Automated Investment Solutions (AIS)

NJ Partner Desk

Introduction

Automated Investment Solution(AIS) tool provides a way to manage investments decision in a simple, easy and quick manner without compromising on critical decision parameters such as risk assessment, selecting a right asset allocation strategy and its timely management, investment horizon, managing return expectations.

It brings-in a hassle-free investment planning approach as it provides all the details right for you, so you can focus on a big picture. Just plan and initiate investments without all the hard work.

A tool that provides a solution for the most common investment needs by making investment planning smart, simple & quick. All it takes to answer a few questions to land at the most relevant mutual portfolio for the investment need.

A tool that brings in automation through an algorithm which assist one in selecting the best suited Mutual Fund Portfolio by considering key elements such as risk, return, asset allocation and tenure.

Path: Partner Desk > Investments > Automated Investment Solutions

Objective

- To standardize the investment solutions, so that the right investment decision can be made to fulfill an investment need and thereby eliminating the scope of different advice and approach for the same need of customers.

- To provide a structured approach towards investment planning by streamlining and bringing automation in choosing the best-suited options for the investment need.

- To assess/decide the Risk Appetite of an investor in the simplest and transparent way by showcasing a **Risk Vs. Return** scenario among all available options and hence to do away with asking complex questions or explicitly choosing a risk appetite.

- To provide transparency in the simplest form so that a well-informed decision can be taken, the choice of asset allocation and its management, comparison of Return/Growth of Investment based on the historical performance of the relevant indexes.

Salient Features

- The most transparent approach to decision making by providing Risk Vs. Return comparison among the shortlisted options.
- On a few mouse clicks, get the best Mutual fund portfolios for an investment need.
- The smart way to judge the risk appetite of an investor for a investment need.
- Provides the solution for the most common financial needs such as Building Wealth and Saving Tax
- Backed by time tested and proven Mutual Fund Automated Rebalancing System - NJ MARS. All the benefits of MARS inherently available with any investment routed using AIS.
- Apart from the system selected option/portfolio, the tool provides flexibility to choose/select a portfolio of partner's choice.
- The most relevant and clean UI/UX for the critical and complex investment decision making the process.
- Different and relevant flow per investment objective to provide a best- suited portfolio.

Process

Step:1	Choose Investment Objective
Step:2	Answer questions
Step:3	Have a system suggested investment options and its comparison
Step:4	Finalize the portfolio and initiate investment.

Flow / Screens

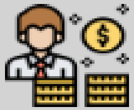
Find the most common and important screens of the Automated Investment Solutions

Note: The flow varies for each Investment Objective.

Screen: Choose Investment Objective/Need

Build Wealth
Capital Appreciation

Regular Income
Best way to get Tax Effecient Income Regularly



Save Tax
Best Tax Saving Strategy with Power Of Best Return

The first step for any investment portfolio begins with the identification of the right "Investment Objective".

Please select an 'Objective' to continue..

Next

O The First and important decision for any investment planning is to identify and decide the Investment Objective/Need.

O Currently AIS supports planning for THREE objectives/needs: Build Wealth, Regular Income, and Save Tax.

(Note: Currently, Regular Income flow is disabled, will be activated soon.)

Screen: Questions & Answers

For how much time do you want to stay invested?

Slide to change year

5 Year

Select Investment Mode & Decide Investment Amount

Monthly
Disciplined investment approach with a monthly SIP in mutual fund schemes.

Lumpsum(One-time)
One time investment approach for capital available today.

Decide the Asset Allocation Strategy which best suits you

Dynamic
The portfolio composition between Equity & Debt keeps changing from time to time, depending on the market conditions.

Fixed
The portfolio composition between Equity & Debt does not change, irrespective of the market conditions.

- These are the diff. Questions being asked during the process of finalization of the plan for any investment need.

Screen: Choose the portfolio best suits your risk appetite – Part 1

Build Wealth	Amount	Tenure	Investment Mode	Asset Allocation Strategy
	₹ 1,00,000	**5 yr**	**Lumpsum**	**Fixed**

EDIT

Choose the portfolio that best suits your risk appetite.

Aggressive

Equity : 100%, Debt : 0%
(Allocation between Equity and Debt Asset Class would remain Fixed as given above)

Similar investment in past, for **5** years would have generated average returns of **14.98%** and the value would have been ₹ **2,00,979/-**.

Moderately Aggressive

Equity : 80%, Debt : 20%
(Allocation between Equity and Debt Asset Class would remain Fixed as given above)

Similar investment in past, for **5** years would have generated average returns of **13.79%** and the value would have been ₹ **1,90,802/-**.

Moderate

Equity : 60%, Debt : 40%
(Allocation between Equity and Debt Asset Class would remain Fixed as given above)

Similar investment in past, for **5** years would have generated average returns of **12.80%** and the value would have been ₹ **1,82,652/-**.

Moderately Conservative

Equity : 40%, Debt : 60%
(Allocation between Equity and Debt Asset Class would remain Fixed as given above)

Similar investment in past, for **5** years would have generated average returns of **11.51%** and the value would have been ₹ **1,72,405/-**.

Conservative

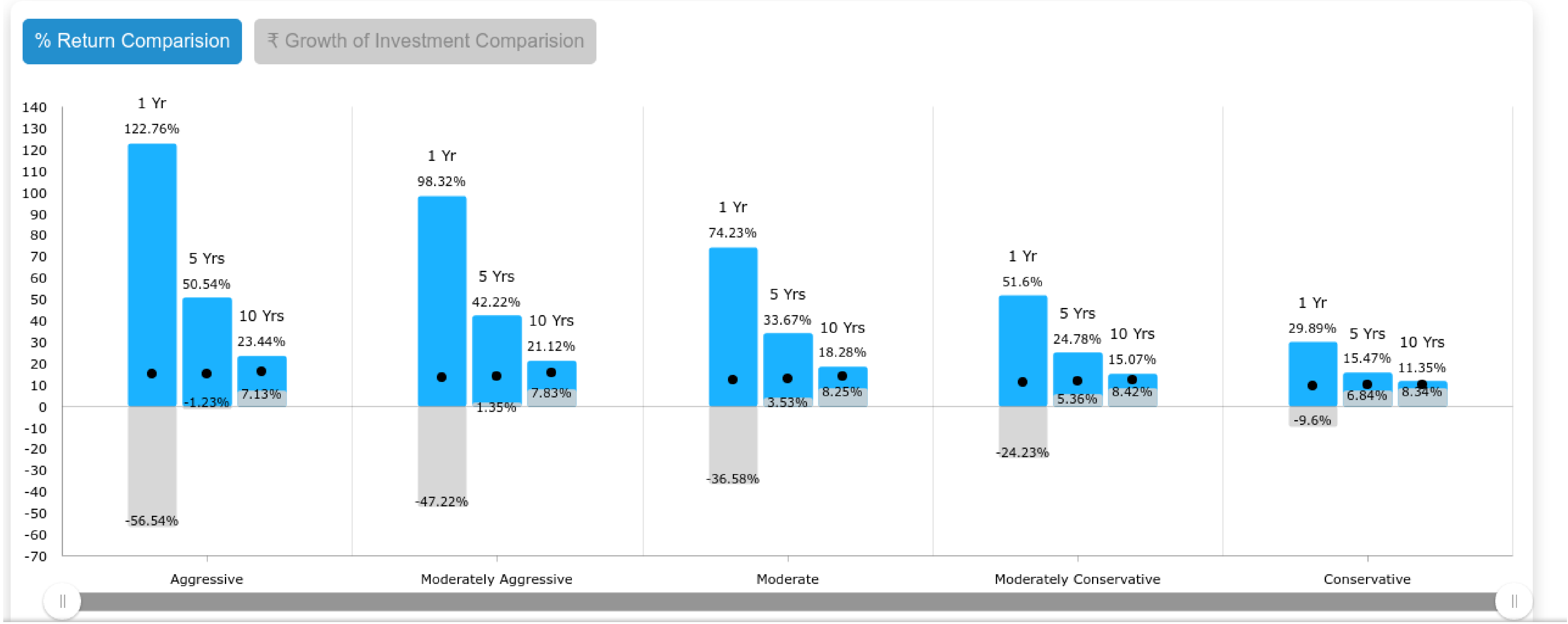
Equity : 20%, Debt : 80%
(Allocation between Equity and Debt Asset Class would remain Fixed as given above)

Similar investment in past, for **5** years would have generated average returns of **9.77%** and the value would have been ₹ **1,59,372/-**.

Finalize Plan with Selected Option

- In the top of the screen, answers given are displayed. If the user wants to change the answers then by clicking EDIT button he will be able to do so and an updated list of shortlisted options will get displayed.
- This screen will provide a list of the shortlisted options, which system derives based on an algorithm for a particular investment need.
- Each option will have a Risk Category, Asset Allocation and/or Market cap details and an investment growth commentary which clearly states about Return and growth of an investment based on past returns of the relevant Index.
- It is mandatory to select one option to finalize the plan and proceed further.

Screen: Choose the portfolio best suits your risk appetite – Part 2



- A Bar Chart on the screen provides a clear comparison of returns and growth of investment (in amt.) for time periods: 1, 5 & 10 Years.
- Using this screen it's very much easy to understand that, "how different shortlisted options has generated returns(Lowest, Highest & Median) in the past for the diff. time periods"
- Most Importantly, this screen smartly and transparently provides the inherent RISK that an investor should willing to take while choosing the option from the suggested list.

Screen: Best Suited Mutual Fund Portfolio

The Best Suited Mutual Fund Portfolio

SELECTED BY SYSTEM

NJ MARS

INVESTIN

FAA E60

Suitable for an investor who wants moderate return with moderate risk portfolio and is comfortable investing for medium to long term horizon

Equity **60%** Debt **40%**

Re-balance frequency : **Yearly** | Inception Date : **16-Dec-2013**

Portfolio Constitution (Last updated on 08-Apr-2019)

No,I want to Choose Other Portfolio

Finalize Plan

Back

We have shortlisted the portfolio(s) after considering the client's investment horizon, preferred asset allocation approach and the risk profile chosen.

O From the shortlisted options in the “Choose the portfolio best suits your risk appetite” Screen when user selects any of the options, he will be redirected to this screen.

On this screen, the user will be able to get the name of the MARS Portfolio shortlisted by the system along with the details of underlying schemes -A Portfolio Constitution.

O User can take a decision to Finalize the option given by the system and go-ahead for order generation.

O User has the flexibility to choose another portfolio also, on click of the “No, I want to choose other portfolios” button, he will be redirected to the “Explore MARS” screen lists MARS Portfolio(s)

Screen: Display of AIS Suggested Portfolio & A Partner Selected Portfolio

The Best Suited Mutual Fund Portfolio

SELECTED BY SYSTEM

NJ MARS

INVESTIN

FAA E60

Suitable for an investor who wants moderate return with moderate risk portfolio and is comfortable investing for medium to long term horizon

Equity **60%** Debt **40%**

Re-balance frequency : **Yearly** | Inception Date : **16-Dec-2013**

Portfolio Constitution (Last updated on 08-Apr-2019)

Portfolio you Chose is here!

SELECTED BY PARTNER

NJ MARS

INVESTIN

FAA E90

Suitable for an investor who wants high return with high risk portfolio and is comfortable investing for long term horizon

Equity **90%** Debt **10%**

Re-balance frequency : **Yearly** | Inception Date : **16-Dec-2013**

Portfolio Constitution (Last updated on 08-Apr-2019)

No,I want to Choose Other Portfolio

Finalize Plan

- This screen provides details of the portfolio shortlisted by the system and the portfolio which is selected by the partner. A partner has the flexibility to select a portfolio from the available list of MARS Portfolio(s).

Screen: Finalized MARS Portfolio

Finalized MARS Portfolio

SELECTED BY PARTNER

INVESTIN
FAA E90

Suitable for an investor who wants high return with high risk portfolio and is comfortable investing for long term horizon

Equity **90%** Debt **10%**

Re-balace frequency : **Yearly** | Inception Date : **16-Dec-2013**

Portfolio Constitution (Last updated on 08-Apr-2019)

Generate Orders

Download Plan | Email Plan | Display on Client Desk

- This screen provides a MARS Portfolio details which have been finalized for the investment. As per this screen, only order generation remains pending to complete the process.
- On click of "Generate Orders" button user will be redirected to the MARS Purchase/ SIP Reg. PIT Flow.

Screen: Listing of Existing Plans

Existing Plans

BACK

GROUP: NJ Dummy Partner | INVESTOR: ---Select Investor --- | ORDER STATUS: All | LIST PLAN

Plan No : 185

Investor : 25255 – CHIRAG N KANSARA

Build Wealth	Lumpsum	Tenure	Plan Status	Order Status	
FAA E90	₹ 1,00,000	5 Yr	Finalized	Pending	Generate Orders

Portfolio Selected By : Partner | Plan Created By : NJ Dummy Partner | Created On : 14-Aug-2019

Plan No : 113

Investor : 25255 – CHIRAG N KANSARA

Build Wealth	SIP (Monthly)	Tenure	Plan Status	Order Status
SIP Diversified Portfolio 2019	₹ 5,000	10 Yr	Finalized	In Process

Portfolio Selected By : System | Plan Last Modified By : NJ Dummy Partner | Modified On : 13-Aug-2019

Plan No : 112

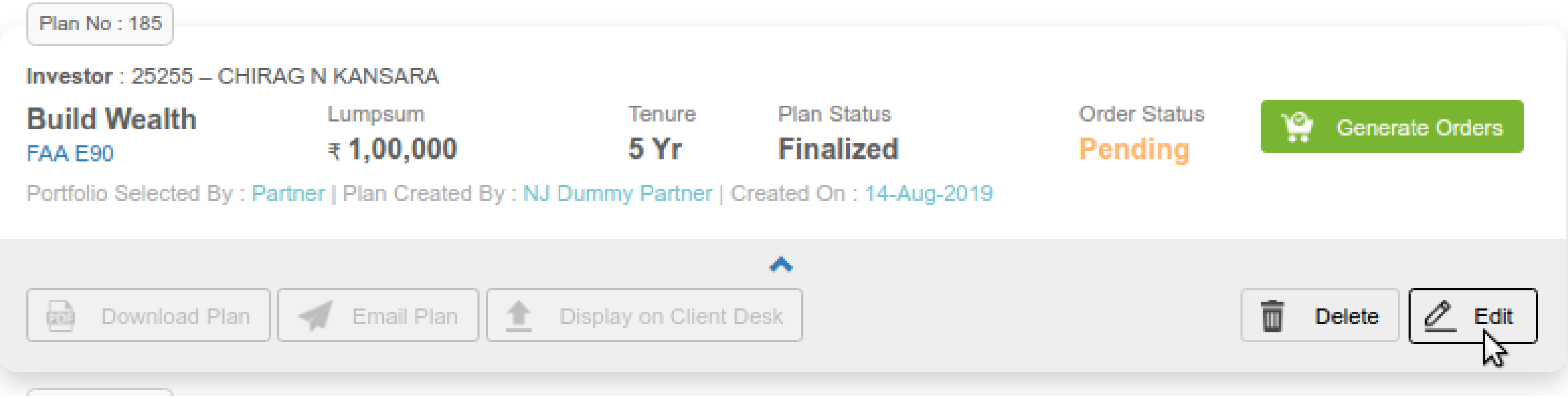
Investor : 25255 – CHIRAG N KANSARA

Build Wealth	Lumpsum	Tenure	Plan Status	Order Status	
FAA E20	₹ 1,00,000	5 Yr	Finalized	Pending	Generate Orders

Portfolio Selected By : System | Plan Created By : NJ Dummy Partner | Created On : 13-Aug-2019

- This screen provides a list of plans created for an investor. To generate this report, the user has to click on the "Existing Plan" button on the “Select Investor Screen”. (The 1st screen of this tool).

Screen: Listing of Existing Plans
(Features: Edit / Delete Plan + Generated Orders)



- Get all the details of the plan such as Plan No, Objective, MARS Portfolio, Tenure, etc.
- The plan deletion and edition facility are available for all such plan which yet not Executed. On click of the Edit link, the user directly will be taken to the"Choose the portfolio best suits your risk appetite" screen without going through all question & answers.
- Most Important element on this screen is a provision of 'Generate Orders" button. Click on this button directly takes the user to MARS Purchase/ SIP Reg. PIT flow by eliminating the need to pass through the whole flow.

Disclaimers/Declarations

(Automated Investment Solutions)

- The investment returns and values are strictly indicative in nature and derived on the basis of the historical performance of the benchmark/index used. The returns shown above are CAGR (compounded annualised growth rates) rolling returns for respective holding periods for the benchmarks: Nifty 500 TRI and (Nifty 500 TRI + Bank FD) for Lumpsum investments, Nifty Midcap 100 TRI and Nifty 500 TRI for SIP investments.

- The returns are calculated for the period of 20 Years (for lumpsum) and of 16 Years (for SIP) by NJ's Research Team as on 31st July 2019. The median, highest and lowest returns are shown as an indicative range based on actual past observations over the research period. Benchmark Data Source: Nifty 500 TRI & Nifty Midcap 100 TRI: NSE, Bank FD: RBI.

- The returns observations are extrapolated for the investment horizon in case the same is higher than the research period mentioned above.

- Mutual Fund investments are subject to market risks, read all scheme related documents carefully. The NAVs of the schemes may go up or down depending upon the factors and forces affecting the securities market. Past performance may or may not sustain in the future.

- Read terms of use and privacy policy on www.njgroup.in

THANK YOU