



Wealth Routes
Relationships built on faith

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THIRD EYE

Private Banking
Asset Management
Tax Planning
Regulatory Compliance
Trust Services
Governance and Education



What is Third Eye?

*Vigilant to the point of focusing
on your individual investment needs,
and even having a sixth sense
based on experience and expertise
about striking the right risk-return balance,
Third Eye is your personal CFO.*



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Decisions, decisions, decisions.

Like most wealthy clients you probably have your investment portfolios spread across different asset classes and geographies. Whether it is a simple bank deposit or a complex derivative product, a real estate investment or an exposure to currencies and commodities, it is a tedious task for you to undertake a detailed due diligence exercise before making any investment decision. This is so since your core business takes away a considerable amount of your time, leaving you with very little space to study the investment option. More often than not, you invest based on the word of the investment advisor

Dealing with different investment advisors is another challenge. Each one approaches you with his own bouquet of investment ideas. How each of these ideas fits in and impacts the performance needs to be analysed carefully before a product is included in the portfolio. A detailed understanding of the risk factors, the imbedded costs, the return potential etc. is therefore crucial before finalizing any investment decision.

Third Eye - your personal CFO - is a service aimed to do exactly that. Represented by seasoned industry professionals, Third Eye takes on a considerable amount of your due diligence responsibilities and summarises complex investment ideas in a very simple presentation. Third Eye studies the risks return characteristics of each product idea and certifies whether it fits into your overall financial objectives. While doing so Third Eye ensures that all new investments are aligned with the short term and long terms goals defined by you.

These are some of the clearly visible advantages of using Third Eye:

More time for business and family: Personal meetings with Bankers, lawyers, investment counselors and tax advisors consume a considerably amount of your time. Sometimes you may need to meet the same individuals several times to conclude an important decision. In this process you lose precious time which could potentially be utilized with family or for growing your business. Delegating these day to day activities to a professional associate unlocks this time for you resulting in better management and control of your time and finances. As you yourself would agree, let the specialist do the job.

Considerable cost savings: More often than not, Investment advisors and Private Bankers promote complex products that have very high upfront and recurring charges. These charges when evaluated from a competitive perspective may present opportunities for negotiation. Identifying these gaps may not always be possible for a client whose core line of business is different. This is where Third eye steps in. We negotiate the best possible deals for you. You save significantly, resulting in healthier portfolio performance.

Unbiased recommendations: Third Eye is a fee-driven not commission-driven service. This means that Third Eye will not have any hidden interest in promoting a specific product. No commissions, no external factors will influence Third Eye's investment decisions for its clients.

Objective advice: Investing in any asset class requires a thorough understanding of its risks and advantages. Third Eye has the experience and expertise to evaluate and summarise these important considerations thus empowering you to make thoughtful and prudent decisions in line with your short term and long term goals.

Limited access to client account: All investments are held in the client's name **only**. This means that there is no risk of misuse by the service provider. All financial decisions are executed by you and Third Eye has no authority to make transactions on your behalf.

Comprehensive summarized statements: Traditionally, wealthy families have more than five private banking / Investment advisory relationships covering the gamut from brokerage accounts to mutual funds to hedge funds, structured notes, real estate and other alternative investment options. Though having multiple Investments accounts is important to benchmark performance, consolidating the asset classes to evaluate the impact of each investment relative to the overall plan is crucial to achieving the desired objectives. A consolidated view of your portfolio also helps in understanding how each of your investment decisions complements the overall plan.

Access to the best International talent: Third Eye has tie-ups with the leading providers of sophisticated investment products, trust and tax advisory services and legal opinion. While some of these services may provide the desired solution in terms of performance and costs, Third Eye has the flexibility to identify and evaluate new providers to ensure the best mix for your requirements.

Access to world class research: Tie-ups with leading product providers gives access to world class research covering macro disciplines like economy, industry and markets while providing micro insights into company fundamentals and investment categories like equities, mutual funds, hedge funds, commodities, currencies etc. This is an invaluable resource when it comes to investment planning.

Leadership in family governance and education: The Third Eye manager educates future generations on critical areas like wealth management and preservation. He also spends time explaining the complex structures that form part of the family portfolio, keeping them well prepared to take the right decisions later.

Transparent fee structure: The fee structure is based on the long term value Third Eye creates for you. This arrangement ensures that the interests of the service provider are properly aligned with those of the client. The agreements between Third Eye and product providers are shared to ensure complete transparency.

The areas where a family office can add value are:

Private Banking: Evaluation of existing relationships with individual banks to establish the effectiveness of asset allocation and portfolio performance. In doing so, special emphasis will be given to the fee charged by the private banker across product categories and its competitiveness with other players in the marketplace.

Asset Management: Understanding the client's investment profile after careful evaluation of his risk-taking capacity and return expectation. An asset allocation model is then prepared to consolidate and manage the overall risk to ensure achievement of both short term and long term objectives.

Tax planning: Evaluation of the tax implications on existing portfolio and recommending solutions for optimization.

Inheritance planning: Understanding the family's wealth transition objectives and recommending the most tax efficient and cost effective Trust, foundation and/or corporation structures.

Local regulatory compliance: Accessing local regulatory requirements with regard to investments in those jurisdictions and ensuring timely compliance.

The investment management process

Once the fee structure is agreed and finalised, you will provide your portfolio and bank statements to Third Eye. You will also instruct your private bankers and investment advisors to provide Third Eye access to investment ideas and account statements. On formalization of this arrangement, Third Eye will conduct an in-depth analysis of the various portfolios and consolidate the asset holdings into one statement. The portfolio allocation impact on the overall performance will be discussed with you and a broad asset allocation model will then be finalized. This asset allocation will be prepared keeping in mind your risk profile, your return expectation, your family structure, your cash flow requirements, your short term and long term objectives etc... Third Eye will ensure that all future asset allocations are aligned to this framework.

Portfolio Review

The portfolio review is carried out on a monthly basis through consolidated reports and telephonic/Video conferencing. Personal reviews are conducted bi-monthly.

Meetings between private banks, Third Eye and client are also planned to accommodate the travel itineraries of all parties.

With your concurrence, Third Eye will take over the day to day responsibilities related to your investment decisions. You'll be able to focus more on your core business while Third Eye will act in the background, caring for your investment accounts, your real estate matters, your tax planning, foundations or trusts, protecting your assets and delivering results; all in the most professional way.