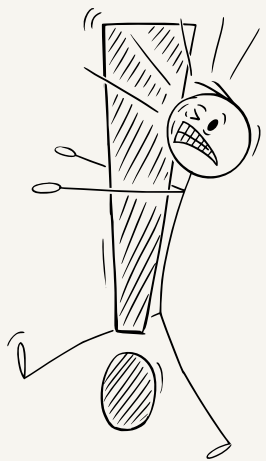
Mistake 1

The Risk of Concentration



Too Much in One Basket

Holding excessive investments in a single business or asset may feel secure, but it actually heightens risk. A downturn can drastically impact your overall wealth, leading to significant losses.



Mistake 2

PRODUCT CLUTTER



Excessive Products

Many HNIs invest in multiple funds without realizing that overlapping assets lead to ***unnecessary fees and reduced diversification***, ultimately undermining their portfolio's performance and growth potential.

Misleading Complexity

The assumption that ***more products equal better diversification is false***. A closer examination often reveals that *overlapping holdings dilute returns*, creating a false sense of security.

MISTAKE 3

Conflicted Selling



Misaligned Incentives

Commission-driven sales often prioritize profits over clients' best interests, leading to recommendations that may not align with your financial goals or risk profile.

Lack of Transparency

Many investors are ***unaware of the hidden fees associated*** with commissions, making it difficult to gauge the true cost of their investments and potential losses.

Unbiased Guidance

Seeking a second opinion can provide clarity, ***ensuring that your financial strategy is aligned with your objectives*** rather than influenced by conflicting interests.

MISTAKE 4

Tax Drag



40%

Portfolio Tax Drag Impact

40% of investors unknowingly face significant tax drags, leading to reduced net returns. Awareness and ***proper asset allocation can enhance investment efficiency*** and overall wealth retention.

MISTAKE 5

Emotion beats discipline



Emotion vs Discipline

The impact of emotions on investment decisions.

MISTAKE 6

Scattered wealth, no single view

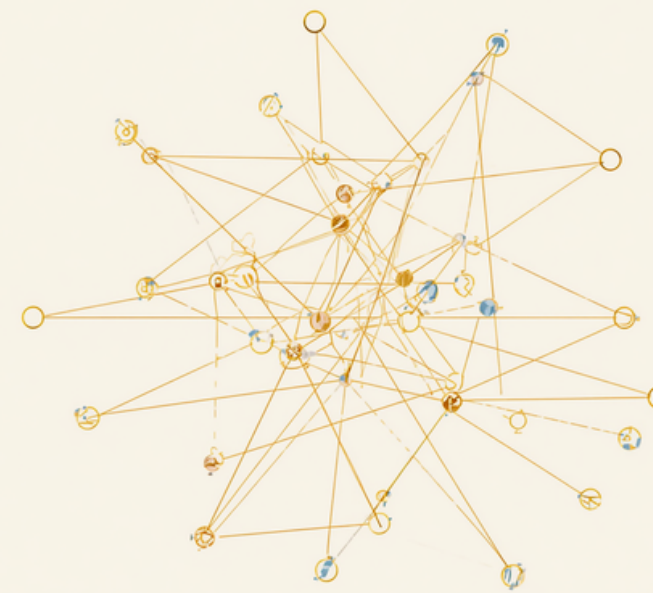


Consolidated Wealth for Clarity



Lack of Accountability

No one person oversees the entire portfolio.



Fragmented Overview

Wealth spread across multiple accounts lacks cohesion.

MISTAKE 7

No allocation, no rebalancing



A recipe for portfolio imbalance...

A portfolio built by accident, not by design

- No target mix and no rule to trim winners and top up laggards.
- Markets decide your risk instead of a plan.

Timeline of Mistakes

Initial Oversight



Many portfolios start without a defined strategy or allocation plan.



Missed Opportunities



Failing to rebalance can lead to unoptimized returns over time.

Growing Complexity



As portfolios grow, oversight increases, making allocation management challenging.



How We Support You?



Consolidation

We provide a unified view of your entire portfolio to optimize performance and simplify management.

Identification

Our experts detect overlaps and hidden costs, ensuring that every investment aligns with your financial goals.

Objective Driven

We ensure that your financial strategy is aligned with your objectives

Contact Us

Schedule your FREE
Portfolio Health Check
to uncover hidden opportunities.



Phone: +91 9516151516

Email: connect@kajfincare.com

Website: www.kajfincare.com

