

**DECLARATION FOR PARTIAL TRANSFER OF PORTFOLIO FROM ONE
INVESTMENT APPROACH TO THE OTHER**

Date _____

To,
Ckredence Wealth Management Private Limited

I/We Mr./Ms./Mrs. _____ would like to inform you that I/we already have my PMS Account bearing No.: _____ with your Company Ckredence Wealth Management Private Limited and Client ID _____ with ORBIS Financial Corporation Limited (Custodian). Now, I/We want to transfer the partial portfolio held under the following Investment Approach in my name with Ckredence Wealth to the _____ Investment Approach (IA) as per the details given below:

PMS A/c number	Client ID	Name	Old IA Name	Portfolio Transfer details (In Rs.)	New IA Name	Nature of Transfer (Fund/Stock)

I/We hereby undertake that the decision taken (in good faith) to sell/Transfer the partial portfolio held under the _____ (Old) Investment Approach for investment in the _____ (New) Investment Approach as stated in the aforementioned table in order to fulfill the requirement to invest in such _____ Investment Approach to the tune of Rs. _____ shall never be called in question or be open to review and is considered as absolute and final except on the ground of malafide, fraud, conflict of interest or gross negligence.

Signature of Declarant
(Signature with duly stamp in case of non-individual client)

Date: _____

Place: _____

Addendum to PMS Agreement for investment in additional variants / concepts

To,

Ckredence Wealth Management Pvt. Ltd.

Dear Sir/Madam,

I/We have executed PMS agreement With Ckredence Wealth Management Pvt. Ltd.
and my account details are as under:

PMS A/c number	Client ID	Name

I /we would like to invest in the (new) Strategy investment. I/We hereby request you to utilize/link our existing demat account for this new strategy as well.

I/ We hereby agree to all the terms and conditions of the aforesaid Portfolio Management Services Agreement including schedules and confirm that all the data mentioned in the aforesaid application cum KYC form and clauses in the agreement are valid and the KYC documents and supporting documents provided earlier remain the same and valid for new investment account. If there are any changes to my/ our KYC documents, I/we undertake to inform you at the earliest and produce all necessary documents. The taxation, legal or other implications, if any, arising on account of you acting on our above instructions will be solely borne by me/ us & I/us shall indemnify you fully on account of the same.

I/We hereby confirm that I/we have received and read the Disclosure Documents for Portfolio Management Services two days prior signing of this document.



Signature of Applicant

(Signature with duly stamp in case of non-individuals' clients)

What is your age?

1. 60 Years and above;
2. 50 to 60 Years
3. 40 to 50 Years
4. 30 to 40 Years
5. 20 to 30 Years

What is the time frame for you to achieve your financial goals?

1. 1 year
2. 1-3 years
3. 3-5 years
4. 5 years or longer

What is Yearly Incomes?

1. Less than 5 Lakhs
2. 5 to 10 Lakhs
3. 10 to 15 Lakhs
4. 15 to 20 Lakhs
5. 20 lakhs and above

How much loss can you take in your portfolio?

1. 0 to 3%
2. 3% to 8%
3. 8% to 12%
4. 12% to 20%
5. 20% and above

Your Score : _____

What is your return expectation from the portfolio in the best market portfolio?

1. Best : 15% to 20%, Worst : 7% to 10%
2. Best : 20% to 30%, Worst : 10% to 15%
3. Best : 30% to 50%, Worst : 15% to 20%
4. Best : 50% to 60%, Worst : 20% to 25%
5. Best : 60% to 75%, Worst : 25% and above

Very Conservative	
Conservative	
Moderate	
Aggressive	
Very Aggressive	

Risk Profile Definition

1. Very Conservative

This is suited for investors with very low risk appetite. The portfolio is oriented towards capital protection with minimal risk to principal invested. The portfolio will invest in asset classes with low prevalent risk and allocation of assets would be determined in such a way that in bad market conditions, the risk on principal is minimized.

2. Conservative

This is suited for investors with very low risk appetite who are willing to expose a portion of their portfolio to asset classes with higher prevalent risk to generate potential higher returns than the "very conservative portfolio". This can expose the principal invested to a higher risk than "Very Conservative Portfolio".

3. Moderate

This is suited for investors with average risk appetite who are willing to expose meaningful portion of their portfolio to asset classes with higher prevalent risk to generate

How much are you insured?

1. More than 60% of my liabilities
2. 60% of my liabilities
3. 40% of my liabilities
4. 20% of my liabilities
5. Not Insured

Do you have liabilities of which you pay EMI?

1. EMI is 70% of my income
2. EMI is 50% of my income
3. EMI is 30% of my income
4. EMI is 10% of my income
5. No liabilities

Do you have

1. Saving only
2. Insurance & saving
3. Insurance, saving and Fixed deposit
4. Insurance, saving, Fixed deposit and Mutual Fund
5. Insurance, saving, Fixed deposit, Mutual Fund and stock

Occupation/Work Profile

1. Professional/Self Employed
2. Business
3. Salary
4. Other

Level of Education

1. Under Graduate
2. Graduate
3. Post graduate
4. Degree and above
5. Other

Scoring : If you answer is 1, you score 1 point, If your answer is 2, You score 2 point, & so forth.

15 to 20	21 to 28	29 to 35	36 to 42	43 to 49
Risk Profile 1	Risk Profile 2	Risk Profile 3	Risk Profile 4	Risk Profile 5
Very Conservative	Conservative	Moderate	Aggressive	Very Aggressive

potential higher risk than the "conservative portfolio". This can expose the principal invested to a higher risk than "Conservative Portfolio".

4. Aggressive

This is suited for investors with high risk appetite who are willing to expose large portion of their portfolio to asset classes with higher prevalent risk to generate potential higher risk than the "Moderate portfolio". This can expose the principal invested to a higher risk than "Moderate Portfolio".

5. Very Aggressive

This is suited for investors with very high risk appetite who are willing to expose their portfolio to asset classes with very high prevalent risk to generate potential higher risk than the "Aggressive portfolio". This can expose the principal invested to a higher risk than "Aggressive Portfolio".

I hereby understand that my risk profile is _____ and I have read the disclosure document and sales literature and I have been explained the product in detail. I would invest in _____ with full understanding of the risks associated with mentioned portfolio. I take complete responsibility and liability of my investment and my investment decision is not influence by any sales promotion or promise of return whatsoever.

	Sole / First Applicant	Second Applicant	Third Applicant
Name of Client			
Signature	F18	S18	T18